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◆ RIDING HIGH ◆

GCPMA President's Message – *Sara McGuire*

The school supplies are in full force on the shelves, the darkness is coming at 8:30 rather than 9, and by the calendar summer is ending. Luckily for us, our busy season will stay strong for at least another two months before we slow down a little just in time for rodent season. We hope that everyone is having a great and lucrative season!

GCPMA is riding high after our Second Annual White Sox game.

We had 65 PCOs, manufacturers, and distributors in the stands rooting for our home team. It was an unquestionable success and everyone had a great evening together forgetting the fact that we are all competitors for a few hours. That is what GCPMA really stands for, an industry uniting. That and the fact that it was \$1 hot dog night. If you missed it this year be sure to get your ticket next year!

We are looking forward to two more great events in 2018 that you just can't miss. The first being our acclaimed **Meeting of the Minds** conference, October 17th at the Tinley Park Convention Center. This year we will be hosting four amazing and world class speakers that will be delivering some very new perspectives on rodents, bed bugs, roaches and ants. We expect to have a packed house so be sure to register today! GCPMA.COM for registration details. Don't forget that the IDPH will be having a testing date at the convention center the day before so get your teams signed up.

Our last event of the year will be our **Annual Election Dinner** at Weber Grill in Lombard. The food is amazing, the ambiance tantalizing, and the company thrilling. We will have some amazing entertainment this year and will prove to be a great evening for everyone. Please be on the lookout for more details.

I have one last request from you the reader and that is to get involved on the GCPMA board. **We are looking for a new Education Chair!** This is a great opportunity for someone new to the industry who wants to make an impact and expand their network in our region. Email smcguire@smithereen.com if you are interested in joining our merry band.

*Go forth, drive safe, kill pests,
and have an outrageously
successful fall season.*

- *Sara*

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The WILD Life

– By Jane Peifer, Ampest Exterminating & Wildlife Control



'Canada Geese'

Even if you're not a bird watcher, chances are you know what Canada Geese look like....or, as I like to call them - Canadian Geese. Love them or hate them, there sure are plenty of them. It's hard to believe there was a time when these birds were on the brink of being wiped out in North America. Now, they're overrunning our city parks, golf courses, and farm fields, crowding our national wildlife refuges, and causing hazards at airports. There are even concerns about public health and water quality from all those goose droppings.

According to a U.S. Fish and Wildlife Service, there are more than 5 million breeding Canada Geese in North America. But within that vast number are two distinct populations: migratory birds that breed in northern North America and winter in central and southern North America; and resident birds that live in and around towns year-round. Both migratory and resident numbers have increased, but most of the trouble has come from resident birds.

Resident Canada Geese have adjusted well to living near people, with few significant curbs on their numbers. Resident geese in cities and suburbs are safe from most predators, many people like to feed them, and they are less vulnerable to hunting because they tend to live in urban areas where firearm restrictions often apply. By contrast, migratory Canada Goose populations are held in check by migration mortality, predation, late winter storms, and hunting. Resident geese begin nesting at a younger age and produce larger clutches (number of eggs) than migratory geese. It's no wonder their numbers are rising so fast. As a result, it's the resident birds that typically cause crop damage and provoke public nuisance complaints which the U.S. Fish and Wildlife Service says are at an all-time high and increasing every year.



Canada geese are federally protected by the Migratory Bird Treaty Act. They are also protected by the Illinois Wildlife Code. In urban areas, Canada geese may NOT be removed. In rural areas, hunting can help control populations. An Illinois hunting license, Illinois waterfowl stamp, Federal waterfowl stamp, and registration with the Harvest Information Program are required.

Canada geese can live more than 20 years. Based on bird banding records, the oldest known wild Canada goose in Illinois was almost 30 years old when it died. However, many Canada geese will not survive their first year, falling prey to predators such as gulls, crows, raccoons, or skunks during the incubation stage or to coyotes, snapping turtles, or mink as goslings. Others do not successfully complete their first migration. Healthy adult Canada geese have few predators besides coyotes. Hunters harvest some of the



Canada goose population each year, which helps control goose populations.

Canada Geese are one of the few bird species that can digest grass, so they do well on the large expanses of lawn in parks, backyards, golf courses, farm fields, and airports. Resident geese have also overrun most native wetlands in the East, including the National Wildlife

Refuges that were created to protect the migratory populations, as well as the diversity of other native wetland species. Aviation safety is a concern, too. The Federal Aviation Administration (FAA) estimates there are 240 goose-aircraft collisions each year nationwide.

Experts warn that no single management technique is going to be effective in deterring Canada Geese, and it's vital to have consensus from the community for whichever techniques are contemplated. The most commonly used techniques include preventing public feeding, altering the habitat to reduce its attractiveness to geese, hazing to scare geese away, using chemical repellents, hampering reproduction, and lethally removing the geese.

There are also concerns about public health because goose droppings in water used for swimming or drinking may contain high coliform counts. Droppings and overgrazing may create property damage, including erosion and reduced water quality in ponds. The birds' aggressive territoriality during breeding season may result in human threats or attacks.

Canada geese in Illinois are not considered to be a major public health concern, as they are not significant carriers of infectious diseases transmittable to humans or domestic animals. However, direct contact with geese or droppings should be avoided.

