



May/June 2024 Issue

TrustDALE

Home Magazine



Securing Consumer Confidence: The Power of the TrustDALE \$10,000 Make It Right Guarantee™

**Georgia's Best-kept Secret
When It Comes To
Homeowners' Insurance!**

**The Truth About Natural Gas
in the Atlanta Market**

TrustDALE Home Magazine

Table of Contents

A Letter from Dale	1
America's Best Choice	2
Superior Plumbing Company	3
Atlanta Painting	4
Bertolli Floors	4
JMR Home Services	5
Securing Consumer Confidence: The Power of the <i>TrustDALE \$10,000 Make It Right Guarantee™</i>	6
Atlanta Roofing Specialists	8
Integrity Restoration & Remodeling	9
Advanced Solutions	10
Chandler Wealth Management	11
Georgia's Best-kept Secret When It Comes to Homeowners' Insurance!	12
After Five Floors	14
Detail Design and Remodeling	15
Lightning Bug Electric	15
Highland Park Painting	16
Top Tier Tree	16
CalTek Appliance Repair	17
Intuitive AV	17
The Truth About Natural Gas in the Atlanta Market	18
Northside Floors	20
The Trusted Toolbox	21
Anytime Heating and Air	22
1 Clear Choice	22
Vantage Baths	23
Vantage Kitchens	24
TrustDALE Insurance	25
Night Vision	Back Cover



Dear friend,

In my nearly forty-year career as a consumer investigator, I have found that when it comes to making a purchase, nothing is more valuable than truthful and reliable information. I'm sending this magazine to you because I not only know, but I can prove the information inside this **TrustDALE Home Magazine** is truthful. The companies I recommend are excellent at their crafts, do what they say they'll do, and deliver every promise made in your written agreement.

How do I know that? I have thoroughly vetted each business and just as important, I have a written agreement with every company that obligates them to honor my **\$10,000 Make It Right Guarantee**. You see, most companies offer warranties, but guess who's in charge if something goes wrong? They are! With my guarantee, these companies have agreed to put me in charge of Making It Right – for you! Think about that ... It takes a pretty confident company to place a true third party in charge of outcomes.

I also wanted to include some stories I know are valuable to you. In this edition, I will help you cut through the gimmicks most natural gas companies use to trick you into hiring them and explain how to get the best price for your home or business natural gas with a method I call "set it and forget it." The second article is just as important. I call it Georgia's best kept secret when it comes to your homeowner's insurance. I'll introduce you to a person who can literally save you tens of thousands of dollars when it comes to filing a claim.

We all want to be part of a community where trust is a cornerstone, a community where value-driven companies sell great products for a fair profit, and value-seeking homeowners buy great products at fair, transparent prices. When you add in beautiful ideas and special offers, it's also a lot of fun!

Dale Cardwell
President/Founder
TrustDALE



We offer the highest quality products and installation at the best prices. Call us today to schedule your free consultation and estimate!

(770) 910-9700 | abcwin.com



America's Best Choice

Always offers free estimates and transparent pricing with no hidden fees. So, before you decide on your exterior home improvement project make sure to get your estimate from ... America's Best Choice.



\$25 off
each window*



\$50 off
Per Square of Siding*



\$500 off
Full Deck Replacement*



\$250 off
Full Fence Replacement*

* These offers cannot be combined with any other offers. Minimum four windows. Offers expire 6/30/2024.



Superior
PLUMBING

THE HONEST PLUMBER

METRO ATLANTA'S TRUSTED
PLUMBER FOR OVER 35 YEARS



SCAN TO CALL



10% off Exterior Projects & Free Color Consultation!

The Painters You Can Trust

Schedule your **FREE** home consultation today!

(404) 418-4352

www.atlantapaintingcompany.com

Offer valid through 9/31/24. Cannot be combined with any other offer.
Mention promo code: TrustDALE. Must be presented at time of estimate.



Call today to schedule your free in-home estimate!
Mention this ad to get 5% off!



Family owned and operated with over 20 years of experience.

(678) 701-4771 | bertollifloors.com



Your home improvement and home *beautification* specialists.

