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2019

Fall
Edition

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PRESIDENT'S MESSAGE

GCPMA members, summer is over and school has begun. It doesn't feel like we had a real summer but hopefully everyone made hay while the sun was out!

As we enter Fall GCPMA's most prized event is around the corner, **MEETING OF THE MINDS**. This year we have a welcome change by having six speakers rather than four. This will shorten the speaking times but allow for a more diverse program that will meet more of the needs of our audience.

THIS YEAR WE WELCOME:

- **Dr. Zach DeVries**, who is the heir apparent for Dr. Mike Potter from Kentucky. Dr. DeVries is a fresh new face and will be speaking on roach management.
- **Dr. Ed Vargo** from Texas A&M speaking on termites, a topic often ignored in conferences even though that a serious pest that pose a threat to our customers and honestly our business.
- **John Murphy** a Technical Specialist from Liphatech speaking on how we can use rodent behavior to advantage.
- **Dr. Mike Rust** from Riverside is back to speak on regional ants.
- **Dr. Dini Miller** is returning to speak on how Bed Bug biology and population size should be playing into our control strategies.
- **Gerry Wegner** BCE and industry leader will be speaking about our newest pest to the scene Brown Marmorated Stink Bug and other fall invaders that can drive us crazy.

We are so proud and excited to have such a well-rounded group of speakers and know that everyone will walk away with something of value at this year's conference.

◆ *CONTINUED on page 3* ◆

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The WILD Life

BY JANE PEIFER, *Ampest Exterminating & Wildlife Control*

'Deer Hunting in Illinois'



Deer hunting, for meat or sport, is an activity that dates back thousands of years. Venison, the name for deer meat, is a nutritious and natural food source

of animal protein that can be obtained through deer hunting. There are many different types of deer around the world that are hunted for their meat. Hunting deer is a regulated activity in many states. In Illinois, the Department of Natural Resources oversees the regulations. The white-tailed deer is the only native species of deer in Illinois, and are easily identified. The deer's coat is a reddish-brown in the spring and summer and turns to a grey-brown throughout the fall and winter. The deer can be recognized by the characteristic white underside to its tail.

Deer rutting season is the period between the middle of October to early December when deer mate. Bow or gun hunting during the whitetail rut can be one of the most exciting times to be in the deer woods. This is traditionally the best time to be in the deer stand. As the leaves begin to fall and the temperature starts to drop, mature deer start to become more and more visible during daylight hours searching for estrous does. The Illinois deer rut falls during the month of November. Hunting the Illinois deer rut can be divided up into three different hunting times: the end of the pre-rut, the rut, and the start of the post-rut.

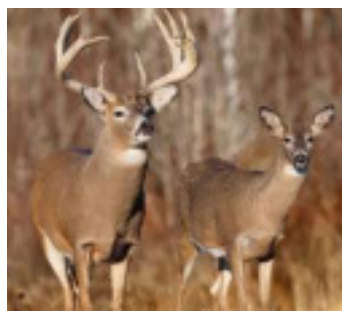
Illinois Pre-Rut/Rut Archery Season (October 25th-November 5th)

This week can be one of the most exciting weeks to be in the Illinois deer woods. Many does are beginning to enter their estrus cycle and the big bucks are out looking for them. It's a transition week

from the pre-rut into the peak rut. Whitetail bucks are very responsive to calling during this period. Rattling, using buck decoys, doe in estrus bleats, and chasing/tending grunts can all produce great results. The weather is typically ideal for whitetail deer hunting. Cooler temperatures in the mornings can get the bucks out trolling, looking for does.

Peak Illinois Rut Whitetail Hunting (November 6th-20th)

This is the most popular time for bow hunters to be hunting whitetails in Illinois. This is considered the chase phase and peak breeding period for whitetails in Illinois. Bucks are constantly chasing does. Illinois' first gun season normally falls at the end of this period. Having a short firearm season during the deer rut allows many bucks to make it through the Illinois gun season. For those who enjoy gun hunting, this can be a very exciting three days.



Illinois Post-Rut/Rut Whitetail Hunting (November 21-30th)

This week is the end of the peak rut and the start of the post-rut. Like the pre-rut, it can be very productive, particularly with those bigger bucks looking for the remaining does to come into estrous. Some years, this week has more deer rut activity than any other period in November, especially if unusually warm weather is present earlier in the month.





Hunting Safety Tips

All hunters have heard the basic hunter safety lessons thousands of times and unfortunately, over time, they can become complacent. When this happens, the chances of an accident can drastically increase. Safety should always come first, so take time to review these lessons and pass them down to new hunters you may know.

- Always treat every firearm as if it's loaded. Never climb a ladder or tree with a loaded rifle.
- Always be certain to clearly identify your target and what's behind it. Projectiles can continue in flight for a long way.
- After dark, or before daylight, use a flashlight when walking past another hunter's area to prevent any mishaps and let them know your whereabouts.
- Double and triple check your rifle to make certain it's unloaded.
- Let someone know where you are going to be. We have all heard stories of hunting accidents happening. It's a hunter's nature to be secretive about his or her exact location, but somebody needs to know.
- When hunting from an elevated stand, always wear a harness for the ascent, while hunting, and climbing down.
- Always wear hunter orange where required. You never know who else is out there.
- Many firearm accidents occur at the truck when loading and unloading firearms. Use extra caution.
- When deer hunting, never wear any white clothing that could be exposed like an undershirt. It could be mistaken for a deer.

