



Better Business Bureau® of Northwest Florida, Inc.

“That the Better Business Bureaus have prospered and grown is very meaningful. It emphasizes the fact that fair play, decency, morality and responsive service are deeply held principles that receive the active and eager support of the American and Canadian people.” - Dwight D. Eisenhower

WHO WE ARE

Vision

To be the premier fact-finding, fact disseminating source for information regarding ethical advertising, business practices and charitable organizations.

Mission

To promote and foster the highest ethical relationship between businesses and the public through voluntary self-regulation, consumer and business education, and service excellence.

Values

Excellence - Strive to do our very best. Be accountable to the general public, our members and to each other for everything we do. Commit to providing the highest quality service with excellence and consistency everywhere we operate.

Integrity - Be honest and ethical in all of our business activities. Treat everyone with integrity, keeping our promises and learning from our mistakes. Have the courage to hold fast to our professional convictions.

Teamwork - Communicate, cooperate and collaborate freely across organizational and territorial boundaries, and work as one team to fulfill our mission.

Trust - We must trust in our colleagues throughout the bureau system and in ourselves. Say what we mean and mean what we say. Communicate with honesty and candor.

Respect - Treat everyone with respect and dignity, valuing individual and cultural differences. People are our fundamental asset. We will empower them to develop and use their talents and capabilities to the fullest.

Contents

- Who We Are 1
- History 2
- What We Do 2,3
- BBB® Foundation 4
- For The Media 4
- Board of Directors 5



The Better Business Bureau of
Northwest Florida, Inc.

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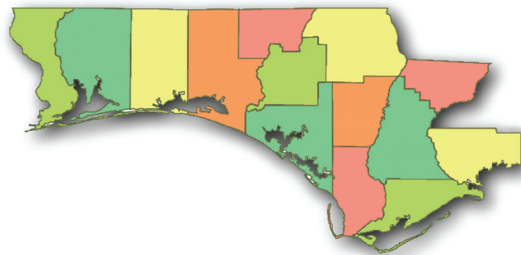


HISTORY

The first Better Business Bureau (BBB®) was created in the early 1900s with the goal of correcting abuses in advertising and selling practices. Today, there are 115 bureaus in the United States and 13 in Canada, each operating independently, but under standards established and enforced by the Council of Better Business Bureaus located in Arlington, Va.

Locally, the Better Business Bureau of Northwest Florida, Inc. was established in 1985 with a four county territory. Today, the bureau covers the 14 counties of Northwest Florida with offices in Pensacola and Panama City.

The Better Business Bureau of Northwest Florida is a private, non-profit organization and is not affiliated with any government or law enforcement agency. The bureau is supported by more than 2,400 community businesses that voluntarily agree to abide by standards of ethical marketplace interaction with the public. The bureau is entitled to use the BBB name and logo through its membership with the U.S. Council of Better Business Bureaus located in Arlington, Va.



The Better Business Bureau serves the following Northwest Florida counties: Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Liberty, Okaloosa, Santa Rosa, Wakulla, Walton and Washington

WHAT WE DO

The Better Business Bureau of Northwest Florida works each day to provide valuable information to consumers and assist in preserving and promoting self-regulation in the business world. The Bureau maintains unbiased reports on more than 16,000 businesses, comprised of both members and non-members, and approximately 200 local charities. Each year the BBB provides roughly 200,000 instances of service. With 24/7 phone inquiry service and real-time Web site, the BBB provides consumers with constant access to the information they need to make an informed decision.

Services We Offer

Business Reliability Reports: The BBB maintains files on many companies in their service area. BBB reliability reports can help a consumer determine if a company they are considering doing business with has a satisfactory record with the BBB. These reports will tell consumers how long a company has been in business, what the BBB files show about complaint history and whether a company is pre-committed to a dispute resolution program. The report will

Additional Information

For a more in-depth look at the BBB system and the programs it provides, please explore these Web sites.

Better Business Bureau (local)

www.nwfl.bbb.org

Better Business Bureau (national)

www.bbb.org

BBB OnLine

www.bbbonline.org

BBB Wise Giving Alliance

www.give.org

The BBB's right to provide truthful commentary on businesses and business practices is guaranteed by the First Amendment to the United States Constitution. Like insurance and financial raters (i.e. Dun and Bradstreet), the BBB can provide the public with relevant information and opinions on publicly conducted businesses.

also note if a company has been the subject of any law enforcement actions taken by a government agency such as the Federal Trade Commission, U.S. Postal Inspection Service, State Attorney General, etc. The report may also contain general information about the nature of a company's business. The report usually covers activity for the past three years.