Bathroom Remodel | Basement Remodel | Home Additions | Driveways



Call to schedule your free estimate today!

JMR Home Services provides diverse home services maintaining a high standard of professionalism, quality, and customer service.

(678) 805-8009 | www.jmrhomeservices.com

Securing Customer Confidence:

The Power of the **TrustDALE** \$10,000 Make it Right Guarantee™

In the contemporary marketplace, where consumer trust is both a commodity and a necessity, the **TrustDALE \$10,000 Make It Right Guarantee™** emerges as a beacon of reliability and assurance. This distinctive guarantee offers consumers an unparalleled level of protection, setting a new standard for consumer satisfaction and company accountability. This article delves into the details of the **TrustDALE** Guarantee, exploring its benefits, operation, and the profound impact it has on both consumers and certified companies.

The **TrustDALE \$10,000 Make It Right Guarantee™** is not just another guarantee—it is a promise, a commitment to excellence, and a safeguard for consumers' investments. Unlike conventional guarantees controlled by companies, where the balance of power leans heavily towards the service provider, the **TrustDALE** Guarantee puts an independent entity in charge of resolving disputes. This shift fundamentally changes the dynamics of consumer protection, offering a level of security that is rare in today's market.

The Guarantee operates under a simple yet effective mechanism. To benefit from this protection, consumers must engage with a **TrustDALE** Certified company, either by contacting them through the **TrustDALE.com** platform or using information provided in the Certified Services Guide. If you did not go through **TrustDALE** you can register your purchase on **TrustDALE.com**. Importantly, registration of the purchase or contract with a

TrustDALE Certified Partner must occur within 48 hours of the initial payment, signing of a finance agreement, or contract signing.

This proactive approach ensures that every transaction is covered from the outset, offering peace of mind to consumers. Should a discrepancy or issue arise—be it non-delivery of goods or services as per the agreement—within 365 days post-sale, **TrustDALE** commits to a thorough investigation, mediation, and if necessary, arbitration to resolve the issue.



Consumer Investigator Dale Cardwell

The Guarantee empowers consumers, giving them confidence in their transactions and choices. Knowing that an independent entity is ensuring that companies uphold their end of the bargain changes how consumers approach purchasing decisions, particularly for significant investments.

TrustDALE extends its support beyond the guarantee, offering a full-time Consumer Care manager to assist consumers with any questions or concerns. This direct access to support emphasizes **TrustDALE's** dedication to consumer

satisfaction, ensuring that help is readily available whenever needed.

For Certified Companies being *TrustDALE* Certified and backed by the **\$10,000 Make It Right Guarantee™** is a mark of excellence and reliability. It signals to consumers that a company is not only trustworthy but also committed to the highest standards of service and accountability. This can significantly enhance a company's reputation, consumer trust, and ultimately, business success.

For participating businesses, it makes a very bold statement, which says “we are so certain of our ability to deliver excellence to you, that we are putting a totally independent third party in charge of making it right for you.”

The *TrustDALE* Guarantee transcends the traditional concept of a guarantee. It is a comprehensive program designed to ensure fairness, quality, and satisfaction in the consumer market. This initiative fosters a culture of excellence among companies, encouraging them to maintain high standards to remain *TrustDALE* Certified.



Moreover, the Guarantee enhances the overall consumer experience by providing a safety net for consumers. It addresses a critical need in the consumer world—trust. By ensuring that companies are held to their promises, *TrustDALE* is rebuilding consumer confidence, one transaction at a time.

The *TrustDALE* **\$10,000 Make It Right Guarantee™** revolutionizes the concept of consumer protection, offering a robust mechanism for ensuring that transactions with Certified companies are secure, reliable, and satisfactory. By placing a significant emphasis on quality, accountability, and consumer satisfaction, *TrustDALE* not only protects consumers' investments but also fosters a marketplace where excellence is the norm. This guarantee, therefore, is not just about resolving issues—it's about building a culture of trust and excellence in the marketplace, ensuring that consumers can make important buying decisions with confidence and peace of mind.