Have fun, enjoy the great outdoors and always keep in mind that accidents can happen in a blink of an eye, even with the most experienced hunters. **Safety always comes first.**

HAPPY HUNTING!

PRESIDENT'S MESSAGE *CONTINUED*

This year GCPMA had a few technical difficulties as we changed platforms for our membership renewals; which we have resolved moving forward. If you are a current GPMA member, thank you for your support this last year. If you have let your membership lapse, I urge you to renew in 2019. Not only do you receive significant discounts for your seminars but you are supporting an organization that needs you to continue its mission for delivering the best education in the region, and even the country. For you, your employees, and your customer, register today to be part of something bigger!

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Sara McGuire

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NEW PRODUCTS WORTH NOTING IN 2019

BY GREG STROHL, *Pest Management Supply*



There is something to be said about sticking with the products that you know. You are familiar with the labels and you know those products capabilities and limitations.

With this being said, there are **three new products** that have come to market in 2019 that are worth considering. Each of them has very different places in a PCO's service arsenal.

1

Bayer has launched its new product **Barricor SP**. The active ingredient in this product is deltamethrin, the same active ingredient that is in Suspend. But this product is a bit different. Unlike Suspend, which is a suspended concentrate, Barricor is a solid particle (SP) formulation. This SP formulation elevates on surfaces and is more easily picked up by insects. This product has been formulated so that you need less active ingredient to get the job done. The recommended service rate for Barricor is 0.25 oz. to a gallon of water. This makes Barricor a very attractive product for customers that are visited frequently and have low pest pressure.



2

The newest pest control product from FMC is **Scion UVX**. The active ingredient in this product is the pyrethroid, gamma-cyhalothrin. Scion also has three low product rates, from 0.16 oz. to 0.65 oz. per gallon of water. FMC's UVX technology is the key to delivering immediate control and continuous residual up to 90 days. These features make Scion an ideal product for long service intervals, tough insect and spider pests or areas that face extreme conditions.



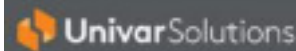
3

The third product is one that has been re-branded and re-launched. Syngenta is reintroducing their liquid indoxacarb product. You may know the name Arilon. This product is getting a new start under the name **Advion WDG**. A more fitting name for the sprayable version of the Advion brand. This is a non-repellent, non-pyrethroid, non-neonicotinoid product. It is a designated "low risk" product that can be used in conjunction with gel baits to enhance your ability to control pest problems.



When used in the right situation, all three of these products can add value and customer satisfaction to your services. For more information on these products, contact your distributor or manufacturer representative.

BILL DYRA



CULTURE. CUSTOMER SERVICE. TEAMWORK.

Bill Dyra uses these three keywords to describe both his success and Univar's. Whether it is at work or at home, teamwork comes first for Bill. Bill relies heavily on his Univar team and Sales Managers for support due to the fact he is only in the office around 2 days a month. The other days Bill can be found traveling from Wisconsin to Chicago to Minnesota to Northern Illinois and back again. While he is out on the road it's up to his team members to keep everything running smoothly.

Bill is no stranger to teamwork at home as well. As a huge Northwestern University sports fan, he has fond memories of watching his son play on the 1995 football team that made an exciting run to the Rose Bowl.

A Univar employee for 30 years, Bill currently is an Account Executive.

As the years have gone on he notes that technology has really changed the way the business runs. *"The customer is a lot more detail oriented than in the past so that means our customer service has to be a focus,"* he says. How do Bill and his team achieve their goal of great customer service? It's accomplished through personalized emails, training on a regular basis, individualized service and more. All this is a ton of work, especially because Bill typically works with larger companies as customers.

On top of everything Bill does on a daily basis, Bill finds time to dedicate to the Greater Chicago Pest Management Alliance (GCPMA). He is a founder and lifetime achievement award winner of the GCPMA.

BENEFITS OF OFFERING BIRD CONTROL

BY TIM COUGHLIN, *Licensed PCO – tcoughlin@bird-x.com*



Do you offer bird control?

When a client calls with a pest bird concern, how do you respond? If you do not offer bird control, who do you refer them to? If you refer the inquiry to another company, are they qualified? Do you have a good working relationship with them? Have you lost a current client because you do not offer bird control and did not help them with a referral?

Pest birds can cause an audit failure at a third party audited account. Over 60 transmittable diseases can be traced directly to pest birds. PMPs should be able to answer basic questions and refer their clients to someone who can help. If you went to your general practice doctor with a heart condition and he told you that's not his specialty and cannot offer a referral, how would you feel?