Industry Reference Lists: To offer additional information to consumers, the bureau provides lists (upon request) of all bureau members within a specific industry. Industry reference lists assist consumers seeking competitive bids from more than one company.

Local Charity Reports: The bureau assists the public in making wise charitable giving decisions by providing reports on local charities using the BBB Wise Giving Alliance *Standards for Charity Accountability*. Reports provide information on a charity's governance, finances, fund raising and overall effectiveness.

Dispute Resolution: Dispute Resolution is a term used to encompass many different techniques for resolving conflicts. Better Business Bureau dispute resolution is informal and user-friendly. The bureau currently offers two types of dispute resolution.

Conciliation is provided by the bureau to all parties who contact the office with marketplace problems within our purview. This means every effort of a BBB staff person will be made to assist in reaching a resolution before referring a dispute to arbitration.

BBB Arbitration is a program through which companies with unresolved disputes can utilize arbitration services. Arbitration is a method wherein the parties have been unable to resolve their differences and have agreed to seek a third party decision. BBB arbitrators are neutral and hearings are confidential. Our arbitrators are certified by the Council of Better Business Bureaus and are experienced in hearing and gathering information from both parties, from any witnesses the parties may call, and reviewing any pertinent proof the parties wish to submit. Decisions are provided to the parties within 10 days of the arbitration hearing. Decisions are legally binding.

Historically, the BBB system has been the largest provider of consumer dispute resolution in the United States.



The BBbonLine programs provide the public an easy way to distinguish reliable company Web sites and online services by awarding seals to those companies that meet responsible online business practices.



The BBbonLine Privacy program demonstrates a company's efforts to keep customers' personal information private through an easy-to-understand and easy-to-find privacy policy.

Bureau Activity		
Year	Inquiries	Complaints
2002	163,713	2,135
2003	140,170	2,510
2004	172,843	2,617
2005	127,185	3,739

As a matter of policy, the Better Business Bureau of Northwest Florida does not endorse any product, service or company. BBB reports generally cover a three-year reporting period, and are provided solely to assist consumers in exercising their own best judgement.

BBB FOUNDATION

The Better Business Bureau Foundation of Northwest Florida is a 501 (C) (3) charitable corporation formed to allow the BBB to expand its commitment to the community through charitable and educational activities. The BBB Foundation currently provides services in three major areas.

Charity Review and Reporting Service: To promote wise giving in our community, the Better Business Bureau® Foundation of Northwest Florida has maintains reports to provide donors with information on local charities. Using the *BBB Wise Giving Alliance Standards for Charity Accountability*, the foundation applies set standards to charitable organizations to provide information on the governance, programs, finances and fund raising practices of hundreds of soliciting organizations. The goal of this service is to promote ethical standards within the charitable community, provide information to the public on charitable organizations and educate individual and institutional donors on wise giving.

Advertising Review Service: The Foundation informs and educates the public to help consumers distinguish clear, honest advertising from that which is untrue, misleading, deceptive or otherwise inconsistent with the BBB Code of Advertising. Advertising review helps establish and maintain a level playing field for all businesses.

Consumer Education Service: The BBB Foundation provides brochures, pamphlets, radio and television programs, and presentations to educate and inform consumers concerning their rights in the marketplace.

Senior Solutions is one of the Foundation's main consumer education programs. Senior issues such as health care, estate planning, home repairs, scams and predatory lending are a few of the issues the Foundation addresses while educating and informing senior consumers, their families and caretakers.

FOR THE MEDIA

To assist radio, print and television media, the BBB is proud to:

- Provide inquiry and complaint numbers for specific industries or type of business.
- Supply a list of BBB member companies by industry category, as well as provide a list of companies with unsatisfactory records within an industry.
- Provide helpful consumer tips to avoid fraud and make informed purchasing decisions.
- Supply reliability reports on a business you need information on in the United States and Canada. This includes the company's contact information, business start date and history, and any complaint history.
- Provide information on fraudulent companies in our service area and business scams that are occurring both locally and nationally.



The Wise Giving Alliance Charity Seal provides consumers with a clear, concise and easily recognizable symbol that a charity adheres to the BBB's strong accountability standards.

All media inquiries should be directed to:

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BOARD OF DIRECTORS

- Gary Barnes..... Wal-Mart Inc.
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- Richard Couture All Pro Sound
- David DelGallo..... Advanced Construction Services
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- Monty Rollins A-1 Hurricane Fence
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- Gary Sluder Gene’s Floor Covering
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Better Business Bureau
President/CEO

Making Northwest Florida a better place to live and do business . . .