WINTER IS COMING

– Chris Pezza, Miller Real Estate

Chicago Heat Season 9/15

If you own or manage properties in Chicago you are governed by the Chicago Residential Landlord Tenant Ordinance (CRLTO). Within this ordinance, the heating dates in Chicago are defined as September 15 thru June 1. During this time, Landlord must maintain within residential units a minimum temperature of 68 degrees from 8:30 AM to 10:30 PM and 66 degrees from 10:30 PM to 8:30 AM.

The city views this as a very serious Life Safety issue and fines of up to \$500 per day can be given for each infraction. Extreme incidents have even required to place every tenant in a hotel for each day the temperatures are below city standard. This coupled with legal fees and fines can cripple a building's NOI.

So what can Landlords do? Now is the time to have your HVACs, Baseboards and Boilers checked. This ordinance

is especially onerous on properties with boilers so do not wait until September 15 to know the condition of your system. Have it checked now and be sure to have a well thought out maintenance plan for your boiler. Know how often it needs to be flushed and how to best maintain the temperature without breaking the bank. When operated properly, boilers can actually be the most efficient way to heat a building. So be pro-active. It is also recommended that you stock up on space heaters this time of year. They will be less expensive and easier to find. Imagine needing to buy 12 on a day that is -10 in Chicago....

Lastly it is important to understand that water or steam boilers can be a sanctuary for water bugs, roaches and rodents. They provide warmth and water but also a path in from the ground. It is important to have a pest and control plan for your boiler room to keep unwanted surprises in your apartments. Remember, it is always cheaper to prevent pests, than to evict them.

WHEN:

Wednesday, October 17, 2018

WHERE:

Holiday Inn Hotel and Convention Center
18451 Convention Center Drive, Tinley Park, IL

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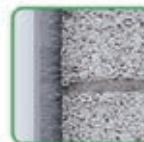
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It's Time To Focus On PREVENTION!

— Contributed by Crystal Engle

Just as with other pests in our industry, a mind shift occurs at some point for us to transition from offering reactionary measures to preventive ones. Think back about termites. Many doubted that customers would consider paying for monitoring or prevention methods to avoid an infestation. Nonetheless, we have come to embrace termite monitoring stations that can be easily converted to live baits should a 'hit' occur. And customers appreciate the peace of mind that preventive programs offer. Today all the signs point toward us having reached a similar 'preventive' tipping point with bed bugs:

- **Bed bugs are very difficult to control**
- **Treatments are labor intensive**
- **Callbacks severely cut into profits**
- **Chemical resistance is becoming an issue**
- **Client confidence as a result of repetitive reactionary treatments is waning**

No one will ever be able to stop bed bugs from being introduced into an account but we can stop an introduction from establishing into a full-blown infestation.

Some PMPs fear a loss of profits if we start preventing bed bugs. But let's take a look at the big picture. The pest management industry thrives on recurring revenue. A bed bug preventive program offers this exact advantage to a PMP. Covering mattresses and/or box springs with an active liner such as ActiveGuard Mattress Liners that kill bed bugs introduced into the room combined with periodic inspections create the centerpiece of an excellent prevention program. And it lends itself to a recurring revenue stream as this active liner must be replaced every two years for maximum efficacy. Just consider...the target market for bed bug prevention is unlimited as compared to solely focusing on a relatively limited number of active bed bug infestations. Prevention really can be very profitable and is a desperately needed service offering for commercial clients like hotels or anyone offering overnight accommodations.

As Jeff Lipman, Attorney-At-Law and Consumer Class Action Bed Bug Litigator, has said:

'Reactive based measures alone, however implemented, for effective bed bug management and control is an ancient and ineffective way of dealing with bed bugs in hotels and will assuredly create legal peril for hotel property owners.'

In support of this powerful preventive messaging, one of the largest bed bug-related judgments to date has just been awarded to an Arkansas family that topped a half million dollars! With bed bug settlement sizes growing, the high cost of litigation, plus the brand reputational damage resulting from a news or social media posting of an infestation, hotels are desperate for ways to prevent the blood-sucking pest. Bed bug prevention is far more affordable than active remediation and it helps prove a hotel's due diligence should a hotel client be faced with a lawsuit.

Should you be an early adopter of a bed bug prevention program? As we enter this off-season for the pest management industry many pest professionals are wondering how they can keep their technicians busy during the cooler months. Instead of branching out to Christmas décor, snow plowing or other non-related service offerings, stick to your core business. Bed bugs know no season. **Now is the perfect time to:**

- **Create your bed bug prevention program... ActiveGuard is a great place to start**
- **Educate your sales reps on the program's details**
- **Update your marketing literature**

And hit the phones to grow your business. Why wait? It's time to focus on bed bug prevention! Let ActiveGuard Mattress Liners be your roadmap to increased profits for your business.



