

## Local Businesses Targeted by Check Counterfeiters

In recent weeks, several local businesses discovered that counterfeit versions of their checks were being used in fraudulent mystery shopper employment offers.

**Kichler Home Center**, a BBB Accredited Business, was alerted by a consumer who received a letter from "Kichler Home Research Center" that contained a check for \$3,998. The check was written on Kichler Home Center's account but had not been authorized by the company.

According to the letter, Kichler Home Research Center was conducting a "Consumer Research Program" and needed mystery shoppers to evaluate various merchants. Mystery shoppers were instructed to deposit the check, keep \$400 as "training pay" and use the remaining funds to make several purchases - including a \$3,430 Money Gram wire transfer to Jerome Porter in Parma. Results of the shoppings were to be reported by fax on a form provided in the letter.

**Masco Retail Cabinet Group**, headquartered in Middlefield, Ohio, told the BBB its checks were used in a similar scam which used the name "Masco Paid Surveys." Checks for \$1,980 were mailed with instructions to keep \$300 as "3 hours probationary pay.." and use the balance to wire \$1,490 to Ericka Dawson in New York and buy goods from Wal Mart, Home Depot or J. C. Penny. **Buckeye Rubber and Packing**, a BBB Accredited Business, reported a similar scenario with their checks.

Consumers who deposit the phony checks and use the funds as instructed suffer losses when their banks discover the fraud and require withdrawn monies to be returned. (continued inside)

## BBB Shredding Event Fights Identity Theft

Identity theft was the number one complaint category reported to the Consumer Sentinel Network (a national database of complaints shared by several agencies including the BBB) in 2008.

You can protect yourself from this growing crime by shredding personal documents. You can shred up to 3 boxes or 50 pounds of sensitive documents at no charge at the BBB's "Secure Your ID Day" event, sponsored by **Rad Air Complete Car Care** and **News Channel 5**.

**All Ohio Secure Shred** will have commercial shredding trucks set up at Rad Air's Solon location at 6221 SOM Center Road (just south of the Rt. 422 exit) on Saturday May 2nd from 10 A.M. to 2 P.M. Learn more about BBB Secure Your ID Day and tips on which documents to shred at [www.cleveland.bbb.org/secureIDevent](http://www.cleveland.bbb.org/secureIDevent).



## Greater Cleveland BBB Activity Report January – February 2009

### Service to the Community

|  |        |
|--|--------|
| Reports issued on companies/charities..... | 51,412 |
| Complaints closed.....                     | 1481   |
| Callers assisted by phone.....             | 22,876 |
| www.cleveland.bbb.org visits.....          | 41,809 |
| Advertising review cases initiated.....    | 10     |

### Top 10 Inquiry-Generating Industries

1. Roofing Contractors
2. Mortgage Brokers
3. Construction & Remodeling Services
4. General Contractors
5. Work-at-Home Companies
6. Plumbing Contractors
7. Auto Dealers - New Cars
8. Collection Agencies
9. Windows - Installation/Service
10. Insurance Companies

### Top 10 Complaint-Generating Industries

1. Collection Agencies
2. Banks
3. Auto Dealers - New Cars
4. Auto Dealers - Used Cars
5. Magazine Sales
6. Insurance Companies
7. Manufacturers & Producers
8. Furniture - Retail
9. Auto Repair & Service
10. Auto Warranty Processing Service

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## We Need Your E-mail Address

In order to process customer disputes faster and more efficiently, we are now using software that will refer complaints to you by e-mail.

Please contact us with the e-mail address of your customer service contact. If the e-mail address listed in the "Business Contact & Profile" section of your BBB report is NOT the person to whom complaints should be directed, send the correct contact's e-mail address to us at [yourbbb@cleveland.bbb.org](mailto:yourbbb@cleveland.bbb.org).

## Scam Alert!

Marilyn Nicholas, owner of BBB Accredited Business Newbury Printing, called to alert us to a phony e-mail that appears to be from the IRS. The e-mail claimed Marilyn was eligible to receive a Stimulus Payment. She was to complete an attached form. Similar e-mails are being reported that contain a link to file a form online.

These e-mails are *not* from the IRS. They are cleverly designed attempts to obtain your private information and ultimately steal your identity.

The IRS never contacts taxpayers by e-mail. If you receive one of these messages, delete the e-mail. Do not attempt to open any attachment as you may inadvertently download a malicious program known as "keylogger" software. Keylogger programs silently keep track of all your keystrokes in hopes of discovering passwords you use to access bank accounts or other personal information.