GETTING INTO BIRD CONTROL:

Understand the biology and habits of pest birds in our area. We primarily get calls for pigeons,

starlings, sparrows, gulls and geese. The first three species represent most of the calls we receive. There are 60 diseases that pest birds transmit. It helps to know a few of them and know where to access a complete list of these diseases. Know laws and restrictions. Federal, State and Local. **Key question: Are the birds nesting?**

TYPES OF CONTROL: Best

practice = physical barriers.

Primarily netting. Deterrents include Bird Wire, Shock Track, Sound Systems, Ultrasonic Systems, Lasers. Immediate response methods include Mist Nets, Bird Gel, Bird Spike. **Key question: Where are birds at night?**

Learn how to install bird control products, when and why. Some of the bird control manufacturing companies offer training. Some manufactures can connect you with an experienced installer to help plan, work the job with you or become your sub-contractor.

WHERE DO I GET BIRD CONTROL JOBS?

Current accounts, adding bird control to your website, educating your team and your clients that you offer bird control are great starting places. During your daily travels look for birds on buildings, signs, awnings, etc. The sales pitch is very simple: "Would you like to address the bird problem on your building?"

Bird control is similar to the other services you currently offer. Understanding the target pest, being confident in your ability to off solutions led to your success.

Develop an organized plan for prospecting, surveying, selling and planning bird jobs. Confidence and an organized approach are key to your success. When you run into an unusual bird concern, be ready to ask for help.

Tim Coughlin is a licensed PCO with over 30 years' experience solving bird problems throughout North America. Contact: tcoughlin@bird-x.com



PULSE BAITING

BY SARA KNILANS, *Bell Laboratories, Inc.*

Each account is different and PMPs need to employ a variety of baiting solutions to meet the needs of the customer, while also handling rodent infestations effectively. One technique for problem solving at the account is to modify the bait rotation based on monitored rodent activity levels, otherwise known as pulse-baiting.

Taking the Pulse

The first step in pulse baiting is

to use a non-active monitoring bait to diagnose rodent activity levels in bait stations. DETEX®, Bell Laboratories' non-toxic rodent monitoring bait, is a useful tool for Pest Management Professionals (PMPs) to implement into their IPM programs. By using DETEX PMPs can "take the pulse" of the account, providing crucial information about where the rodents are going, where they're coming from and the severity of the infestation. Tracking rodent

behavior using DETEX is easy, as the biomarker in the bait makes rodent droppings glow under a black light. In addition to acting as an information gathering tool, monitoring using DETEX also has the added benefit of allowing rodents to accept the bait station as a trusted and safe environment, since the station will accumulate the scent of rodent feces, urine, and pheromones, making it more attractive and trustworthy to future rodents.

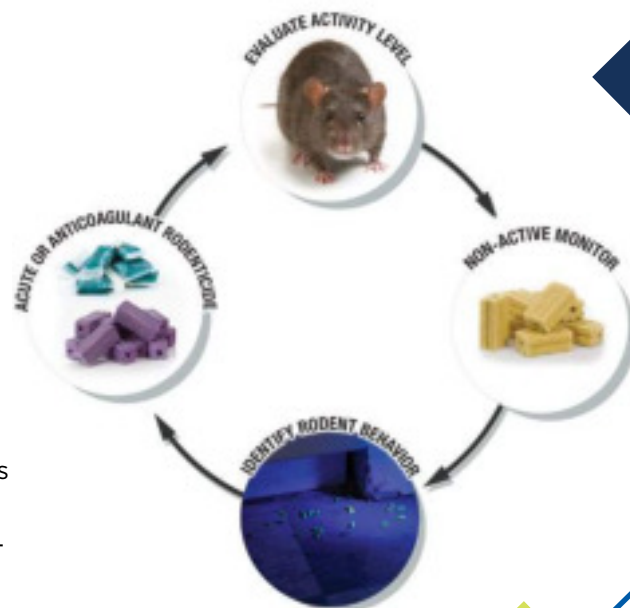
The Knock-Down Phase

After understanding the activity levels and behavioral patterns at the account, PMPs transition to the “knock-down” step of the pulse baiting process. This involves the implementation of an active bait, which will catch the rodents off guard, exploiting their trust that the bait station is a safe feeding ground. When selecting a bait for this step of the process, Bell recommends a fast-acting acute rodenticide, such as FASTRAC® BLOX®, a palatable formula with bromethalin. This will help knock out a large portion of the population when they are most vulnerable. CONTRAC® Soft Bait or FINAL® BLOX® can be used

as an alternative to FASTRAC when PMPs or accounts are used to baiting with second generation anticoagulants, or in situations where rodent-bait shyness, palatability, or account preferences are concerns.

Revaluation

Once the active bait has reduced the rodent population to the threshold previously established at the account, PMPs begin implementing the next monitoring step of the process—which will allow technicians to maintain the rodent activity baseline, and take action if necessary in the future.