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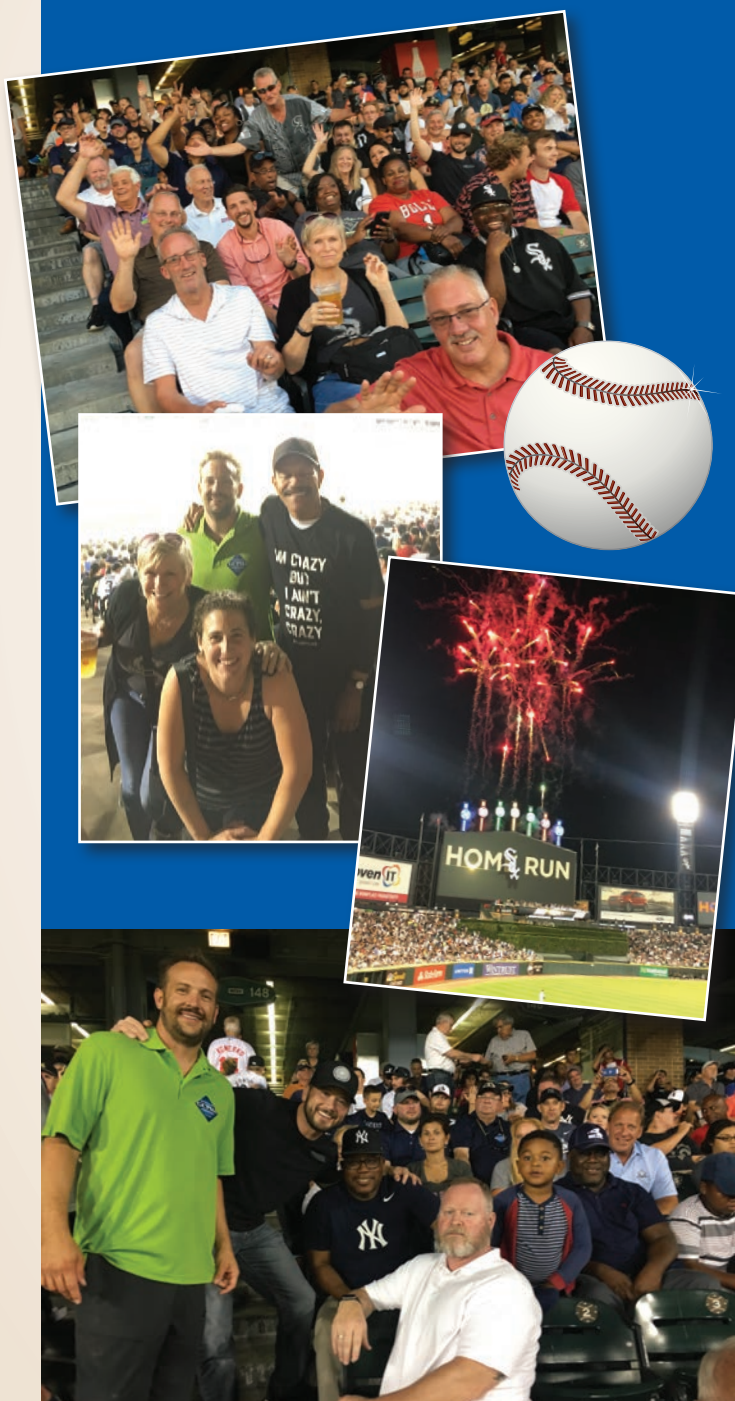


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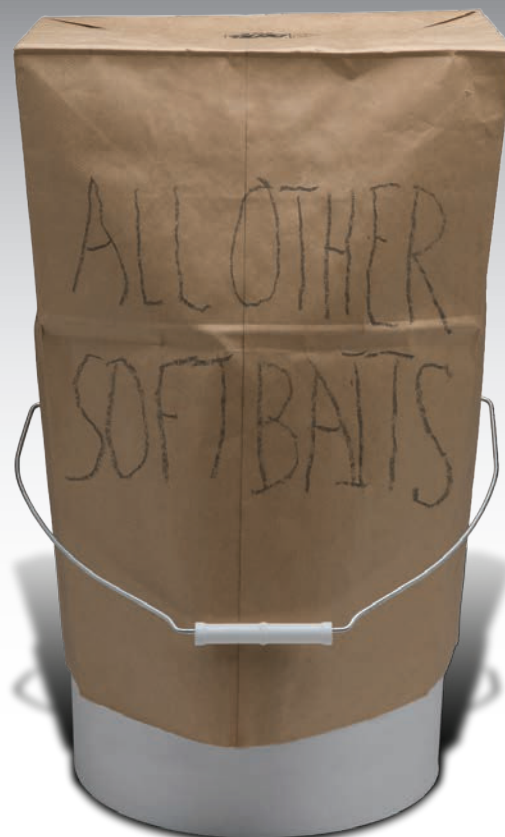
— Ben Dahlstrom, Account Manager-Univar
benjamin.dahlstrom@univar.com



With 2018 more than halfway over, it's amazing to look back and see where the year has brought us. The season started off slow as wet conditions tampered progress in April and May. Once the precipitation slow in mid-May into June it has been a free-for-all ever since. Catching up and getting control of different pest has made the past couple of months fly-by. So, here we sit with the end of the busy season slowly sneaking on us; here are a few things to think about from a business aspect as we transition towards cooler temperatures.