In a world where trust is hard-earned and easily lost, *TrustDALE* stands out as a guardian of consumer interests, ensuring that your investment is not just spent but protected. Whether you are making a minor purchase or a significant investment, the *TrustDALE* Guarantee offers a shield of protection, ensuring that companies make it right, every time.

ATLANTA ROOFING

SPECIALISTS

Serving Atlanta area for 31 years

Commercial roofing and repairs

Reroofs

Construction repairs

Repairs

Gutter covers



Being in business long enough to witness the life cycle of a roof, Atlanta Roofing Specialists has developed a “tried and tested” method to deliver the best, longest-lasting roofs.

Call today to schedule your *free* roof inspection! (404) 836-5014

www.atlantarooftingspecialists.com

Recommend us to another homeowner
who chooses to use our services & collect a **\$200 referral fee!**



Integrity is here when you need us. Our team is available around the clock to address your emergency, ensuring you can swiftly regain control of your home. We're dedicated to restoring your home to its original state, with no project being too large or too minor for our attention.



Water Restoration
Mold Remediation
Fire & Smoke Damage Restoration
Storm Damage Repairs
Reconstruction & Repairs



404-492-5783

www.integrityrest.com

Call today to schedule your **FREE** inspection.



We Are Ready to Serve You!
Call Now: (770) 288-0458
www.advancedatl.com



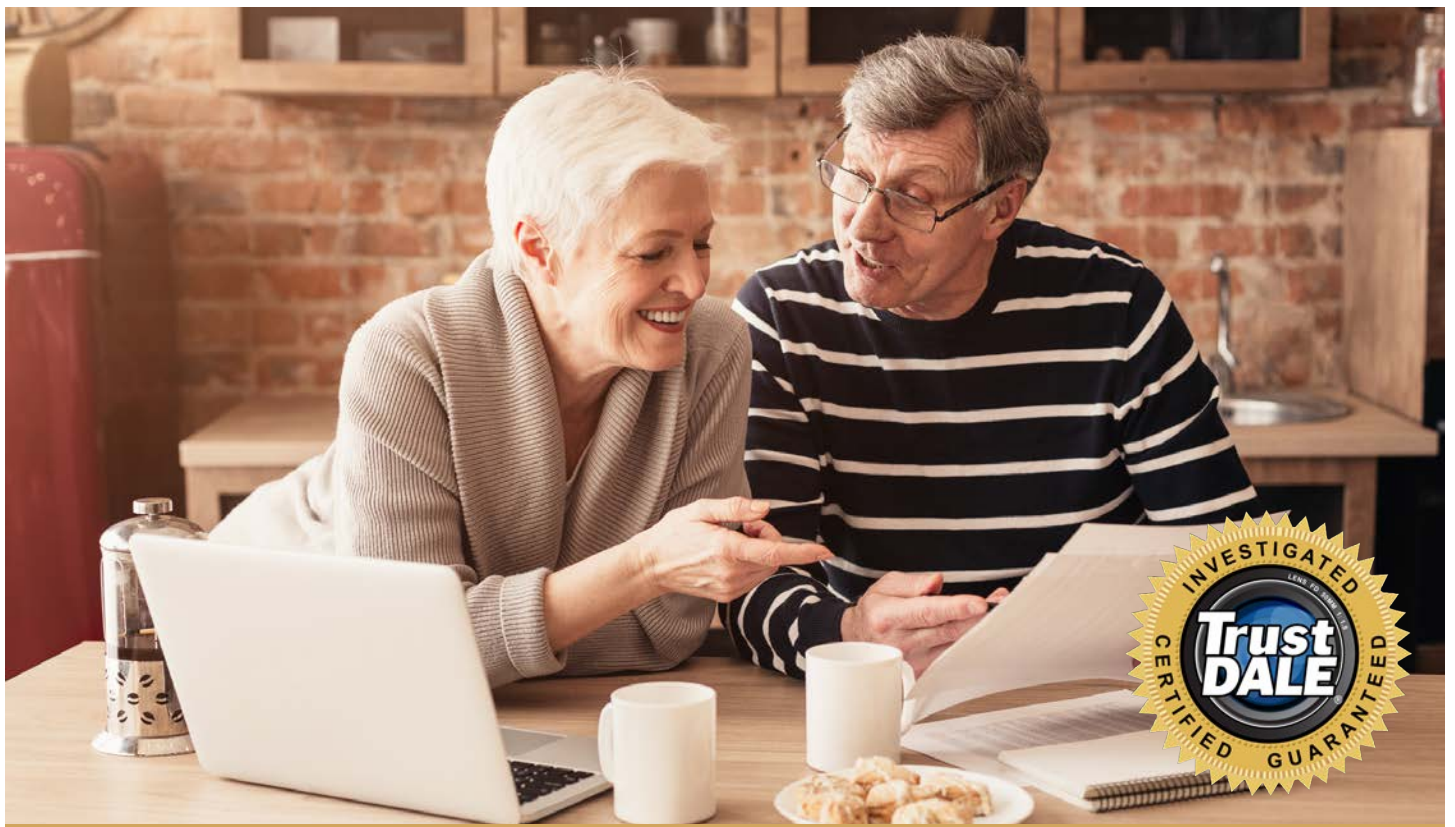
Team Advanced (Advanced Pressure & Gutter / Advanced Drainage Solutions) is **Atlanta's Top Rated Home Service Provider** for Gutter Cleaning and Maintenance, Gutter Installation, Pressure Washing, and Drainage Solutions with over **1,800 5 star reviews!** ★★★★★



