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GCPMA President's Message – *Sara McGuire*

By the time you read this, I am hoping we have had our last snow of the season. This was one of our toughest winters in recent memory and we can possibly take solace that we had a significant rat culling.

The bad news is that recent studies released in February that the world is seeing a global insect decline except for many in our industry. Researchers say that species like house flies and cockroaches may see an explosion in populations in the coming years. The decline in our general insect populations is speculated to be from intensive agriculture, pesticides, loss of habitat, and climate change.

Whatever your outlook is on how we got here, our natural world is changing. That will impact how we do business. Our common pests may become more prevalent and lead to more business. They also may become more challenging to control and eliminate. Our customer's threshold will not change so we will both bask in the glow of more revenue while burn with potential customer dissatisfaction.

We also can't be ignorant to the changes in laws related to our pesticides. The fate of rodenticides and neonicotinoids over the next 5 years is still yet to be decided but we can guarantee there will be changes in the works for how we can use these tools.

I choose to see the opportunities and silver linings associated with our changing pest landscape. Kill and Bill.

On a cheerier note GCPMA will have many great events in 2019 that we hope we see your lovely faces at. Mark your calendars for our June **3-hour seminar**; if you need hours you won't get a better show in town. In July we will have our **annual night at the Sox game**. And, of course, in October **Meeting of the Minds**.

GCPMA appreciates your support and loyalty, without you we could not exist.

Go forth and prosper!!

- Sara McGuire

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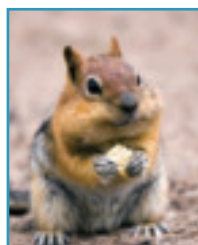
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The WILD Life

– By Jane Peifer, Ampest Exterminating & Wildlife Control

Wildlife & their young

Spring is the time of year for the renewal of wildlife. After a long winter, wildlife populations can be at their lowest levels. However, most fur bearing mammals have large litters in the spring, causing population numbers to increase dramatically. Nuisance wildlife service calls surge in the spring, due to animals looking for protected areas suitable to bear and raise their young.



At the start of each new year, the first group of animals to wreak havoc on structures is squirrels. Squirrels access structures through existing gaps, attic vents and fans, holes made by other animals or birds, and through holes they create themselves. They access

the high parts of buildings from trees, vines or connecting wires. Squirrels have two litters per year and produce 2 to 5 young per litter. Their young are called pups or kits. The first litter normally arrives in February or March. Baby squirrel are born naked and blind, and remain in the nest for about six weeks. The time frame for the birth of the second litter is June through August. If a female squirrel successfully raises her first litter in a structure, there is a good chance she will want to repeat the process again with her second litter of the year. Down the line, the females of the young, remembering where they were born, may want to raise their kits in that structure as well. If a squirrel problem is left unattended for a few years, the squirrel pressure can be quite heavy on a structure and any surrounding structures in the immediate area.



The next animal that may invade a structure looking for a more secure environment to rear their young is the raccoon. As human populations spread, construction and development destroy raccoons'

natural habitat. They are excellent climbers and will inhabit attics, chimneys and crawl spaces. Female raccoon will look for a location away from male raccoon that will cannibalize their own young. Raccoon normally have one litter a year in April through May, that produce 3 to 6 young commonly called pups. When born, the pups are completely dependent on their mother for about 16 weeks. They become more independent but staying with their mother for close to a year. In addition to the damage done by raccoons breaking into the structure, raccoons can transmit a parasite called roundworm (*Baylisascaris procyonis*) to humans via their waste.



After squirrels and raccoons have had their young, next is a ground level assault of the striped skunk. Most skunks will dig their own burrows under concrete stoops, patios or under decks and sheds.

Skunks normally have one litter a year in May through June, producing 2 to 10 young known as kits. They can become over populated in an area very quickly having families that size. Baby skunk are born completely toothless and blind until it is a few weeks old. At 60 days the mother will lead her young out to forage and at 3 months they are almost full grown and on their own. Skunk are very stealth nocturnal creatures that only become noticed when they have a need to use their main defense mechanism (spraying).