To start, begin the discussion of 2019 with your customer base. It is still months away but begin this conversation; it is easier for your customers as the bugs are still relevant. Think about the idea of a prepay program. Whether that's prepay January, prepay first quarter or prepay the entire year; think about presenting a discount for this option because of the opportunities that not only does it present your customer, but you as well. As you go into 2019 and have that prepay this will open opportunities for you to upgrade equipment, stock up on product with winter promos, and/or market your company more in preparation for next year. Organize a thank you letter with a questionnaire/review that you can send out in October to each customer. Not only will your customer appreciate the physical thank you letter, but, the questionnaire/review serves to allow some insight on how you are pleasing that customer and what changes or improvements need to be made for the next year. Criticism can be hard to take at times, but, if organized in a constructive matter like a questionnaire you can improve on customer satisfaction and gain even more respect and loyalty from that customer.

I hope everyone has a stellar rest of this season!



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Bed Bugs Still a **BIG DEAL...** but Why?

Opinion: Ruth Kerzee MSPH CT, Executive Director, Midwest Pesticide Action Center

We've come a long way (baby) since bed bugs returned in numbers to the Chicago area, but still we are plagued by these awful critters in far too many housing units... offices, schools, child care facilities. Midwest Pesticide Action Center (MPAC) has been educating folks on bed bugs since the first uptick in this area, around 2008, or so. And, yet, we continue to field call after call asking for help with bed bug problems - some of them awful - compelling us to take a look for reasons why. After reading the scientific literature on best practices for bed bug control, numerous conversations with frustrated tenants and landlords, consultation with our friends in the industry, and collecting anecdotal feedback, we've come up with a theory of why we keep fielding the same calls year after year. Here goes...

When the invasion first started there was limited expertise, tools, or resources we could refer to for help, so it wasn't surprising that the problem spread. Fast forward to 2018 and there have been great strides made in the understanding of these bugs. Researchers at University of Kentucky, Rutgers University, and Virginia Tech, to name a few, have done the tedious work of determining what's effective and what's not. They've shown us that bed bugs are resistant to many pesticides and have devised better ones like amorphous silica gel that circumvent the bed bugs defenses...for now (insert ominous music score here). We know that a bed bug bomb (a.k.a. total release fogger) is not only useless in real-world situations but often spreads the problem and makes the pest control professional's job harder. We know that heat, applied using steam, a clothes dryer, or whole room/house heating units, is a great tool for killing bed bugs. Even vacuum cleaners, eco-friendly products like neem oil, and decluttering can be enlisted to help knock down numbers and facilitate better control. Laws have been passed in Chicago, other cities, and even states to push control along. Add in the years of experience and training that licensed pest control professionals have received to date, and bed bugs should be knocked on their heels, and still they prosper and spread. Why?

My answer is simple: none of the advances in understanding or tools will work without a good bed bug plan in place for the entire facility - not even the skilled services of a professional pest control technician - and no one wants to hear that. They don't want to hear that the hard work of coming up with a plan for bed bug control, implementing it, and putting it on repeat, i.e.

doing what is planned consistently and in perpetuity, is the best path forward. This would require a full assessment of the structural elements of the building, its inhabitants, and uses. Then match the need with resources such as staffing requirements and budgetary restrictions. Without a building-wide bed bug control plan in place, it is virtually impossible for management to receive the appropriate services for their need because without a plan, it's hard to know the full nature of the need. Instead most managers are simply putting out fires, treating the symptoms thinking that it's the same as a cure, and are caught in a no win situation. This leads to a waste of energy and resources and, in the end, benefits no one but the bed bug.



There are solutions out there. The NPMA and many others have provided best practices for bed bug control and, when followed, can help. They all say that thorough inspection and consistency are the cornerstones for achieving sustained control. So what can we do to help the managers of buildings adopt and follow a bed bug plan? Here at MPAC we have begun consulting with managers of multi-unit buildings to begin the work on creating bed bug control plans specific to their needs. The goal is to use these consulting exercises to create templates that others can use to create customized plans. In tandem, we are helping the same organizations create a request for qualifications (RFQ) for bed bug control services. A good RFQ informed by a bed bug plan can help ensure that contracts for bed bug control services fit the need of the building/organization. An RFQ can help management compare apples to apples when trying to decide between pest control services and provide management with guidelines for assessing whether the services completed were successful.

This is labor intensive work, for sure, and we don't expect to be able to do this for every organization that is interested. However, without a way forward to accelerate the adoption of comprehensive bed bug control plans, it is difficult to see a way out of this cycle. Professional pest control operators can be part of the solution by encourage customers to do the hard work of creating a plan. Courage is needed to do what's right and educate landlords and managers on all the steps that need to be taken to gain the upperhand against this most tenacious pest for the health of inhabitants and peace of mind for all. We have started to hear reports of successes from those who have implemented a good plan coupled with aligned professional services. We'd love to hear more. Share yours with us at general@pesticideaction.org.

Midwest Pesticide Action Center (www.midwestpesticide.org) works in the Midwest to promote safe and effective pest control while reducing the impacts of pesticides on health and the environment. Current projects include the upcoming B.I.T.E. Back! Week: a week of events and workshops dedicated to controlling bed bugs. Learn more at bit.ly/bitebackweek.