\$20 off first time customers w/ code **TD2420** for pressure washing, etc.



\$100 off drainage solution products when using promo code **TD24100**



Call today to secure your financial future!

We will design a custom plan to ensure you do not run out of money in retirement.

(678) 733-9760 | www.chandlerwm.com

Wealth Management

Retirement Planning

Income Strategies



Estate Planning



Wills



Trusts



Meet with us in our offices in
Atlanta · Kennesaw · Lady Lake · Stuart

Georgia's Best-kept Secret

When It Comes To Homeowners' Insurance!

I have Tim Varga on speed-dial. That's how important he is to *TrustDALE.com* and the thousands of consumers whom I serve. You see, Tim is a public adjuster with Catastrophic Consulting, Inc, known as CatCon. What's a public adjuster? The textbook definition is "A state licensed independent insurance professional adjuster that helps individuals with the homeowners claim process."

TrustDALE's definition is "a professional who saves your bacon when your insurance company is low-balling you on a settlement to repair your home after a natural disaster or property damage loss." Case in point: Earl and Patricia reached out to *TrustDALE* when their insurance company refused to replace their roof after a severe windstorm, and instead advised them to "harvest" good, thirteen-year-old shingles from the rear of their homes roof and move them to cover the damage to the front of their roof. The insurance company said it would pay up to \$500 toward the so-called harvesting.

TrustDALE recommended that the homeowner hire Tim at CatCon. A few weeks later, Tim convinced the homeowner's insurance company to cover the replacement cost of a brand-new roof in the amount of over \$13,000.

Every day in Georgia, public adjusters like Tim, make this big of a difference and more, but too many people don't know they exist. I asked Tim to explain why.

Tim: Most people don't know about us because they take their insurance company's adjusters

report as the final word, even when it's not just disappointing, but vastly undervalues the damages and coverages available to them. Another group of homeowners will leave it to their contractor to haggle with their insurance company, but all too often the contractor doesn't understand the provisions of the homeowner's policy and can't make the homeowner whole, while a public adjuster can.

Dale: How many homeowners use a public adjuster, and how many should?

Tim: Less than 20 % use us, at least 80% or more should.

Dale: How do you make such a significant difference in a settlement?

Tim: First, we know insurance, and we know how to read and apply the terms and conditions of your policy. Too many insurance companies want to settle based on their "best practices or internal policies for paying claims", or what is generally offered and paid out for just minor substandard repairs. But the policy usually doesn't require the minimal payout, it requires the insurance company to abide by the provisions of your policy and fully indemnify you for your loss, to bring your property back to whole again. Public adjusters know that, and we know how to meet the standards of proof that get you to the settlement amount you deserve.

