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Via [Jennifer Lewis \(Credit Restoration Consultants\)](#): Following an ABC News 20/20 investigation into the Better Business Bureau's controversial grading system, its national president apologized to consumers and business owners for "errors," while regional leaders met to discuss grading reforms. Known as the nation's top consumer watchdog group, the BBB is accused by business owners and the Connecticut Attorney General of running a "pay for play" scheme in which A plus ratings are awarded to those who pay membership fees while F ratings are used to punish non-members. On its website, the Better Business Bureau indicated that its executive committee gathered to discuss "ways to improve the BBB's rating system." According to media relations manager Alison Southwick, the organization is "considering a critical course of action which requires further work and research before we announce our concrete next steps."

To prove the BBB "pay for play" scheme, a group of Los Angeles businessman paid \$425 and secured an A minus grade for "Hammas," a non-existent company named after the Middle Eastern terror group.

"Right now, this rating system is really unworthy of consumer trust or confidence," stated Connecticut attorney general Richard Blumenthal in the 20/20 interview.

In an official demand letter directed to the Better Business Bureau, Blumenthal called upon the organization to cease using its grading system, which he said was "potentially harmful and misleading" to consumers.

"The BBB accreditation and the BBB ratings systems is not about generating money," stated

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CEO Steve Cox. He said the A minus grade for "Hamas" was given in error. "I made a mistake," Cox advised ABC News.

at the Better Business Bureau. The BBB also awarded an A minus rating to the restaurant and an A plus rating to the skinhead, neo-Nazi organization. The bid cost \$425.

and within 12 hours they were an approved, accredited member," stated Bill Lewis, who runs the website www.bbbroundup.com. "They're more interested in getting a good rating than in building credibility," he said.

But the listings were "mistakes" by sales staff. "That's an inaccurate statement. We're able to buy A's," Cox said. "We have more than 500,000 non-accredited A ratings," he added.

the Better Business Bureau, the Connecticut attorney general said, "I am concerned that certain BBB practices threaten its reputation and effectiveness as a reliable source."

group 98 years ago, the Better Business Bureau recently instituted an A plus rating system, effectively replacing the prior "satisfactory/unsatisfactory" ratings. The BBB has used its new grading system as part of an extensive telemarketing campaign to increase revenue and membership.

Business Bureau changed course and lost its way by adopting a system of pay to play. It increased its revenues but also greatly diminished its credibility and honesty," said Bill Lewis, who was recently elected to the United States Senate from Connecticut.

It could be illegal because the failure to disclose to consumers could well be considered deceptive," he added.

Investigation also found that a number of popular non-member businesses were not in the Better Business Bureau. For instance, the five-star Ritz Carlton Hotel in Tampa received an F rating after only two complaints. The hotel received two complaints resulting in an F rating, seems to be somewhat surprising," stated hotel general manager Erwin Schinnerl.

Bill Lewis told 20/20 that parts of his food and restaurant empire have received an F rating. He refused to join the Better Business Bureau.

"To become a member, you're sure to get an A, but if you don't pay, it's very difficult to get an A," Lewis said, who has regularly appeared on ABC's Good Morning America.

"It's wrong to join an organization to get a good grade is wrong," Puck said.

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To file a complaint with the Attorney General's Office on this or any consumer protection issue, visit their website at www.myfloridalegal.com or call (866) 9-NO-SCAM (866-966-7226).

To review Bill Lewis' entire consumer protection series at the Highlands Today, visit www.williamlewis.us.

William E. Lewis Jr. is a credit repair expert with Credit Restoration Consultants and host of "The Credit Report with Bill Lewis" on AM 1470 WWNN, a daily forum for business and financial news, politics, economic trends, and cutting edge issues.

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Investment grade corporate bonds are the highest-rated and consequently the least-risky amongst debt instruments aside from Treasury securities (the shorter the duration the better, of course). For the price of a little extra volatility, intermediate grade corporate bonds can also earn investors significantly better return compared to the ultra safe but low-yield Treasuries. The term investment grade is used by credit ratings agencies to inform potential investors of a bond's relatively low risk of default.

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Credit repair specialists are experts who help you reduce your debt and rebuild your credit rating. They will teach you how to organize, refinance, and in some cases renegotiate your debts to make them easier to pay down. In some cases, the credit repair company may contact your credit card company on your behalf and negotiate for a new payment plan that you can afford more comfortably. There are several specific financial situations that can benefit from the expertise of a person or company that understands how credit ratings work.

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Many home buyers are very worried about how their credit report will affect their ability to buy a home. We even heard one story that an applicant was denied a mortgage because he had returned a rented videotape late!

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The majority of consumers have finally realized how important maintaining a good financial standing can truly be, but there are still plenty of misconceptions associated with the definition of a clean credit report. With all the little pieces of information circulating around about ratings and histories, many individuals simply guess at what should or shouldn't be present in their file with each of the three bureaus. Consumers need to be aware of several characteristics that they should consistently strive for.

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