New study from Rutgers University found **IPM** achieves better bed bug control

The common bed bug have become common in low-income communities in the United States over the last 15 years. Ineffective management practices in these communities contributed to the chronic bed bug infestations. Dr. Changlu Wang and colleagues from Rutgers University conducted a two year study at three housing authorities in New Jersey during 2014-2016. The study compared the effectiveness of community-based integrated pest management (IPM) and traditional chemical-based bed bug control service for reducing bed bug infestations. Two housing authorities implemented bed bug IPM programs. A third housing authority was used as the control site. Building-wide surveys were conducted in all communities, three times, to evaluate the effectiveness of the IPM programs. After two years, the two sites that

adopted IPM achieved faster bed bug elimination than the non-IPM site. The number of new bed bug introductions were also lower in the two IPM sites than the non-IPM site. The study also found that the introduction rate was positively associated with the initial infestation rate. Residents from buildings enrolled in IPM programs were more satisfied with the bed bug control services than residents from the control site. This study revealed some inherent problems and lessons associated with achieving successful bed bug management in affordable housing communities: using ineffective chemicals, failure to confirm bed bug elimination before stopping treatment, and lack of prompt treatment of infested apartments. Even though an IPM contract was in place, lack of proper execution of the protocol and lack of enforcement of the contract led to lower than expected bed bug infestation rate reductions. The study shows that communities must commit efforts not only in changing their bed bug control contracts, but also to prepare staff to monitor the results and enforce the contract. Only through meaningful community participation, can bed bug infestations be effectively eliminated at the community level.

For more detailed information, please read the full article at <https://onlinelibrary.wiley.com/doi/full/10.1002/ps.4830>

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PEST CONTROL EQUIPMENT –

Ignoring Problems is NOT a Strategy

– By Andrew Greess

Many of the pest control equipment problems we see in our repair shop are significantly worse than they need to be. In too many instances, pest control techs have ignored problems in the hope that they will go away. As a business mentor once told me, “hope is not a strategy”. Pest control equipment problems can be a serious safety issue because they often become chemical spills or chemical exposure for the technician.

Here are some of the most common excuses we hear from technicians about why they waited to get a pest control equipment problem fixed:

- I didn't know it was a problem
- I was too busy to get it fixed
- I thought my boss would get mad if I told him about it
- I know money is tight, so I didn't think we should spend money on repairs.

Much like the slow drip of your kitchen faucet, pest control equipment problems ALWAYS get worse. They do not get better and they do not go away. Small problems inevitably become big problems. Big problems cost more, and take longer to fix (or to clean up in the case of chemical spills). Another issue is that these problems almost always occur during your busy season when you can least afford the downtime.

Here is another pest control equipment caveat:

Water (or oil or any other fluid) that is anywhere is it NOT supposed to be, is ALWAYS a problem and should not be ignored.

Some common pest control equipment problems that get worse with time:

- Backpack sprayers and B&G sprayers. Leaks, lack of pressure and other small problems become major rebuilds because the tech ignored the problem or used force on a sensitive piece of equipment.
- Spray pumps. Most power spray pumps have some way of telling the operator the pump requires attention. For example, gear pumps and roller pumps will begin to leak. Diaphragm pumps have a reservoir that shows the oil has turned a milky white. In each of these cases, if the pump is serviced promptly, a repair kit is usually all that is required. If the problem is ignored, we see many instances where the pump is a total loss.

- Engines (or any piece of equipment) leaking oil (or other fluids) is a problem and must be dealt with promptly.
- Hoses, fittings, o-rings and gaskets often begin a slow leak. If ignored, leaks become serious problems resulting in significant downtime and chemical spills.

Some easy steps to take to prevent these types of issues:

- Regular technician training to explain proper equipment operation techniques and trouble signs. Remember, just because you trained him on day one, doesn't mean he is still doing it the way you want him to do it.
- Encourage technicians to report, rather than live with, pest control equipment problems. The equipment doesn't need to be obviously broken or leaking. Technicians know their equipment better than anyone. If it doesn't look right or sound right, techs should tell their supervisor.
- Thank techs for reporting problems. If you scold a tech for reporting a problem, future problems will not be reported.
- Supervisors and managers should spot check trucks, inspect and test equipment. Here are a few quick inspection tips:
 - Cleanliness? (filthy equipment can be a good indicator of abuse and other problems)
 - Clean filter?
 - Fluids near or under equipment?
 - Operating pressure set too high?
 - Equipment properly secured?
- Regularly clean out backpacks & compressed air sprayer to prevent debris from damaging systems.
- Regularly check and clean filters to prevent system damage.
- Perform preventative maintenance during slow periods to prevent problems and downtime.

These few simple steps will reduce pest control equipment problems, repair expense, downtime and missed appointments. Employees, managers, owners and customers will appreciate the effort.



One of the best ways to prevent problems is to clean your filter regularly



Clean out tanks and equipment regularly

Andrew Greess is the President of Qspray.com, a leading supplier of pest control equipment, components, parts & repair kits. If you found this article valuable, please consider Qspray for your pest control equipment needs. For more information on this and similar topics, please visit SprayEquipmentBlog.com.



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MARKETING CORNER:

Is Your Website Up to Speed?