Dale: Tim, you made a real difference for the Cardwell family when our insurance company wasn't going to do the right thing when replacing our roof, can you explain?

Tim: Happy to! When your roofer discovered your decking (the plywood underneath your shingles) was not installed properly after the Dunwoody tornado back in 1998, your insurance company claimed the decking had instead, deteriorated due to wear and tear, and you were going to be stuck with the \$11,000 bill for new decking.

You hired us, and we took issue with the insurance company's position, and proved your decking couldn't have deteriorated from wear and tear, because it had always been covered by the shingles and the application process your same insurer approved back in 1998.

The technical term we use is "ordinance or law," a provision in your policy that requires an insurer to cover the costs associated with the requirements of the current building codes in order bring that part of your home up to the current building code standards after a covered loss has occurred. You're pretty sharp, but I don't think you would have caught that.

Dale: I would have never caught that, but you did, and it saved my wife and me \$11,000. Tim, who pays for your services, the homeowner, or the insurance company?

Tim: There's nothing in state law requiring or preventing the insurance company from covering the cost of a public adjuster, but the fee is almost always covered by the homeowner as most every insurance company will refuse to pay our fees. In your case Dale, I recall it was only a fraction of the amount we ended up saving you.

Dale: So, it only makes sense to talk with a public adjuster anytime you're filing a claim with your insurance company?

Tim: Absolutely, I'll put it this way. Even an attorney hires another attorney to represent them in court. In this case, your insurance company wrote your policy. Isn't it smart to have an expert advocate who knows as much about it as the insurance companies do?

Dale: Absolutely! Last question. How does a homeowner find a public adjuster?

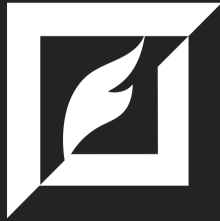
Tim: *TrustDALE.com!* They can also visit GAPIA.org or the Georgia Association of Public Insurance Adjusters and click on the tab "find a public adjuster."

Dale: Thanks for the advice, Tim!



Tim Varga is a licensed Public Adjuster with the state of Georgia. License number is 577181. www.catconinc.com | (678) 602-3612

THIS IS A SOLICITATION FOR BUSINESS. IF YOU HAVE HAD A CLAIM FOR AN INSURED PROPERTY LOSS OR DAMAGE AND YOU ARE SATISFIED WITH THE PAYMENT BY YOUR INSURER, YOU MAY DISREGARD THIS ADVERTISEMENT.



AFTER FIVE
FLOORS



Get Your Floors Right, On Time, Every Time

Mention this ad to
receive **20% off**
your flooring project!



Call today to schedule your free in-home consultation.
(404) 595-5643 | afterfivefloors.com



BEFORE

DON'T REPLACE YOUR KITCHEN, ... REFACE IT

We offer complete design & installation of new doors, drawers, cabinet modifications, countertops, backsplash, rollout trays, lighting and more.



AFTER

DETAIL
Design & Remodeling

SERVING ATLANTA SINCE 1997

We also design & install custom new kitchen & baths. Call today to schedule your free, no pressure estimate!
(678) 733-9751 | detailcabinetrefacing.com



Call today to keep your home safe, bright, and done right.

Free 40 point safety electrical inspection!

Get all the buzz at LightningBugElectric.com or call (678) 905-4334.



LIGHTNING BUG ELECTRIC
AMERICA'S BRIGHTEST ELECTRICIANSSM

Restrictions apply. Call for more details.

**METRO ATLANTA'S
Top Rated
Painting
Company**



Exterior Painting:
Thorough & professional
with a 5 Year Warranty

Interior Painting:
Neat, fast & meticulous

Deck cleaning, staining
& sealing

Exterior carpentry & repairs

Established in 1995 with thousands
of satisfied customers!

MENTION THIS AD FOR **\$100 OFF***
your next interior or exterior project of \$1,000 or more!

Call today for your **FREE ESTIMATE**
and see why we are **Atlanta's #1 Painting Choice.**

Highland Park Painting

678.733.9758

*Not good with other offers.