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TAKE AN INTEGRATED PEST MANAGEMENT APPROACH TO SPIDER CONTROL

Spiders are one of the most common pests that homeowners often want Pest Management Professionals (PMPs) to effectively control. Especially during the summer, property owners may notice an increase of spider activity in and around their homes. While spiders can be difficult for PMPs to control, an integrated pest management (IPM) approach can provide effective control in fighting off spiders and callbacks.



Inspect

An IPM approach begins with conducting a complete inspection indoors and out to identify why spiders are potentially being attracted to the structure, points of entry, as well as spider species. Closely inspect worn door sweeps as they are the most common routes of entry for crawling spiders. For the outdoors, examine exterior light fixtures (especially ones left on at night), window frames and casings, soffits, attics, crawlspaces and basements. Spiders typically live where they have consistent harborage and food sources, which is other insects in most cases. When you find the location of webs or harborage areas, you can then identify the species which then dictates which product you'll reach for.



Interior Control

If you find existing spider populations indoors, remove all cobwebs and egg sacs with a vacuum or duster. Spider web removal plays a crucial role in effective spider control and failure to do so might result in a callback. A natural insecticide is an ideal option for treating a sensitive space, such as daycare or nursing facilities. Broadcast baits can control foraging insects in attics, basements and crawlspaces where possible.

Perimeter Application

Outdoor treatments are a key step in preventing spiders from making their ways indoors. Mist, spray or fog perimeter treatments provide effective control by creating a barrier around your client's home or business. It's ideal to use a broad-spectrum solution that can help eliminate insects that act as a food source for spiders. Concentrate on applying around light fixtures, windows, entryways and soffits. In hard-to-reach areas around your client's property, a crack-and-crevice product will provide additional control of spiders as well as their source of food.

Post-Treatment Education

After treatment, educate your clients on what they can do to continue to ward off spiders. Bright lights attract many insects, which makes a great feeding spot for spiders. Remind your clients to limit light sources by replacing standard lighting with insect lights and to put outside lights on a timer. Spiders also prefer undisturbed habitats, so disposing of clutter can prevent spiders from building webs in those undisturbed areas, like storage sheds. Finally, make sure doors and windows are sealed properly to prevent spider and insect entry. Following an IPM approach will aid in overall spider and insect reduction, and result in satisfied clients.

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ADVANCED CONCEPTS IN ANT BAITING STRATEGIES

BY ERIC PAYSSEN PH.D., *Technical Services Manager, Professional Pest Management, Syngenta*

The advancement of ant baits has revolutionized ant management. Pest management professionals can now attain high levels of control by taking advantage of the biology of these social pests. Ants share resources through a “social stomach” as they pass nutrients through the colony via trophallaxis. This, combined with the delayed mortality of modern active ingredients (AIs), allows penetration deep within the colony, even reaching the queen and brood.

Ant baits aren’t a silver bullet on their own, especially for many super-colony species, and require a thorough understanding of ant biology.

WHEN USING ANT BAITS, REMEMBER TO:

Select a bait ants are currently accepting. The dietary needs of an ant colony vary with seasons and available resources. A bait that’s highly palatable today might have no appeal to an ant colony a few weeks later. Two colonies within close proximity might have different tastes as well.

Apply a test spot. Different ant species specialize in and react differently to food sources. The best way to ensure you’re using the right bait is to apply a test spot. Place a small amount of product in the immediate vicinity of trailing ants to see if they take it immediately. If they investigate the bait but don’t feed or pick it up, revert to plan B.

Stock multiple products.

It’s a good practice to have multiple baits available, as each is formulated with different food components and can have varying palatability. It’s also important to know your local ants, their preferences and control with certain products. For example, various fire ant species will show moderate interest in sweet gel baits, but are seldom controlled effectively with them. Fire ant-specific baits like Advion® fire ant bait are formulated for these species, quickly accepted and highly effective.

Bait to scale for the population size and ant species.

The primary reason for failing to manage ants with bait is an inadequate amount of product, which is why knowing your species is important. In species with single-queen colonies and only a few thousand workers, small placements (5-10 g) of gel baits can be highly effective, as is the case with rover ant species. With super-colony species like Argentine or crazy ants, more bait is often required. Product labels for gel baits describe small placement sizes (dime-sized or 2-in. lines), but you’re not limited in the amount you can place along active trails when managing large colonies. Remember: only 10% of an ant colony is outside the nest foraging at any given time. A large visible trail is just the tip of the iceberg.

Combine baits with compatible liquid applications.

A multifaceted approach can be highly effective when dealing with large ant populations. In addition to baiting, liquid applications can deliver a lethal one-two punch to stubborn species, but it’s important to ensure the applications are compatible. Use products with the same AI, such as combining Advion® Ant gel bait with a liquid application of Advion® WDG insecticide, which contain indoxacarb. In this strategy, ants are eating the AI and crawling through it. The effect is cumulative, allowing lethal AI quantities to quickly penetrate deep within the colony. When you’re making non-repellent liquid applications, ensure ants trail through the application. Ants follow leading edges such as irrigation pipes, mowing curbs and the edges of sidewalks.



Eric Paysen Ph.D.