— By Cindy Mannes,
Professional Pest
Management Alliance

In today's era of digital marketing, the role a website plays in a company's success cannot be underestimated. This is especially true for the professional pest control industry, as indicated in 2017 research conducted by the Professional Pest Management Alliance that found Internet searches are one of the top three sources used by Millennials, Generation X and Baby Boomers to find a pest control service. Despite this, I still find myself occasionally coming across a business' website that appears as though its aesthetics and functionality haven't been updated since consumers were logging onto AOL via a dial-up modem.

If one picture is really worth a thousand words, then an entire website certainly speaks volumes about a company – from its competence to its trustworthiness – making it crucial for marketers to keep company websites full of fresh features. Although the online world is dynamically evolving, below is a simple checklist of factors that marketers, especially in the professional pest control industry, can reference to ensure their company's website is maximizing its potential.

EASY NAVIGATION

In 2015, Microsoft released a study that found people generally have the attention span of eight seconds, only one second less than a goldfish, so the ability to sift through content with ease is key. Search bars should be clearly visible, and consumers should be able to intuitively find their way to other pages on the site. It's also important to ensure all contact information is not only clearly listed, but also that it is regularly updated to reflect any technical changes. Imagine a potential customer's frustration with trying to email or call a company only to receive a bounce back or an audio recording that the number has been disconnected. Chances are, that person won't be reaching out for any services again. Features like online chats can also help serve as a useful customer service tool, especially if you are trying to reach Millennials. Lastly, a company's website should serve as the central hub for all other platforms to have cohesion across all areas of the brand, making it ideal to hyperlink to all social media profiles from the website.

DEVICE VERSATILITY

It's rare to see someone using a cellular device that isn't a smartphone with Internet access. In fact, nearly three-quarters of American adults (77 percent) say they own a smartphone, according to Pew Research, which is up from 35 percent in 2011. And, a 2016 study by eMarketer.com found that U.S. adults spend more than four hours per day on their mobile devices. Think about that. One-sixth of the day is spent looking at a phone. This means it's more important than ever before to have a company website that is responsive – one that will adapt to the screen size of any device whether it is a laptop, tablet or smartphone. There are various tools that can help determine if a company's website is adaptable for mobile use.

One of my personal favorites is Google's free mobile-friendly test. Simply type the URL into the test's search bar and Google will reveal whether or not the website is compatible with mobile devices. If your website is incompatible, it's likely time for a full refresh.

APPROPRIATE METRICS

Tracking online visitor behavior to measure success is one of the many ways websites can be a powerful marketing tool. Google Analytics, for example, offers a free way to track website activity. It's important to first establish goals for a company's website, outlining what specific actions are most desired of consumers. For example, if getting potential customers to view the "our services" page of the website is most important, then marketers should ensure their analytics track the number of clicks to that particular part of the website to measure success.

Aside from just focusing on action-oriented goals, monitoring website analytics can also help reveal what specific content on the website is most and least interesting to readers, so marketers can make refinements to improve overall website quality. For example, if a page on termite prevention and control is ranking high in terms of page views, take this information and market it. Post about available termite services on a company Facebook page or send out a direct mail piece on termites to prospective customers.

High Search Engine Optimization (SEO) Ranking

If a marketer truly wants to know if a website is competitive, look no further than its search engine optimization (SEO) status, which indicates the organic volume and quality of traffic to the site. There are a number of ways to improve SEO, from producing and frequently posting a large quantity of relevant content, to adjusting tags, and beyond. However, the best first step is simply to evaluate a website's current SEO performance before making any necessary adjustments. To get a sense of a website's SEO, try making a list of the top 40 keywords or phrases that are most relevant to the business and search each one – it's easy to tell how your company's website fares by observing where it lies, if at all, in the order of links that the online search yields.

Just as the Internet is vast, the ways to enhance a website are very extensive, but these basics serve as a strong foundation to maintain a well-functioning online tool. The work that professional pest control companies do to help defend public health and property is important, and it's essential to leverage every tool at our disposal to help share our efforts. By strengthening and mobilizing our online content, together our individual voices can be better heard as one.

Everyone is a Sales Person....

By Bill Dyra, Univar

The way I look at it is....Your Service technicians should also be sales people for your company. Yes, their job and priority is to do the best pest control for the client, but with proper training, product knowledge, coached up at all company meetings your techs can be highly successful in sales of monthly contracts and products, for example, ILT LIGHTS, Landscape Bait stations, Wind Up Traps, Rodent proofing, and mosquito treatments.

They don't have to be the best salesperson, the fact is there may be no best. This best concept in my opinion is defined by the customers. And this can change constantly. That attitude is what it is all about and that as to be taught to your employees. Remember, what I see in the field and by my own company is we all have great services, excellent qualities, wonderful products but we and they are not perfect. And your techs don't have to be perfect to sell your services that your company offers. They have to believe and be motivated by your training coordinator and be reinforced with positive ideas through your company training. Teach your service techs and all sales people to always differentiate your company and your company offerings in such away that your potential up sell customers, current customers, and new customers see the value in what you are selling that is different than your competitors. Your techs are at these businesses, warehouses, and homes usually monthly so they are gaining confidence and can develop relationships that will almost always allow them to be the primary provider of services for your customer. The potential to sell extra services and products or get leads from them is always a possibility.