Below is a chart of generalized urban wildlife biology:

	Litters per Year	Young per Litter	Time of Birth	Age Young Leave Nest	Primary Activity Period
Raccoon	1	3-6	April-May	10-14 weeks	Night
Gray/Fox Squirrel	2	2-5	Feb-Mar & Jun-Aug	10-12 weeks	Day
Flying Squirrel	2	3-8	Mar-Apr	10-12 weeks	Night
Striped Skunk	1	2-10	May-Jun	7-9 weeks	Night
Woodchuck/Groundhog	1	3-8	Mar-Apr	8-10 weeks	Day
Opossum	1-2	5-13	Feb-Oct	12-14 weeks	Night

Exterior Perimeter Treatments

– By Greg Strohl, Pest Management Supply - Chicago

It won't be long before insects will start trying to make their way in to your customers' buildings. Be proactive and offer your customers an exterior perimeter treatment. Not only does this service minimize pest pressure, it also minimizes interior applications, reduces call-backs and provides you with additional revenue.

There are many good products that we can use for exterior treatments. The majority of the products that we use for exterior treatments are Synthetic Pyrethroids. Most of them are either **Suspension Concentrates** or **Flowable Microencapsulations**.

Suspension Concentrates, such as Suspend SC and Talstar Pro are formed when the active ingredient is suspended in a liquid. It can almost be considered a wettable powder that has been packaged in a liquid form. Unlike a wettable powder, it eliminates the chance of inhalation exposure during mixing and leaves little to no visible residue because the particles are so small.

In a **Flowable Microencapsulations**, such as Demand CS and Fendona CS, the insecticide particles are enclosed, or encapsulated inside tiny spheres of plastic or polymer material. These products often have a longer residual than other formulations.

REASONS TO CHOOSE A PRODUCT MAY INCLUDE:

- **LABEL RESTRICTIONS** – Most labels for synthetic pyrethroids read pretty much the same, but there are some variations.
- **TIME BETWEEN APPLICATIONS** – Monthly, quarterly or bi-annually.
- **WIND, DRIFT, RAIN & RUN-OFF** – Many labels have very specific restrictions concerning the application of pesticides when there is noticeable wind and even the threat of rain. There will be situations that you may need to consider a "Plan B". Insecticide granules and granular bait may be an option during inclement weather.

Another thing that should be pointed out, but should not be a deciding factor, is the **amount of each product that is mixed into a gallon of water**. For example, at the top rate you mix .8 oz. of Demand CS into a gallon of water. The Suspend SC label calls for 1.5 oz. in a gallon of water. The lesson here is that you do not judge a product by its cost per ounce.

Other options to consider are products containing neonicotinoid ingredients. **Products containing "neonics" offer a different mode of action to kill insects**, compared to the Synthetic Pyrethroids. Products such as Tandem, Temprid FX, and Fuse may assist with pyrethroid resistant insects, as well as helping with persistent insect problems. Like everything else, read the label. All of these neonics have labels that are more restrictive than pyrethroids labels.

Now is the time to read some labels and ask your distributor or your manufacturer representatives for advice.

A Cautionary Tale (or What NOT to Do)

– By Ruth Kerzee, MPAC

Some people are so desperate to get rid of bed bugs that they take risks that damage property and compromise safety. Here are some tales of woe caused by misguided attempts to kill bed bugs:

- Three hospitalized and 10 made homeless in December when a Cincinnati woman accidentally started a fire in a multi-family building while trying to kill bed bugs with alcohol.
- A Long Island man sustained 2nd-degree burns and caused a parking lot inferno smoking in a car soaked with alcohol to kill bed bugs.

- More than \$15,000 in damage was caused when two Indianapolis men set bed bug infested furniture on fire in the backyard and the flames spread to the house.

Prevent and treat bed bugs the right way: take precautions like decluttering, using mattress covers and bed bug monitors, and washing and inspecting your bedding regularly. Always use good IPM habits, and hire a licensed pest control operator if you suspect a bed bug infestation.

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Homeowners & PMPs: **WORK TOGETHER TO STOP FLEAS**

A successful flea treatment requires PMPs to work together with homeowners to create a game plan so their home is protected against infestations for the long haul. Prior to application, PMPs must stress to customers the essential role they play in properly preparing for a flea treatment and that a DIY treatment won't deliver the results needed.

Flea eggs hatch and larvae develop in carpet, furniture, pet bedding and even the cracks in hardwood floors. When the larvae pupate and emerge as adults, the life cycle continues with populations quickly exploding — creating frustration for humans and pets alike.

With female fleas producing an average of 27 eggs per day, pre-adult fleas make up approximately 95% of a typical infestation. Stopping fleas in all four life cycle stages (egg, larva, pupa and adult) is critical to preventing reinfestations. Controlling fleas during every stage with a combination of adulticides and insect growth regulators (IGRs) is an extremely effective method PMPs can count on.

