

***Hawaii's BBB
Presentation to
Delta Kappa Gamma***

January 12, 2013



Better Business Bureau®

Start With Trust®

THE GREAT YAQUIS

A Guaranteed CURE

FOR

RHEUMATISM

WHETHER

ACUTE, CHRONIC,
SCIATIC, NEURALGIC

OR

INFLAMMATORY

50c a Bottle.



PREPARED FROM PURE
RATTLESNAKE OIL.

THE ONLY COMPANY IN
THE UNITED STATES
THAT MAKES THE
GENUINE
ARTICLE.

50c a Bottle.

SNAKE-OIL LINIMENT

RELIEVES INSTANTANEOUSLY

AND CURES HEADACHE, NEURALGIA, TOOTHACHE, EARACHE, BACKACHE,
SWELLINGS, SPRAINS, SORE CHEST, SWELLING of the THROAT, CONTRACTED CORDS
and MUSCLES, STIFF JOINTS, WRENCHES, DISLOCATIONS, CUTS and BRUISES.

It Quickly takes out the Soreness and Inflammation from Corns, Bunions, Insect and Reptile Bites.

The best External Preparation for BYCICLISTS and ATHLETES. It makes the Muscles supple
and Relaxes the Cords. Loosens the Joints and gives a feeling of Freshness and Vigor to the whole System.

SNAKE-OIL LINIMENT CURES ALL ACHES AND PAINS.

If you are suffering from Rheumatism, ALWAYS take LA-CAS-KA internally for the Blood and
so SNAKE-OIL LINIMENT externally. When used together we GUARANTEE A CURE in every
instance or MONEY REFUNDED.

If You Are Afflicted With DEAFNESS

Get Our Specially Prepared

PURE Rattlesnake Oil

WHAT A PROMINENT BUTCHER OF COTTAGE GROVE, OREGON, SAYS

The Yaquis Medicine Co., Dear Sirs:—Please send me by express, C. O. D., two bottles of your Rattlesnake Oil Liniment.
I have used one bottle of the La-Cas-Ka and one of the Liniment and am nearly cured of my rheumatism. It did me more
good than anything I have ever used. I want to keep a supply always on hand. Yours resp'tly,

W. H. BEAGLE.

THE YAQUIS MEDICINE COMPANY

SAN FRANCISCO, CAL.

PORTLAND, OREGON.

Oregon Chemical Co. *W. H. Beagle*
424 Wash'n St. Portland, Oregon.



BBB History


- Formed in **1912.**
- Established in Hawaii in **1945.**

Today

- 125 BBBs in U.S. and Canada.
- 3,000 Accredited Businesses and Charities in Hawaii.
- 4 million reports on businesses and charities.

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PREPARED FROM PURE
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Snake-Oil Liniment Cures All Aches and Pains.

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use SNAKE-OIL LINIMENT externally. When used together we GUARANTEE A CURE in every
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Oregon Chemical Co. Ex. 1000
424 Wash'n St. Portland, Oregon.



How We Help You

- We're the people you can call when you want to know if a business or charity is legitimate, or to file a complaint about a business or charity.





Our No-Cost Services

- Business Reviews
- Charity Reports
- Complaint handling and resolution
- Advertising review/Marketplace monitoring
- Consumer Education Seminars





Presentation Topics

- Protecting yourself against fraud
- Wise-giving to charities
- Ways to reduce solicitation calls and junk mail
- Dispute resolution





How To Protect Yourself

- Don't be pressured into buying or signing anything.
- Be skeptical about any unsolicited offers.
- Register your phone number with the national Do Not Call registry.





How To Protect Yourself

- Don't do business with someone who just shows up at your door.
- Don't give money or personal information to unknown sources.
- Never pay the entire cost of a repair job up front.





How To Protect Yourself

- Check bank and credit card statements for unusual withdrawals or charges.
- Shred documents with personal information before throwing them away.
- Watch out for any “pre-checked” boxes and always read the fine print.





How To Protect Yourself

- Don't respond to prize notifications requiring a payment to receive the prize or "free gift."
- Contact Hawaii's BBB with any questions if unsure.





Wise-Giving Tips

- Beware of imitations.
- Do the research.
- Ask questions.
- Request written information.
- Give to the charity directly.





Wise-Giving Tips



- Be cautious when giving online.
- Be aware when texting donations.
- Ask for a receipt.
- Ensure your contribution is tax-deductible.



Good Resources for Info on Charities

- Hawaii's BBB
 - (808) 536-6956 or hawaii.bbb.org
- Hawaii Attorney General
 - (808) 586-1480 or ag.ehawaii.gov/charities
- www.guidestar.org
- www.charitynavigator.org
- www.charitywatch.org





Ways To Reduce Junk Mail

Mail Preference Service
Direct Marketing
Association

PO Box 643

Carmel, NY 15012-0643

- www.dmachoice.org
- Renew every 5 years





Ways To Reduce Junk Mail

- Pre-approved credit cards:
 - Call 1-888-5-OPTOUT (567-8688) or
 - Go to www.optoutprescreen.com
- Catalog and mail-order
 - Call 1-888-780-3869
 - Email abacusoptout@epsilon.com
 - Full name, middle initial, current address, and previous address (if moved within 6 months)





Ways To Reduce Solicitation Calls

- Do Not Call Registry.
 - Call 1-888-382-1222
 - Go to www.ftc.gov
- Call charities directly to remove your name from their call lists.
- Ask to be placed on the in-house no-call list.
 - File a complaint at ftc.gov





Types of Complaints

- Misleading advertising
- Improper selling practices
- Non-delivery of goods or services
- Poor product or service quality
- Warranty or guarantee not honored
- Disputed contract terms
- Billing discrepancies
- Poor customer service
- Misuse of personal information
- Unfulfilled contracts





Complaint Process

- Submit in writing through BBB website, email, postal mail or fax.
- BBB facilitates conversation between complainant and business.
- If unable to resolve dispute, mediation or arbitration is available at no cost.





Use Hawaii's BBB

View the BBB Business Review or Charity Report before dealing with an unfamiliar business or donating to an unfamiliar charity hawaii.bbb.org.

If you receive a suspicious offer, have had a bad marketplace experience or have been a victim of a scam, report it to Hawaii's BBB.

Phone: 536-6956

Fax: 628-3970

E-mail: info@hawaii.bbb.org

Facebook: facebook.com/BBBHawaii

1132 Bishop Street #615
Honolulu, HI 96813