## How to Reach Us

P (216) 241-4476 / (800) 233-0361

F (216) 861-6365

W [www.cleveland.bbb.org](http://www.cleveland.bbb.org)

E [yourbbb@cleveland.bbb.org](mailto:yourbbb@cleveland.bbb.org)

## What Does the New Stimulus Plan Means for Your Business?

The American Recovery and Reinvestment Act, signed into law on February 17, 2009, will generate funding opportunities and tax breaks for small businesses.

Benefits to small businesses include:

- \$255 million for a new loan program to help small businesses meet existing debt payments;
- \$30 million to expand SBA's Microloan program;
- First year depreciation expense for passenger vehicles increased from \$2,960 to \$10,960;

A business with sales less than \$15 million that incurs operating losses in tax years after December 31, 2007, can offset such losses against income earned in previous years and get a refund on previously paid taxes. Losses can now be carried back for five years instead of two.

More information about other benefits that may be available for you can be found at [www.cleveland.bbb.org/stimulus](http://www.cleveland.bbb.org/stimulus). Read more details about the stimulus package at [www.recovery.gov](http://www.recovery.gov).

## New! Advertise a Discount on the BBB Web Site

Many BBB Accredited Businesses offer discounts to other BBB Accredited Businesses through our "Business to Business Discount Program." Discounts have been promoted in packets you received when your first became accredited and with each year's renewal, as well as on our Web site and in this newsletter.

We are expanding the discount program to the public. In the next few weeks, we will create an area on our web site to promote discount offers exclusively from BBB Accredited Businesses.

Discounts must be off your regular price and made available to any customer who presents a copy of the discount printed from our Web site.

If you would like to offer a public discount, please get a discount agreement form at [www.cleveland.bbb.org/B2BForm](http://www.cleveland.bbb.org/B2BForm) and return it to our office. You can also contact Sue McConnell at [sue@cleveland.bbb.org](mailto:sue@cleveland.bbb.org) or (216) 623 - 8964 ext. 109 for details. To view current discounts available to you and your employees, go to [www.cleveland.bbb.org/B2BDiscount](http://www.cleveland.bbb.org/B2BDiscount).

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(continued from front)

If your company's bank account is used in this type of fraud, the BBB suggests you do the following:

- Notify your bank.
- Ask recipients of the mailing to contact their local police to report the mailing. Attempt to get a copy of all contents of the mailing and the envelope in which it was sent for your records.
- Post a conspicuous notice on your company's Web site that you are aware of the mailing and the checks are counterfeit.
- Notify law enforcement agencies including police, FBI and Postal Inspection Service.

## Little Bernie Madoffs Abound Online Posing as “Cash Gifting”

Online promotions promising easy wealth by joining a cash gifting program or gifting club are flourishing on the Internet. BBB warns that cash gifting is nothing more than a pyramid scheme.



Like most pyramid schemes of the past, cash gifting operations are targeting people with some form of an affinity – such as community groups, church congregations, and social clubs. Schemers are marketing their programs online as easy ways to make money in a tough economy using videos on YouTube, paid ads on Google and attractive Web sites that engage victims.

According to TubeMogul, an online video analytics company, currently there are 22,974 “cash gifting” videos on YouTube. Typically, the person in the video explains—in vague terms—that they’ve discovered a new program to help you make money through cash leveraging or cash gifting and might even open a FedEx envelope with cash inside to prove the effectiveness of the program.

You must pay anywhere from \$150-\$5,000 to begin. After making the contribution, which is funneled to people farther up the pyramid, you must then convince more people to join in order to start making money. Recruiters may claim that the operation is legal and often allude to IRS laws regarding gifting. However, almost every state, including Ohio, has laws prohibiting pyramid schemes.

BBB advises people to ask themselves three questions in order to evaluate dubious money-making opportunities:

- Do I have to make an “investment” or give money to obtain the right to recruit others into the program?
- When I recruit another person into the program, will I receive what the law calls “consideration” (that usually means money) as a result?
- Will the person I recruit have to make an “investment” or give money to obtain the right to recruit and receive “consideration” for getting other people to join?

If the answers are “yes,” BBB warns people to steer clear of the scheme, don’t give in to tempting claims online and never buckle under to high-pressure sales pitches.

## Don’t Delay! Order Your Discount Tickets Today

Baseball season has finally arrived and so have discount tickets offers for BBB Accredited Businesses. Get order forms at [www.cleveland.bbb.org/tickets](http://www.cleveland.bbb.org/tickets) or call Rhonda Whitelock at 216.623.8964 x409.