Before a professional can begin treatment, there are specific steps that homeowners should take prior to the appointment. **To effectively control fleas, homeowners and PMPs need to act together in four critical areas.**

1 Floors, Carpets, Hardwood and Tile

Instruct customers to remove loose items from floors, unplug lamps, vacuum all areas of the home and mop tile and wood floors. Fleas only develop on hardwood and tile if the grout is missing or there are significant gaps in the wood.

If hard surface floors are intact, treatment efforts should focus on baseboards, around and under the feet of furniture, areas where hard surfaces transition to carpet, tile strips and thresholds.

Fleas are best treated here with a broadcast application of an IGR to reach deep into places like the base of carpet fibers where flea larvae and eggs seek protection.



2 Drapes and Wall Hangings

Homeowners should launder curtains and wall hangings that are able to be washed. Inspect and treat crown moldings, curtains, valances and behind photo frames.

3 Furniture

Couches and chairs should be inspected and treated, as well as the floor underneath. Apply a crack-and-crevice combination product to furniture entry points and hidden areas where fleas may hide.

4 Pets and Bedding

Ask homeowners where pets spend most of their time in the house and thoroughly check all areas for fleas. Request that the customer launder all bedding and linens. If the pet sleeps in or spends much time in the bedroom, the bed, including the headboard, should be inspected and treated. Pet toys and bedding should be laundered, and pets should be treated for fleas with veterinarian recommended products.

The outcome of any treatment is dependent in large part on the prep work done by the customer before flea control products are applied. Working together, PMPs and homeowners can successfully fight fleas.

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THE AGING OF THE PEST CONTROL INDUSTRY

– By Gary Pietrucha, President, Envirosafe Pest Management



There is, like everything, a passage of time that takes place faster than one realizes. For example, it is hard to believe that it has been over 40 years ago that I started in this industry.

And there are my fellow “old timers” that still are doing the work, employing their skills that have been honed over years of successes and failures. They have gone through the metamorphic changes in the industry and accepted the “new way” of doing things, at least to a point.

Service today means quite a bit different than it did when I started. It seems that computer reports and electronically generated information is more important than the actual physical act of performing quality pest control. We have also experienced the fact that we are, by a huge margin, the only major industry that has required certification that is dramatically cheaper for the customer than it was 15 years ago.

Because of my decade long involvement with Springfield the Illinois Department of Public Health, I have seen the incredible “sanitation” of our industry from one that once employed the use of some of the most toxic and dangerous substances on the planet to a safe, environment friendly industry that still has the distinct responsibility of be the protectors of the health and welfare of this country.

In a recent visit from Dr. Bobby Corrigan, I was totally impressed by his stand on how imperative it was to perform rodent control correctly and for those efforts being properly compensated for the time required to do so, because of the recent studies on just how harmful rat and mice feces and other pathogens resulting from infestations can be on the general public AND on the technicians themselves. It was something I always knew, but it was a nice validation from a well respected expert. And yet, with every attempt at bidding on properties, I constantly see extremely low pricing, forcing me to ask the question “*how can ANYONE spend the time and put in the effort to perform the proper service for that price*”. It was an embarrassment when one of my vendors stated that I should blame my industry because if everyone would bid at a price that could cover the necessary work, there would be no issue – the playing field would be leveled.

Also, has certification outlived its usefulness? What does a certified technician get for his or her efforts to learn the material if it means little to nothing in the way of compensation? The tests have been criticized for being “too difficult” and yet, when they were “extremely difficult”, we used to have a 70% or greater passing average. This is when General Core had over 400 questions, covered 9 categories of pesticides, 6 categories of rodenticides, various fumigants and other materials that have long since disappeared from our usage. In my opinion, we cannot pay to have quality technicians who intend on making this a “career” because

we simply refuse to charge what we are worth, and that folks is a tragedy of bodacious proportions. And cheapening ourselves is so unnecessary.

My good friend and colleague Dr. Curt Colwell has retired after over a decade of some of the most dedicated work we have seen in this State. I, for one, and truly grateful for his body of work, and the individuals who have come off the advisory with me. Chris Haggerty was brilliant and NEVER was given any recognition for the many additional trips to Springfield to sit in on the State Senate Chamber Sessions to see if any of our issues would be addressed, often times with nothing being addressed despite his presence. He was brilliant and a pleasure to work with. He was very “old school” and I really appreciated that. All that counted for us was the survival of our industry in this State. Also, members like Scott Beckerman from the US department of Agriculture, who was one of the smartest folks on the planet, but NEVER condescending on anything that you asked of him, Warren Goetsch, Director of the Illinois Department of Agriculture, who was instrumental on helping us with a lot of very contentious issues that could have dramatically affected how we did business, Dr. Susan Radcliff from The University of Illinois who’s energy and dedication to IPM led her to fight for every penny of grant money she could find to fund training and certification seminars. The dedication and just pure knowledge that these individuals possessed was humbling, to say the least, and I will miss the interaction, the learning experience, and comradery, and the opportunity to make a difference.