Rated **A+**



400+ 5 STAR GOOGLE REVIEWS



**WHO'S YOUR
ARBORIST?**

An ISA Certified Arborist provides honest
insight on hazard prevention and maintenance
all while meeting your aesthetic goals.

CALL TODAY TO SCHEDULE YOUR FREE CONSULTATION! **678-436-5998**



- TREE REMOVAL
- TREE TRIMMING & PRUNING
- EMERGENCY RESPONSE
- RISK ASSESSMENTS
- STUMP GRINDING
- GREEN WASTE REMOVAL
- PERMITTING SERVICES
- CRANE SERVICES

ISA Certified Arborists • Fully Insured Including workers compensation • GA Drug Free Workplace

Tree Care You Can Trust
www.toptiertrees.com



We offer professional, quality repairs & maintenance on most kitchen and laundry appliances!

- Refrigerators
- Dishwashers
- Washing Machines
- Dryers
- Stoves
- and more!



Warranties on ALL repairs.

Ask us about our Maintenance Packages and Loyalty Repair Program, including a 15% discount on labor!

Call now to schedule:

(678) 905-3948

www.caltekappliancerepair.com



CalTek
APPLIANCE REPAIR



intuitiveav
audiovisual

Design • Install • Service

WE OFFER MANY OUTDOOR SERVICES:

- Outdoor TV and Projectors
- Outdoor Music Systems
- Professional Grade WiFi
- Automated Porch Screens
- Security Cameras and Alarm

Call today to schedule your free professional consultation!

(678) 892-2033 • www.intuav.com

GREAT PROJECTS START WITH GREAT PLANS!

Let the Intuitive AV team of experts extend your household living space outdoors.

The Truth About Natural Gas in the Atlanta Market

People often ask me how I came up with the idea of *TrustDALE.com*. Well, here's the story. I was sitting on my sofa watching TV in 2008, when I saw a commercial for the umpteenth time, featuring a woman dancing in her kitchen with her kids all around, celebrating that she'd just saved \$100 off her natural gas bill. The company was spending a fortune running this ad over and over, but no one I asked had a clue what it really meant. So, I played it back, read the fine print on the screen and discovered the crazy truth. The only way to get the \$100 in "savings," was to sign up for the company's most expensive plan, pay hundreds of dollars more than you should for twenty consecutive months, just to get that \$100 off!

That kind of advertising drives me crazy. I then put my investigators' cap on, visited Georgia's Public Service Commission website, and discovered who truly offered the best price when choosing a natural gas provider, and it's the same company sixteen years later, True Natural Gas. Surprised? I hope not, because I've been telling their story through *TrustDALE.com* for almost as long as I've known the truth. I wanted to ask Dan Hart, the President and CEO of True Natural Gas, his company's method to being the consistent low-cost leader.

Dale: Dan, thanks so much for your time. What's your secret?

Dan: We have a highly competent team who is always looking for ways to make advantageous gas purchases for our customers. We also have

proprietary tools that help us look forward to ensure we are securing gas at the best possible price—not a crystal ball, but the next best thing.

Dale: Don't your competitors do the same thing?



*Dan Hart-President and CEO
True Natural Gas*

Dan: Not to the extent we do. For example, all the marketers use and pay for the infrastructure provided by Atlanta Gas Light, like interstate gas pipelines. We are very careful to maximize what we use and sell off what we don't. We also realized very early that excessive bad debt will destroy earnings. That's why we look closely at a customer's credit score at the time they apply for service and monitor accounts closely every month for timely payment.

Dale: Too many Georgians think gas is gas is gas, and there's no significant difference between marketers. What are people missing?

Dan: Customers need to look at their bill! Make sure they know what they're paying per therm (the measurable unit for natural gas) and make sure they're not on a variable rate which can be 3 times more expensive than a fixed rate.



Dale: Does it make a difference that True Natural Gas is owned Coweta-Fayette EMC, an electric cooperative?

Dan: Absolutely! First, we're not greedy, we maintain reasonable profit margins, but just as important, we care deeply about customer service. If you visit the Public Service Commission website, you'll see we are consistently rated by consumers as the top provider when you take in to account the size of our customer base.

