

2008 Highlights

- 12th Annual Gerry Wilson Golf Classic offered a “hole lotta fun” on a sold-out course at The Crosby and raised thousands of dollars for the BBB Foundation. Participation in this event is an integral part of keeping the BBB mission alive.
- The BBB Student Ambassador Program continued to bring educational information, such as how to protect against scams and frauds, to the entry-level consumer. The 2008 program reached over 1,400 high school students.
- The BBB Speakers Bureau program, consisting of volunteer speakers, continued to offer free speaking engagements to the community. This program is designed to educate the San Diego community about the latest scams and frauds.
- The 2008 Torch Awards for Marketplace Ethics honored 17 businesses and charities for their ethical business practices. This program identifies and celebrates companies and organizations that are making a choice to conduct their business in an ethical manner.



- Your BBB won another sales award for our support of BBBOnLine, a web-based program that has become a popular benefit for Accredited Businesses.
- Secure Your ID Day offered free shredding services to consumers in an effort to increase consumer fraud protection. Consumers received valuable advice pertaining to identity theft protection. Over 1.2 million pounds of documents were shredded nationwide.
- Your BBB launched a national ratings system to grade BBB Accredited Businesses and non-Accredited Businesses with a letter grade from A+ to F. This ratings system replaces the “satisfactory” and “unsatisfactory” scale.
- The Marketing Program for Accredited Businesses, the BBB’s co-op advertising program grew with additional opportunities in radio, TV, magazine, newspaper and internet.
- The BBB MilitaryLine Program continued to successfully bring education and fraud protection advice on-base to service members and their families.

- The BBB Charity Seal is now available for local charities that meet BBB’s standards. This seal will provide the public with a clear, concise and easily recognizable symbol that the charity adheres to the Bureau’s strong and comprehensive standards.
- A nationwide branding campaign took place throughout 2008 and was reinforced through billboards, bus shelters and in TV advertising. The new brand is easily recognizable and brings attention to Your BBB and its Accredited Businesses and Charities.
- The Yellow Pages of BBB Accredited Businesses had its biggest issue ever with the Winter 2008 book. Over 600,000 books were printed and distributed throughout the year.

Your BBB in the community

- Contributed and walked as a team in the 2008 Walk MS event.
- Participated in the Light The Night walk and raised funds for The Leukemia & Lymphoma Society.
- Donated to the Susan G. Komen for the Cure fight against breast cancer.

2009 at a Glance

March

- 1 Your BBB at Spring Home/Garden Show, Del Mar Fairgrounds
- 19 Torch Awards Entry Workshop, 12:00 noon
- 30 Advertising Deadline, BBB Yellow Pages, Summer 09

April

- 2 BBB B2B Mixer, 4:00 to 6:00 pm
- 18 Secure Your ID Day, Qualcomm Stadium
- 23 Torch Awards Entry Workshop, 12:00 noon

May

- Yellow Pages of BBB Accredited Businesses Summer 09 Released
- 5 Torch Awards Entry Workshop, 12:00 noon
- 21 Torch Awards Entry Workshop, 12:00 noon

June

- 4 BBB B2B Mixer, 4:00 to 6:00 pm
- 9 Torch Awards Entry Workshop, 12:00 noon
- 18 Torch Awards Entry Workshop, 12:00 noon
- 26 Gerry Wilson Golf Classic at Maderas Golf Club

July

- 14 Torch Awards Entry Workshop, 12:00 noon
- 23 Torch Awards Entry Workshop, 12:00 noon

August

- 4 Torch Awards Entry Workshop, 12:00 noon
- 6 BBB B2B Mixer, 4:00-6:00 pm
- 20 Torch Awards Entry Workshop, 12:00 noon

September

- 4 Torch Awards Entry Deadline, 5:00 pm

October

- 1 BBB B2B Mixer, 4:00-6:00 pm
- 2 Advertising Deadline, BBB Yellow Pages Winter 09
- 17 Secure Your ID Day, Qualcomm Stadium

November

- Yellow Pages of BBB Accredited Businesses Winter 09 Released

December

- 3 BBB B2B Mixer, 4:00-6:00 pm
- 8 Torch Awards for Marketplace Ethics, Awards Luncheon

For more information, contact your BBB at:
(858) 637-6199 or online at bbb.org



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Making The Grade



BBB of San Diego
and Imperial Counties

2008 Annual Report

Dear BBB Accredited Business



Clearly, 2008 was an extraordinary year on many levels, ranging from the presidential election to the worst economic downturn in most of our lives. Many of you have shared with me your angst during these recessionary economic times, as all of us collectively tighten our belts.