So I say to those “old timers” that are still trying to survive in this latest age of what is perceived to be “Pest Management” that, hopefully, something with change that will make everyone realize that we are destroying something that was built over a very long period of time.

I remember someone telling me that Otto Orkin once told his managers that “*everyone deserved to have Orkin Pest Control*”, and in order to have that happen, he paid his branch managers and technicians handsomely. In fact, they were some of the highest paid folks in the service industry because of the enormous amount of knowledge they needed to safely handle and apply the materials that were being used, well before there was an EPA.

It probably will not happen during my career, which is winding down. But I hope that someday, someone will realize that our importance should be rewarded financially and that individuals coming out of school would consider this industry as a life long career. **I thank you all for your support over the past decade as my service to the State is now officially over. The best to all in 2019.**



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Q A CLOSER LOOK...

FOAM

– By Janis Reed, Control Solutions Inc.

Foams are a relatively new tool in the PMPs fight against difficult to control pests. The concept behind using foam is simple – they can do anything a liquid insecticide can do, only more efficiently. If a liquid pesticide is, the liquid cannot flow “up” into a termite gallery or void, it must follow where gravity leads. Foam on the other hand, can “climb” up into galleries, voids and other openings.

Foam formulations are described as a “dry” foam, meaning there is little water applied so it is unlikely to damage surfaces, walls, wooden pieces, or other places applications might be made. Additionally, most foams are non-repellent so when insect encounter insecticide residues left behind after the foam dries, they do not avoid the treated surfaces. Foam applications are generally not exposed to UV light and rain so the treatment will not be broken down or moved from the application site.

There are many options for PMPs to make and apply pesticide foam. Mechanical foamers powered by electricity, simple hand pumped compressed air foamers, and commercially available ready-to-use foam in a can, much like shaving cream or hair mousse are available. Most commercially available cans of foam have a 30:1 foam expansion ratio; this means the volume of foam formed to the volume of solution to make the foam. There are many types of pesticides that can be formulated into foam and there are several commercially available foaming concentrates. Never use a foaming concentrate alone; there is no active ingredient in it to control pests.

Most foam applications, traditionally, were made against drywood termites and wood boring beetles. Due to their habits of living inside wood, without contact to moisture, and in small numbers, foam is an excellent choice for control. A small hole is drilled in the wood, with the goal of accessing termite feeding galleries in the wood and foam is applied. Kick out holes (where frass is ejected from galleries) can also be used.

More recently, foam applications have been used to control other pests, such as ants and carpenter bees in wall voids and other places traditional liquid applications are difficult or impossible. Furthermore, some products are not limited to voids; they are also labeled for crack and crevice applications for ant control.

Be patient! Most foams are formulated with non-repellent insecticides. These products are notoriously slow acting; they take time to control insects.

As always be sure to read and follow all pesticide label instructions.

‘SONIC ATTACKS’ IN US EMBASSY IN HAVANA MAY HAVE JUST BEEN CRICKETS

– ELLA TORRES, NEW YORK DAILY NEWS



The piercing noise that rocked the U.S. Embassy in Havana with staff cuts and a wave of illnesses in 2017 may just have been crickets, scientists say.

Rumors of “sonic attacks” emerged after more than two dozen diplomats reported suffering from brain damage, hearing loss and other injuries. The officials said they fell ill after hearing a persistent shrill sound in their Havana homes and the hotels they frequented.

At one point, Russia was even believed to be involved in the acoustic assault.

Yet Scientists are now squashing the speculation, arguing that the source of the noise is actually the song of the **Indies short-tailed cricket**, according to a study published last week.

The new findings comes after experts in the U.K. and U.S. analyzed an audio recording of the noise.