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1 Controls infestations in 7 days in US Field Trials — Indiana Grain Farm (2017); NC Pig Farm (2016).

2 Prescott, C.V., El-Amin, Vusa, and Smith, R.H. "Calciferols and Bait Shyness in the Laboratory Rat". Proceedings of the Fifteenth Vertebrate Pest Conference 1992. Paper 64. Whisson, Desley, "Rodenticides for Control of Norway Rats, Roof Rats, and House Mice". University of California Cooperative Extension, Poultry Fact Sheet No. 23, 1996.

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NEED TOOLS FOR TOTAL EXCLUSION?

THEY'RE HERE! BY DIANE YODER

The British Rat Trap Company have been working very hard to emphasize exclusion practices as an integral part of IPM. We feel that exclusion is the key to successful rodent management when used as part of a comprehensive IPM program in partnership with pest control professionals and their customers. We are very excited to offer to our colleagues in the pest control world RodeXit proofing strips, which we feel is of the highest quality and effectiveness in preventing rodent infestations, and will please your customers with its effectiveness—if the rodents can't return after pest control professionals have initially taken care of customers' infestation, and it can't be chewed through and remains durable, it increases their trust in pest control professionals! As with any other product, an inspection schedule is a necessary part of IPM—every time you do a deployment, the rats will be deterred by the strips which is natural for them to do—they are always finding new ways to get in!



Why use RodeXit?

Brush strips are not a serious challenge for the average rat. The aluminum mounting strip of a traditional brush strip are vulnerable. They can be gnawed by rats and damaged by forklifts or pallet jacks. It's difficult to proof the lower part of the astragal gap of double doors with traditional brush strips, which leaves enough of a gap where they meet in the lower part of the astragal gap for rodents to get in. Traditional brush strips also collect dirt, and when they get dirty,

the brush fibers get stiff and lose their flexibility, and their sealing properties. In order to eliminate poor performance, brush strips must be replaced often. Vinyl and rubber strips are primarily weather strips and are not appropriate or effective rodent control measures, because rodents can eat those for breakfast! That's time and money out the door!



What are RODEXIT proofing strips?

RodeXit proofing strips are made of flexible polymer strip material Santoprene™ from ExxonMobil. Santoprene™ is also used in automotive and industrial seals and gaskets, and automobile

bumpers and plugs. It contains a rodent barrier of 10 embedded stainless steel 1mm wires. The spacing between the wires was designed so it can prevent the entry of mice. The distance between the edges and first wires is 3mm. The diameter of the wires is 1mm. According to Robert Corrigan, a small mouse requires a crevice opening of 6mm (p. 8 in "Rodent Control—A Practical Guide for Pest Management Professionals"). The distance between the wires is only 5mm, thus too small for a mouse to enter. The polymer is not brittle and demonstrates minimal expansion/contraction in extremes of hot and cold fluctuating temperatures. There are 2 versions available—the WAVE and straight. The RodeXit proofing strip technology has been successfully wear and tear tested by the Danish Technological Institute. A straight strip was mounted on a 28.35 inch

(72 cm) broad swing door panel. When the door was closed, there was no gap between the strip and the underlying concrete terrain. The underlying terrain, contrary to normal conditions was 1.5% reverse-sloped-1/2 inch on 1 yard sloped (1.5 cm on 1m). The door was closed and opened 13,000 times. The results—the RodeXit strip was marginally affected—less than .004 inches (1mm) was worn off.

Installation

RodeXit proofing strips were designed for quick and easy installation proofing the threshold gap of doors. As Corrigan states on p. 107 in "Rodent Control—A Practical Guide for Pest Management Professionals," "Most rodents that gain entry to buildings enter beneath doors that aren't rodent proofed or from doors that have been left open or ajar." The strips contain screw guide impressions which avoid screw damage to the embedded wires ensuring durability. When damaged or worn, as strips are symmetrical, simply invert and remount, resealing the problem area. We recommend cordless drywall screwdriver/gun and flat pan head self-drilling screws to install. Something commercial customers will love: When applied with the RodeXit easy mounting stainless steel protection strip with predrilled screw holes in one end to ensure easy adjustment to breadth of door leaf, doors are also protected from multiple screw holes and forklift or pallet jack damage! Plus, you can custom cut the stainless steel strips with a cordless bandsaw in less than 2 minutes!



When to use the WAVE and when to use the Straight

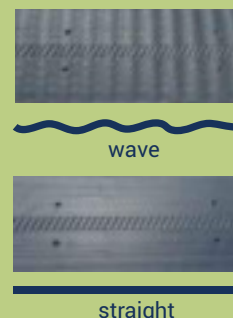
Both strips have different applications for maximum efficiency. **When do you use the WAVE and when do you use the Straight?**

- When proofing the horizontal threshold gaps of manual single and double doors, the WAVE shaped strip must be used.

- When proofing the vertical astragal gap of double doors, the STRAIGHT version is ideal.

Other applications for the STRAIGHT strip:

- Stationary structures such as fences
- Irregular shaped gaps such as that between a wall and a fence



Environmentally sound and safe, exclusion is the future of pest control.