However, despite these challenging times, I am proud to report to you that 2008 was another strong year for us in service to your community. The San Diego BBB remained one of the largest Bureaus in the worldwide BBB network, which includes 125 local bureaus across the U.S. and Canada. Overall, our total "Instances of Service," which reflects the total of the services provided to the general public and BBB Accredited Businesses and Charities, exceeded a whopping 4 million, compared to 2.1 million in 2007.

In addition, 2008 was a dramatic year for monumental, history-making changes undertaken by the Council of Better Business Bureaus (CBBB), the parent organization for the BBB system. Of course, your San Diego BBB was an active participant and supporter of these changes.

Perhaps the most far-reaching initiative was the introduction of a new ratings system, which provides a letter grade ranging from A+ to F on the Reliability Reports of more than 101,000 local businesses and charities included in our database. The new rating system replaces the previous scale of "satisfactory" and "unsatisfactory."

As a result of this unprecedented effort, consumers have responded by contacting us in record numbers, as evidenced by our "Instances of Service" total. Consumers still want to do business with companies they can trust. And, millions of them are turning to us for free pre-purchase information because they cannot afford to take chances. Consumers are doing their homework and making the conscious decision to do business with honest, ethical companies. All of this makes your accreditation with the BBB more valuable than ever with benefits that can help grow your business in ways far better than any government stimulus endeavor.

Closely related to our new ratings program is our new BBB charity seal program, which is another highly visible accountability tool that is able to inform donors, encourage greater confidence in giving and help charities establish their commitment to ethical practices. The seal provides the public with a clear, concise and easily recognizable symbol that signifies a particular charity is in compliance with the comprehensive standards established by the BBB Wise Giving Alliance. In recent years, a variety of charity accountability issues have been in the public spotlight. In response, the charity seal is a meaningful mechanism by which to demonstrate a charity's commitment to accountability and ethical practices.

Another important development in 2008 was our reinforcement of the branding effort. Our "Start With Trust" tagline has resonated with the general public because evaluating "trust" is the first step in the purchasing process. Therefore, "Start With Trust" is a reminder that there are measurable and accountable standards for trust in the marketplace. And, your BBB has been setting and upholding them for more than 95 years.

In fact, regardless of new challenges brought upon by the tougher economic conditions, your BBB stood firm in 2008 and did not waver in our commitment to shine the light of ethics and integrity. I can promise you that we will not forget the core values and qualities of your BBB - trust, quality, integrity, honesty and reliability. These will never change. The year 2009 will have its own share of hardships. Still, I am optimistic that every one of our Accredited Businesses and Charities will shine in 2009. Thank you for your support and all the best in 2009.

Sincerely,

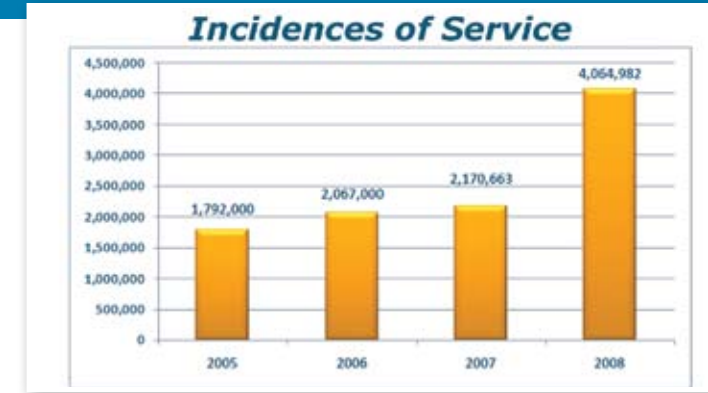
Sheryl K. Bilbrey
President & CEO

2008 Stats

By The Numbers

Filed Complaints	19,722
Consumers Served on Web	536,016
Total Incidences of Service	4,064,982
Number of Accredited Businesses	5,920
Company Report Requests	2,388,961
General Advice Report	1,603
Complaint Counseling	10,025
Arbitration Hearings	141
BBBOnline Seal Clicks	1,108,514
Accredited Business Referral Lists	3,000+