Catch the Tribe on **Thursday, July 16th** at 7:05 vs Seattle Mariners. Beach Weekend/Dollar Dog Day. Save \$4; **Sunday, August 23rd** at 1:05 on Small Business Day vs Seattle Mariners. Save \$2; **Wednesday, September 9th** at 12:05 vs. Texas Rangers. \$22 seats for only \$11



See the popular Akron Aeros, the Indians’ AA affiliate, at Canal Park for a 7:05 p.m. game on **Thursday, July 16th**, and **Sunday, August 30th**, at 2:05 p.m. Tickets for these games are just \$6.

Bring the kids to watch the Lake County Captains, the Class A affiliate of the Indians, in action on **Saturday, June 26th**, at 7:00 p.m. Tickets are just \$9. Free Captains cap to the first 1,500 fans and fireworks after the game!



## B2B Discounts for BBB Accredited Businesses

**New! Expires 3/31/09!** First National Merchant Solutions will give you a \$500 Visa gift card if they can’t beat your current credit card processing fees. Call **888-562-6737** for details.

**New! BBB Healthcare Alliance.** Discount health insurance rates with Significa Insurance Group. Go to [www.betteralliance.org](http://www.betteralliance.org) or call **800-722-2039** for a free no obligation quote.

### Document Shredding

All Ohio Secure Shred will shred documents on site for \$22/month for one container. Also, one-time bulk purge for 10 cents/lb. Call **216-332-9850** or **888-747-3394**.

### Phone Service

Easton Telecom - Rates ranging from 2.5¢ - 3.5¢/minute for long distance calls, toll-free lines as low as 1.79¢/minute. 10% discount off all retail services. Contact Joe Mersnik at **(800) 222-8122**.

### Payroll Service

Heartland Payroll Co - Savings of as much as 50% on payroll fees. Call Brian Nelson at **(440) 371-5245**.

### Pre-Employment Background Reports

Intellicorp - Instant online background checks for under \$10 per report. Monthly fees waived. Call Chris Hughes for a FREE trial at **(888) 290-0634**.

### Retirement Plans

Oswald Financial will waive plan design consultation fees (typically \$500 - \$1,000) and plan analysis fees (typically \$1,500 - \$6,000) one time. Call Dave Kulchar at **(216) 367-8752**.

### More B2B Discounts Available

Enjoy savings on products and services offered by many other BBB Accredited Businesses. Call Jan Stagneth at **216-623-8964 x206** to get a list of offers or to add your company’s offer to the list!



The Market Monitor  
Better Business Bureau  
2217 East 9th Street, Suite 200  
Cleveland, OH 44115

Periodicals Postage Paid

The Market Monitor (ISSN 1085-5122). April, 2009, Volume 4 No. 2 Published bimonthly in February, April, June, August, October and December by the Better Business Bureau, Inc. 2217 E. 9th St., #200, Cleveland, OH 44115, Periodicals postage paid at Cleveland, OH. POSTMASTER: Send address changes to: The Market Monitor, 2217 E. 9th St., #200, Cleveland, OH 44115.



## “My A+ Rating Says it All”

“Being an accredited member of the Better Business Bureau is a way for me to differentiate my business from many of my competitors. I use it in my product presentations as a validation of my business reputation. Pulling up my record at bbb.org takes but 30 seconds but makes a meaningful difference to many customers. My A+ rating says it all. I just ask my customers to check out the competition. They then choose us. Just recently a customer came back into our store to buy a vehicle and told us the BBB evaluation made his decision a no-brainer.”

**Bob Gillingham, President  
Bob Gillingham Ford**

## New Tool Helps Build Trust With Your Customers

Staying on top of the news and insider tips that matter most to your business—and ultimately your customers—can be a full time job. That’s why BBB has created the new **BBB TrustBrief**—a weekly e-mail resource that provides business owners with the news they need to help run their business and build trust with customers, all in one easy-to-use format .



BBB TrustBrief editors scour the Internet for you, finding the top news and advice from leading news media and experts across the country. The **BBB TrustBrief** is delivered to your inbox every week **for free** with concise summaries and links to the articles and columns you’ll want to read covering marketplace trust issues such as:

- Building customer satisfaction;
- Identifying best business practices;
- Avoiding fraud; and
- Addressing Internet security and privacy concerns.

The **BBB TrustBrief** is free and you can opt-out at any time. To begin receiving the **BBB TrustBrief**, you can sign up at [www.smartbrief.org/bbb](http://www.smartbrief.org/bbb). □