Pest control companies can lose business quickly if, after a job, the owner or resident finds just one rat—they will assume that the measures the pest control company took were not effective and move on to the next company. And there are popular exclusion materials used that rats can, over time, overcome and bingo, boom, your infestation returns.

Food Quality and Safety explains, *“A diligent plan, however, is only as effective as the barrier products installed. Caulk, mortar, and spray foam are occasionally recommended as exclusion tools. While appealing, given they are inexpensive and easy to install, these products offer little to no protection against rodents. A creature that can gnaw through lead pipes will certainly not be deterred by spray foam. Steel wool is another popular exclusion material. Though stronger than caulk and foam, steel wool faces rusting and decomposition over time and therefore requires regular replacement. Copper mesh, a more expensive solution, is effective against rodents when properly installed. However, this is not an easy task as a tight seal is difficult to secure, and the mesh often becomes loose over time. It is also a softer metal, lacking the sharp texture that discourages rodent gnawing.”*

You can't use repellents in the food industry. What's a company to do? You know the drill when you use exclusion practices and we know you teach your customers how to exclude as well: You tell them to remove potential food sources. Sanitation, sanitation, sanitation! You tell them to pick up trash and use frequent trash removal service and use rat proof sealed garbage cans. Industries of all kinds should put their dumpsters on concrete slabs.

Remove water availability. Take care of standing water issues. Gutters should be free of debris.

Doors. Bobby Corrigan, renowned rodent expert, advises this about doors in his article for PCTOnline, *“Of Rodents and Doors,”* (August 2015): *“One of the fastest ways to determine a door's rodent vulnerability is to simply stand on the inside of a closed door with the lights out and look outward to check for any*

exterior light leaks. As a general rule, any light noticed at any part of the threshold and/or door corners is sufficient to require a ruler measurement if not immediate repairs. A final but important note on door inspections is to keep in mind that if the door materials at the thresholds and jamb corners contain “soft” materials, such as wood, vinyl strips or plastic bristles, rodents need only an edge of just 1 or 2 millimeters. Such tiny openings serve an exploring rodent as “gnaw-starts” for its incisors to enlarge the hole size to permit entry.” He recommends that jambs and thresholds be tight and flush and maintained monthly for commercial facilities. Corrigan advises rubber-encased steel fabric sweeps (RESF) (for areas with ongoing rodent activity or sensitive facilities where heavy protection is of utmost importance), or high-density brushes (HDB) (for heavily human trafficked areas with light rodent activity). For instance, RodeXit rodent proofing strips are a wonderful addition to your arsenal for rodent proofing doors, fences and walls, because they are steel encased polymer resistant to forklift damage, having a stainless steel fastener rather than aluminum. Rats can't chew through steel. The strips also cover gaps up to 1.4 inch (35 mm). When installing or repairing doors, Corrigan states that millimeters count since rodents can get in through small spaces.

Finally, it is recommended that exclusion be systematically applied. Exclusion should be performed in a systematic way that is informed by your inspection. Minor pathways that are seldom traveled by rodents (no droppings, chew marks or sebum trails) should be sealed first, while primary pathways in the building should be targeted for population reduction (trapping) then sealed, once the population has been reduced. That means you use exclusion in tandem with traps, maintenance, sanitation, and regular inspections in your IPM program.

Every building and every customer has different needs, and so a careful analysis of each individual building is necessary while designing your IPM program with exclusion using RodeXit and traps. We can help with that! Contact us for more information and any questions you might have. We'd love to hear from you!



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ELEVATE YOUR EFFECTIVENESS WITH SOFT BAIT RODENTICIDES

BY MATT ELDERBROOK, *Midwest District Sales Manager, Liphatech, Inc.*

The history of rodenticides is a history of innovation. Up until the last century, rodent exterminators had to mix their own blends of ingredients and poisons. In the 1940s, when rodenticides began to be regulated, these secret and perishable blends of vegetables, grains and meat (and often dangerous heavy metals) were replaced by more consistent blends of grains and flavorings. New pellet forms were invented that were more durable and less messy than powders.

Eventually grains and other dry ingredients were mixed with paraffin to create much more weather-resistant blocks. Since their introduction in the 1970s, molded wax blocks—followed by more economical and palatable extruded wax blocks—have been the mainstay of the industry when it comes to commensal rodent control. Along the way there have also been a few liquid, paste and powder baits, but nothing that could compete with the efficacy of wax baits.

A Rodenticide Revolution

That was the case until 2008, when Liphatech released its first soft bait rodenticide, FirstStrike®. Soft baits combine the durability and convenience of wax blocks with several other benefits for rodent control professionals. In general, soft baits are palatable to rodents.

Making the Switch

If you have been relying solely on wax blocks for a long time and feeding activity has ceased, don't assume the rodents are gone. Be ready to experience an increase in rodent feeding when switching to soft bait for routine maintenance. Make sure to maintain an uninterrupted supply of rodenticide, since rodents are prolific and rapid breeders. If a bait station is empty for a few weeks between service visits, the population can rebound.