600,000 Yellow Pages of BBB Accredited Businesses distributed; available at over 500 locations and online at bbb.org



Top 10 Inquiries

The following types of businesses received the greatest number of inquiries from consumers who contacted your BBB in 2008:

1. Construction & Remodeling Services (125,966)
2. Mortgage Brokers (60,784)
3. Auto Repair & Services (52,693)
4. Plumbing Contractors (44,913)
5. Work At Home Companies (41,248)
6. Landscape Contractors (37,603)
7. Painting Contractors (36,845)
8. Electrical Contractors (34,392)
9. Roofing Contractors (32,144)
10. Heating & Air Conditioning (31,654)

Top 10 Complaints

The following types of businesses received the greatest number of complaints from consumers who contacted your BBB in 2008:

1. Internet Shopping (1,006)
2. Collection Agencies (780)
3. Financial Services (721)
4. Consumer Finance & Loan Companies (552)
5. Auto Dealers - New Cars (429)
6. Health Clubs (429)
7. Auto Repair & Services (332)
8. Weight Control Services (319)
9. Furniture - Retail (280)
10. Internet Services (269)

New Ratings From Your BBB

The BBB's new grading system, which replaces the previous scale of "satisfactory" and "unsatisfactory," is part of a nationwide changeover. A company's A+ through F letter grade is determined by weighted factors that are most influenced by complaint history. Grades also are determined by how long the business has been operating and whether it has the appropriate licensing standards. Both BBB Accredited Businesses and non-accredited businesses in the BBB's database have been assigned a letter grade.

The BBB system is based on objective standards and actual incidences of a business' behavior. Background information is vital to the BBB in assigning or upgrading a company's letter grade for consideration by consumers.

The weighted factors include:

- BBB experience with the industry in which the business operates
- The business' length of time in operation
- Whether BBB has information that the business doesn't have required license(s)

Your Benefits as a BBB Accredited Business



BBB Accredited Business Status Indicated: Over 2,500 company reports delivered daily via our Consumer HelpLine and bbb.org.

Accredited Business Identification: With a signed agreement, promote your accreditation by adding the BBB Accreditation Seal to your printed marketing materials.

Yellow Pages of BBB Accredited Businesses: 600,000 directories are distributed each year to select newspaper subscribers, 500 retail locations and online at bbb.org.

Dispute Resolution: This free service helps resolve complaints quickly through binding arbitration, saving costly legal fees and your valuable time.

Internet Membership: Add the encrypted BBBOnline logo to your website, which links directly to your company's Reliability Report™.

Accredited Business Referral Lists: Over 3,000 lists distributed annually to buyers looking for companies to do business with.

Marketing Program for Accredited Businesses: Opportunity with a variety of media partners to advertise in special BBB branded programs in newspapers, TV, radio, magazines, and online.



eQuote: An exclusive lead generation program that can mean new business for you.

BBB B2B Mixers: Bi-monthly business-to-business networking events offer an excellent opportunity for your company to make connections with other like-minded business people in San Diego.

Internet Home Page: We link consumers directly to your company's website from your BBB Reliability Report at bbb.org.

Plaque, Certificates and Decals: Enhance your marketing efforts and build consumer confidence in your business.

Discounts: Include your discount for products and/or services for free at bbb.org, driving more activity to your website.



- Any known government actions against the business related to marketplace activities
- Any advertising issues
- The number of complaints processed from the business' customers
- The number of complaints processed that are of a serious nature
- Whether the business has responded to complaints
- Whether complaints have been resolved in a timely manner
- Business' overall complaint history
- Whether the business has honored commitments to arbitrate or mediate disputes and comply with decisions
- Whether BBB has sufficient background information and clear understanding of business
- Whether the business is a BBB Accredited Business
- Whether BBB Accreditation was revoked because the business failed to comply with agreed standards