Instruct and teach your Sales force and all techs that there is usually only three ways to get or increase sales.. I remember learning these three concepts at many sales meetings I have attended, 10 years ago and the present time I sit in webinars or training. They have never changed

The three sources of sales are...

- Renewal sales from your current customer base
- New sales from current customers or
- New sales from new customers

In your training meetings, workshops, or if you do webinars stress these three concepts to help your techs and sales people to produce more sales. Start teaching all your employees to change the way they think about sales, the way they do business in today's economy and this probably will add more dollars to their pay check.

As a owner develop a incentive program, update your sales commissions for techs that sell your services and more products. Develop a plan for your people to succeed and watch the profitability of your company grow each quarter. And watch the confidence and attitudes of your people grow along with your company.



Whether you are reviewing your existing payroll provider or thinking about outsourcing this function for the first time, you should consider asking these...

20 Questions

- ☐ Is your company SSAE 16 type II audited?
- ☐ How long has your company been in the payroll industry?
- ☐ What level of personal service does your company offer?
- ☐ Will a dedicated customer service representative be assigned to my account?
- ☐ What type of training is available and can it be tailored to my company's specific needs?
- ☐ Is training provided using my company's own data?
- ☐ Does your system allow me to make changes to company level data and information myself or do I have to call you to make those changes?
- ☐ Does the payroll system allow for future effectivity dates?
- ☐ Will the system automatically track overdue benefit premiums (arrear) for my employees?
- ☐ Is the software capable of goal amount deductions with automatic shutoff?
- ☐ How quickly will a payroll preview be generated?
- ☐ Is data archiving available and can I archive for multiple years?
- ☐ Are you set up to report the gross cost of employer sponsored group health care plans on employee W-2s?
- ☐ Is the tax filing service set up for all 50 states and localities?
- ☐ Do you offer a tax credit incentive service?
- ☐ Can I speak with someone in the tax department directly if requested?
- ☐ Is there a cost for my accountant to have online access to our tax reports?
- ☐ Will we use this same system if our company grows in size?
- ☐ What tools are available with the system to send information to our employees?
- ☐ What additional products and services are available?
 - Time and Attendance
 - Live HR Consultation
 - Background Checks
 - Pay-As-You-Go Workers' Compensation
 - Human Resource Information System (HRIS)

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Playing Closer To Home Than The Stock Market

— By Julie Ann Hepburn,
National Private Client Group LLC

This article is the second of a three-part series by Julie Ann Hepburn, founder of National Private Client Group LLC, a financial advisory firm headquartered in Chicago, which promotes sound wealth building principles that leave behind the broken system of typical financial planning. In her work with clients nationwide, Julie Ann's approach uses a combination of historically sound financial solutions, which focuses on safeguarding principal and increasing the efficient use of investment dollars to build sustainable wealth and income longevity.

In my financial advisory practice, we use a three-prong approach to help our clients build sustainable long-term wealth:

- a savings/financing vehicle with financial legacy benefits;
- unconventional investment solutions that produce consistent returns with less risk than “playing the stock market”; and
- a long-term care plan to ensure that your money outlives you and provides a financial legacy for those you leave behind.

In the Summer issue of GCPMA's Alliance Quarterly, we showed you how you can use participating whole life insurance from a mutual company to build a financial legacy and use it creatively as a financing tool while you're still living. In this article, we'll focus on the second bullet: unconventional investment solutions that produce consistent returns with less risk than “playing the stock market.”

Sometimes referred to as alternative investments, these opportunities are off the typical financial planning grid. They might be short- or long-term investments and some of them deliver growth in weekly or monthly real time. A good definition of ‘alternative investment’ that we found in the Financial Times Lexicon is:

An alternative investment would include any investment that does not fall in the traditional asset classes of stocks, bonds, or cash. Alternative investments include private equity, hedge funds, commodities, real estate and infrastructure, but also less usual choices such as art.

We'll look at two potential unconventional investments that we often use with clients. These are just a sample of what's possible as there are many options available. We feel that these types of investments offer more balanced risk than rolling the dice in the stock market, with its many unknowns. As with all investments, there is always a certain amount of risk.

Unconventional investments provide the second leg of a total financial planning program that can function as a stand-alone strategy, or used in conjunction with more typical financial planning. The only way to know if these investments are right for you is to schedule a discovery session with me to look at where you are now, and whether these opportunities fit in your big picture financial planning. *Feel free to schedule an introductory call or meeting with me at <https://calendly.com/julieann-hepburn/>*

Oil & Gas Equity Opportunities

Consider these three significant advantages of investing in domestic oil and gas projects:



- Brokerage firms can't sell this type of investment. Consequently, typical brokers are ill-informed about the tax advantages this type of investment offers.
 - We work with a select group of investment companies who specialize in this area. They know who the consistently successful producers and their teams are. They are experts in the history of the exploration geographic area and the potential for future success. They understand the favorable tax advantages of these investments.
- An investor must be accredited to participate in this type of investment.
 - Unlike the stock or bond markets, which are open to anyone, investments in oil and gas equity opportunities are limited to people with a specific net worth or consistent annual income above a certain level. Read more at www.sec.gov/files/ib_accreditedinvestors.pdf
- The U. S. government has incentivized oil and gas investments in a bid to achieve energy independence. There are significant tax write-offs for tangible and intangible drilling costs and depletion of resources.