Rodents will not go out of their way for even the most palatable bait, so make sure to place soft bait rodenticides on the rodents' runway as close to their nest as possible. Rodents also have a finely-tuned sense of taste. They often won't eat bait tainted by forklift tire dust, oil mist or exhaust fumes, so avoid placements close to these types of contaminants. Make sure there are no chemicals such as gasoline, perfume or nicotine on your gloves when handling soft bait.

Because soft bait is also palatable to some insects, using a repellent pyrethroid insecticide around the bait station is recommended, but never spray insecticide on the bait itself.

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The Soft Bait Innovators®

With FirstStrike, Resolv® and TakeDown®, Liphatech is the only rodenticide manufacturer that has a soft bait solution to meet every challenge.

FirstStrike and Resolv are formulated with second-generation anticoagulants, so rodents may consume a lethal dose in a single night's feeding and begin dying 4-5 days later. Resolv uses the active ingredient bromadiolone; FirstStrike is the only soft bait on the market that uses the active ingredient difethialone, which Liphatech invented. Since rodents often have food preferences, the two baits are also made with different blends of oils and grains.

Liphatech's TakeDown is the first bromethalin soft bait formulated for the PMP market. Because it contains an acute rodenticide, TakeDown may take two or more days to start killing rodents after they begin feeding.

Whatever your situation, Liphatech is here to help. Our soft baits and active ingredients are just the start: Liphatech also provides technical expertise that gives you all the professional tools, support and training you need to win your rodent control battles. Feel free to contact me at elderbrookm@liphatech.com or 608-598-9273 with any questions you have.

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RETIREMENT

GET TAX NEUTRAL

BY JULIE ANN HEPBURN, *National Private Client Group Inc.*

This article is the first in a three-part series on the tax implications of retirement by Julie Ann Hepburn, founder of National Private Client Group Inc., 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 principles and solutions, which focus on safeguarding principal and increasing the efficient use of investment dollars to build sustainable wealth and income longevity.

What Is Tax Neutral?

As people begin to approach pre-retirement (age 45-65+) and retirement (age 59 1/2 to 80+), they must turn their attention from accumulating assets to planning how these assets will be converted and then distributed as income during retirement – the distribution phase. There are many fears, risks, and tax implications that typical financial planners often do not take into account prior to or leading into the distribution phase. The year before retirement is not the time to start planning for this phase – we advise our clients to begin at a minimum five to ten years before retirement – the earlier the better.

| 5 FEARS | 5 RISKS |
|--|--|
| Outliving your money | Longevity risk |
| Control over your money – illusion of control | Withdrawal Risk – sequence of withdrawal and sequence of return risk |
| Impact of rising inflation on your money | Inflation risk |
| Inability to leave a financial legacy for loved ones – poor pension elections or Social Security selection | Healthcare risk – not just Long-Term Care risk, also other healthcare risks like increased supplemental costs, donut hole; co-insurance currently increasing |
| Investment mistake – think Madoff, procrastination created by analysis paralysis or deciding by yourself without sound professional guidance | Market risk - volatility or uncertainty of the market |

These concerns are just the tip of the iceberg, there are many other dangers depending on your financial situation. However, getting tax neutral is among the top ways to mitigate these top five fears and risks. To do that you must convert as much of your accumulated wealth as possible to tax neutral financial instruments. But, just what we do we mean by tax neutral?

The term “tax neutral” refers to the types of financial instruments that do not cause a taxable event, which would ordinarily count toward income for tax purposes. This effectively enables you

to increase the longevity of your retirement income.

This is important because retirement is all about managing your income. By income, we’re referring to the bank accounts (cash), retirement accounts, investment accounts, and other assets like real estate, rental property and more that you’re accumulating now for distribution in the future to replace what you are currently earning.



For example, any wealth currently residing in a tax-deferred plan such as a 401 K, traditional IRA, SEP or certain types of investments that are not tax qualified in a plan as mentioned above – you are paying tax each year on the gain in that account. These are considered taxable as income in that year and they will trigger a tax event as you draw down income from these sources in retirement. Likewise, income from rental property is typically considered ordinary taxable income.

Right now, income taxes are applied to the money you earn from working but you do not pay income taxes on the goods or services you purchase with that earned income.

Depending on the type of investment vehicle you’re using, income taxes may be deferred on the principal and the gain - a traditional IRA or 401 K, 403b, SEP, fits this model. In other cases, you may be paying income tax on the principal and the returns, such as a regular savings account, or stocks and bonds. Other savings instruments such as the Roth IRA offer upfront income tax payment on the principal and no income tax on returns, whereas, with a Health Savings Account (HSA), there is no income tax on principal or return.

The ultimate goal is to get all accounts as tax neutral as possible. You want to be finished entirely paying tax on the income you’ve accumulated so that in the distribution phase you pay the least amount of income tax on your retirement income. This leaves your Social Security, and any pension and rental income you may have as your only taxable income in retirement. This makes you as tax neutral as you can possibly be and still able to leave a legacy for your loved ones.