Dale: Dan, so many of your competitors, especially the ones we see on TV, are constantly trying to woo us with offers, which is a nice word for gimmicks. Your team doesn't do that.

Dan: We thought long and hard about what we could do to compete, and we settled on something we feel is much better. Instead of harming our current customers financially by

offering gift cards or cheaper plans to recruit new customers, we focus on keeping our customers with a loyalty program we call True Rewards. You see, everyone pays their natural gas provider a service fee on top of their price per therm. The longer you stay with us, the less you'll pay every month in customer service fees, and for our residential customers receiving the full \$2.50 monthly discount, that amounts to saving another 4 cents per therm!

Dan, I want to thank your dedicated team for taking natural gas so seriously, so as I say, we can hire True Natural Gas, then set it and forget it! Here's a final word about natural gas providers. I favor the marketers owned by electrical cooperatives because their parent companies are not for profit, and care deeply about their customers.

And thanks to Georgia law, you don't have to be a member of that cooperative to be their gas customer! Now that you know you can truly save hundreds of dollars every year by choosing True Natural Gas, I hope you'll do so, and tell them Dale sent you!

For more information go to www.trustdale.com/true-natural-gas



Call or scan the code today to schedule
your **FREE** in-home estimate!

NORTHSIDE
• FLOORS •

(404) 795-8356 | northsidefloors.com

HARDWOOD · CARPET · LUXURY VINYL · STAIRS · DUSTLESS REFINISHING



FINANCING AVAILABLE

Over 20,000 floors done

We bring floor samples to your home, so you know
exactly what you're getting.

CREATING BEAUTIFUL SPACES, ONE FLOOR AT A TIME.





PROFESSIONAL HOME REMODELING



✓

\$50 OFF
HANDYMAN
FOR A HALF DAY

- TRANSFORMATION?
 - IMPROVEMENT?
 - CHECK OUT OUR PATENTED PROCESS!
- General Contractor LIC # RBQA006654

✓

\$100 OFF
HANDYMAN
FOR THE DAY



THETRUSTEDTOOLBOX.COM
(770) 924-6475





We specialize in walk-in showers & tubs.

Call today for a free in-home consultation to ensure you are matched with exactly the right products!



Vantage Baths has the experience and skill to help you transform your bathroom into a space that is not only relaxing but one that is safe for you and your loved ones. Our safety tubs and showers can be customized with many features including seats, hand rails, safety steps, and more to ensure ease of accessibility and most importantly, your safety.

404-220-8433 | www.vantagebaths.com



Full Kitchen Remodeling



Cabinet Repainting



In-Home Estimates

Vantage Kitchens isn't just about building kitchens ... it's about bringing your dream space to life, where memories are made, and moments are cherished. Let us guide you through every step of the process, from design to completion, making your dream kitchen a reality. With Vantage Kitchens, discover a space that inspires joy every day.

Give us a call today at **(678) 534-3394** or contact us at **vantagekitchens.com** to schedule your free in-home estimate and be one step closer to the kitchen of your dreams!



Call (404) 891-1923
for your complimentary
insurance review.



At TrustDALE Insurance we work to make sure you have the right coverage you need at the best price.

TrustDALE Insurance offers personal insurance including **Auto, Home, Boat, Recreational Vehicle, Motorcycles & Life.**

TrustDALE Insurance offers commercial insurance including **General Liability, Property, Auto, Workers Compensation & Professional Liability.**



LEARN MORE AT TRUSTDALEINSURANCE.COM

Dale Cardwell
CEO TrustDALE

Damon Copeland
Managing Partner TrustDALE Insurance

Add Character and Ambiance
with  Night Vision  lighting.



10 LED LIGHTS FOR

\$1895

Includes fixtures, stainless steel transformer
and 5-year warm white LED bulbs

BEST VALUE 20 LIGHTS FOR

\$3495

Includes fixtures, stainless steel transformer
and 5-year warm white LED bulbs

(678) 710-9258 | ilovenightvision.com