There are several different options with this category:

- Typical financial planning: buy stocks through the stock market
- Unconventional financial planning: purchase a working interest ownership through a Direct Participation Program
 - Direct Participation Programs provide short-term funding (3-5 years) of legacy oil and gas companies. You are essentially acting like a bank making a loan.
- One option offers simple interest and payments are made monthly for a specific period with interest paid upfront, and principal and final interest payment on the back end. You have the option to renew your funding agreement at 60 days before the end of repayments.
- Optionally, we can structure this with compound interest, where interest and principal are paid together at the end of the term. You also have the option to renew your investment.

There are many ways to structure this particular unconventional investment, and my job is to work with you to find the best fit for your financial position. For purposes of this article, we have simplified this explanation. By scheduling a discovery session with me, you can learn more about how oil and gas Direct Participation Programs work. Together, we can decide if this is for you.

In addition to oil and gas Direct Participation Programs, there are similar programs within Commercial Real Estate. If you've ever wondered where some of the dollars come from to build those skyscrapers you see going up everywhere, rest assured there is money from some accredited investors in those commercial buildings.

Schedule a call to discuss these unique investment opportunities at <https://calendly.com/julieann-hepburn/>

A Different Insurance Investment

Unfortunately, everybody dies. However, sometimes, before dying, people discover that they need additional income. The one asset they may have is a life insurance policy, which they may no longer need or want. Perhaps, their beneficiaries have passed on, and there is no one left to receive the final payout. Another reason they choose to sell is that they have run out of retirement income and are desperate for cash. Stay tuned; we'll talk about how to prevent this in the third article of this series.

The need for cash late in life is where the Life Settlement industry comes in. Through Life Settlement, policyholders can sell their life insurance policy to an investment group, who assumes payment of the premiums until the policyholders pass on. At that point, the policy pays out the death benefit, dividing it among those within the investment group based on the amount each group member has invested.



Life settlement is a longer-term investment because no one knows the exact date they will die. However, many of the companies who manage these transactions on behalf of investors, work to find policyholders that are near

their expected death age. Every company is different in how they determine which policies they will buy, and most want to accumulate policies that will pay out in 5-10 years, though of course, there is no guarantee when a policyholder will die.

Life settlement is one of the lowest risk unconventional investments you can make – but you must be prepared to be in for the long haul. Once you are in this investment, you are committed until the policyholders in the portfolio of life insurance policies die. You receive returns on your investment, whenever one of the policies pays out upon death. You do not have to wait for all policies in the portfolio to pay out. Many of the companies who work in this area have low investment thresholds – you can invest as little as a \$10,000. All portfolios have a minimum cumulative payout of \$1M shared among the investors.

Again, though this is a low-risk investment, it is still an investment and carries some risk. *To find out more about whether this is a good fit for your investment needs, schedule an introductory discovery session at <https://calendly.com/julieann-hepburn/>.*

Who Invests In These Unconventional Opportunities

It used to be that these kinds of investment opportunities were unavailable to anyone except the very wealthy. In recent years, specialists within many of these investment areas have developed ways in which to scale these opportunities for smaller investors and balance the risk more equitably.

Warren Buffet, Bill Gates and dozens of names you know invest in these unique opportunities right alongside their traditional investments in the stock and bond markets. Now smaller investors can join them, albeit on a smaller scale that may be equally profitable based on the size of the investment.

Provide Financing and Financial Legacy, and Grow Your Money

In the first two articles, we've shown you how to leverage an asset you may already own – the participating whole life insurance policy from a mutual company, and now we've given some insights on different ways to grow investment money without subjecting yourself to the whims of the stock market. As always, we remind you that there is always some level of risk in any type of investment – conventional or alternative. Our purpose here is to provide information for you to consider as you plan your financial future. Helping you to make informed decisions is critical in your ability to build sustainable wealth.

In the third article, we'll show you how to leverage all of this and secure your financial future as you near retirement.

If you have questions about anything in this article or the first one in the Summer issue, schedule an introductory call with me at <https://calendly.com/julieann-hepburn/>. You can read the first article at https://gcpma.com/wp-content/uploads/2018/05/GCPMA_Summer.052218_Final_WEB.pdf

If you want to read about the basics of alternative or unconventional investments, check out this article in The Balance: www.thebalance.com/alternative-investments-for-beginners-414437



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Julie Ann Hepburn is the founder of National Private Client Group LLC, a financial advisory firm headquartered in Chicago, which promotes sound wealth building principles that leave behind the broken system of traditional financial planning. In her work with clients nationwide, Julie Ann's approach uses a combination of historically sound financial solutions, which focuses on safeguarding principal and increasing the efficient use of investment dollars to build sustainable wealth and income longevity.

Disclaimer: This series of articles is provided for information and discussion purposes only and should not be misconstrued as investment advice. Under no circumstances does this information represent a recommendation to buy or sell any investment product.



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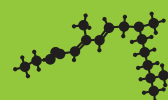
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