Another consideration is that you may want to delay taking your Social Security income if there’s no immediate need to draw it down. It may even be possible to move some of your post-retirement income over to a tax neutral asset if you are not using it in retirement for income and you will still have it available in case it’s needed later. Our goal is to help you mitigate the top five fears and risks.

So, let me ask you, what is your income distribution plan for retirement? How will you “unpack” your accumulated assets to make sure that you are maximizing the longevity of your income retirement and reducing or eliminating your future tax burdens? What is the best income withdrawal sequence for your financial situation?

These are just a few of the questions for your consideration – there are many important factors that will help mitigate fear and risk. To help keep this simple for you, we’re focusing on two key

issues in this article – creating income longevity and finding the right sequence of income withdrawal to ensure income longevity. Retirement provides no margin for error. You get a do over all the time throughout the accumulation phase. You only get one shot at getting it right in retirement. You bring a finite amount of assets/income into retirement and it's a matter of who you want to get those – yourself, the government, or your loved ones. Because it WILL become income to one of those no matter what. You get to decide which one gets your income. **Action must start five to ten years prior to retirement – not the day or year before retirement.**

Financial Instruments that Promote Tax Neutral & How To Structure Them

We asked a simple question in the introduction to this series (GCPMA, February 2019): **In the next ten years, do you believe that taxes will go up, down, or stay the same?**

Most people say that taxes will go up and we agree. If that is the case, ask yourself if you would be better off paying taxes on income earned now, or paying taxes later on income from retirement accounts on which the taxes were deferred? Think about it for a moment. Pay 10 or 20% now, or 30, 40, or 50% later on a more significant amount? This is a compelling reason for why many Americans are underfunded for retirement - the current income tax system rewards immediate consumption of income and penalizes saving for retirement.

The alternative is to begin shifting your accumulated assets (wealth) in a calculated, systematic way to financial instruments that can help you get income tax neutral as shown in the chart. This chart shows “life insurance” as a tax neutral financial instrument, which is true.

However, it's important to remember that all life insurance is not created equal.

Term and most types of Universal

Life policies do not provide the same benefits that a Participating Whole Life Insurance policy from a mutual company offers.

IRA Distributions, noted in the chart under “Increases MAGI,” include all of the traditional retirement investment tools such as 401K, 403, SEP, KEOGH, and others. During your pre-retirement years, you want to plan to move your wealth out of these assets and into tax neutral instrument so that by the time you reach retirement, you will incur the least amount of taxes on the income you are drawing down to replace your working years' earnings. Even if you are already in retirement, it is possible to still get tax neutral, particularly during the next seven to ten years while income taxes continue to be low for most Americans.

How many of these tax neutral financial instruments are in your portfolio? What is your plan to transfer assets to tax neutral vehicles? How often, and in what order, will you take income distributions from these tax neutral sources?

Modified Adjusted Gross Income (MAGI)

| Increases MAGI | Does not increase MAGI |
|---|---|
| <ul style="list-style-type: none"> • Social Security • Salary/Wages • Pension • RMDs • Dividends • Capital Gains • IRA Distributions | <ul style="list-style-type: none"> • Life Insurance • Non-Qualified Annuity* • Health Savings Account • Roth Arrangements • Longevity Insurance* • Reverse Mortgage |

*To the extent that income is excluded, based on the exclusion ratio

How Getting Tax Neutral Affects Business Owners

If you are a business owner, getting tax neutral becomes even more critical as you must also consider the process of succession planning.

Your income distribution strategy must take into consideration the succession plan of your business. Regardless of whether it is through a sale or direct ceding of ownership to an apprentice, employee-owner group, or family member, the tax implications of business succession can be enormous depending on the size of your business.

While this is more complex than shifting assets to tax neutral financial instruments for individuals – the principles are the same. You want to make sure that whatever income is derived from handing off your business creates as few taxable events as possible in the future. To do that means looking at this when you set up the succession plan – not when you are about to close the sale or transfer ownership to an internal individual or group.

How does your current succession plan take into account the income it will create? What kind of income tax burdens will succession generate for you and how will this affect the longevity of your retirement income?

If you are nearing or in pre-retirement, it's not too early to begin working on an income distribution plan. If you are approaching or already in retirement, there are still many ways in which you can get tax neutral.

What I've learned from nearly three decades of working with clients is that everyone has a unique financial situation and there are many paths to creating successful wealth accumulation and distribution plans. My goal is to work with you to ensure that your retirement income will outlive you and provide a financial legacy for your loved ones.

Unfortunately, retirement continues to get more complicated – it isn't at all like it used to be. We're living longer and our assets (wealth) are spread across many complex financial instruments. No one, no matter how financially savvy they may be, should try to navigate the ever-changing pre- and post-retirement landscape alone and without a professional.

Let's talk! Whether you want to chat about how to get tax neutral, or how to begin your pre-retirement tax planning, schedule a call with me at <https://calendly.com/julieann-hepburn/30min> or via email at info@nationalprivate.com.



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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.

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