“The recording is definitively a cricket that belongs to the same group,” Fernando Montealegre-Zapata, a professor of sensory biology at the University of Lincoln, told The Guardian. *“The call of this Caribbean species is about 7 kHz, and is delivered at an unusually high rate, which gives humans the sensation of a continuous sharp trill.”*

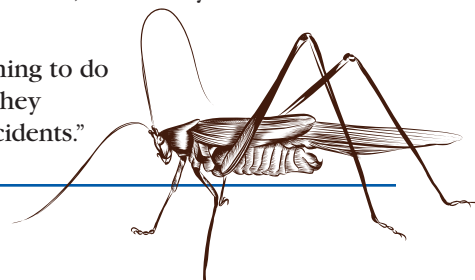
The duration and pulse repetition rate of the noise matches the cricket’s hums, according to the study.

“This provides strong evidence that an echoing cricket call, rather than a sonic attack or other technological device, is responsible for the sound in the released recording,” the study reported.

Montealegre-Zapata told The Guardian he is *“not surprised that this call could disturb people who are not familiar with insect sounds.”*

The State Department pulled 60% of its diplomatic staff in Cuba back in September 2017 after the illnesses were reported. Investigators had believed electromagnetic weapons, including microwaves, were likely behind the noises.

Cuba denied having anything to do with the sound, but said they were investigating the “incidents.”



TRAINING DOESN'T COME NATURALLY: HAVE A PLAN AND AN OBJECTIVE TO ACHIEVE IT.

– By Austin M. Frishman, Ph.D.

As our industry becomes more complex, training has become more challenging. It's natural for management to want to fit as much training content as possible into a short amount of time. However, it can be like trying to feed a huge sandwich to a baby: too much to swallow.

Here are some tips on how best to train new employees:

- Address items like payroll and dress code in an employee manual that can be taken home and reviewed.
- Assign mentors to new hires so they have someone they feel comfortable enough with to ask questions.
- Create two lists of materials a technician must carry in their vehicle and/or carrying case: one for "permanent" items like pesticides, and one for "replaceable" items like paper towels. The lists should explain what the items are used for and why they were selected by your company.
- Write a list of objectives you are attempting to achieve for each training session.
- Don't "PowerPoint" a person to death: mix up your method of presenting information.
- Balance classroom lessons with field work.
 - When in the field with a technician, have a checklist of items to cover during the training. Date when and where each item occurs.
- Try not to reinvent the wheel. If a manufacturer has already developed its own training program about a product or service, use this to your advantage.
- Training sessions don't have to be several hours long. They can be as short as a few minutes if they hammer home an important point.
 - **Here's an example:** call everyone into a surprise meeting and have them bring their flashlights. Turn off the lights and have each person turn their flashlight on, one at a time. That will help everyone see the importance of having their flashlights stocked with working batteries!

TRAINING FOR PEST IDENTIFICATION

Teaching entomology students how to identify insects is challenging and often takes years — so how can you expect a technician to do it? As part of training, have them collect 10 different pest specimens, such as:

- German cockroach egg capsule
- Large German cockroach nymph
- German cockroach adult
- Fecal smears on cardboard
- Rodent gnaw marks and/or droppings

You can also choose what's most frequently encountered on your routes, such as adult fleas, cluster flies, etc. The point is to keep it scientifically simple.

Have technicians seek out specimens on glue boards and sticky traps. Ask them to answer the following questions about the specimens:

- What is it?
- How do we control it?
- What can customers do to reduce the chances those pests will get inside again?

Consider giving a prize for the most interesting specimens collected. **Training can be fun, if you use your imagination!** If the trainer is enthusiastic, the technician will be much more willing to learn.

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ONE SIZE DOESN'T FIT ALL

— By Jim Anderson, GCPMA's Administrative Assistant and former Corporate Trainer

Whether you are a one person operation or part of a national company, there is a tendency to be very consistent in the service you provide. Protocols are established based on best practices and what has worked in the past. But we must never forget that our customers are people just like us. Each is unique, with different DNA and different experiences that provide them with their own special lens through which they view the world around them. Our customers are not “accounts to be serviced”, they are people to be satisfied. To provide customer service that satisfies each of them we must do two things.

First, we must listen to each of them carefully to determine their priorities and expectations. Control or elimination of the pest is of importance to them all, but there are other factors that matter greatly to them as well. I remember one small business owner with a mouse problem in her storage

area where the overhead door was opened frequently for shipping and receiving. She was constantly busy with her customers and she wanted someone she could trust to do the inspection and service unescorted throughout her facility. The service manager prided himself on providing service on the day and at the time it was scheduled. One month, her regular tech was sick so he provided the service for her himself, not noticing how uncomfortable it made her. Another month the technician was on vacation so he sent another tech to provide service on her regular day and time. She called and cancelled her service. The service manager was shocked. He had provided a qualified person consistently to provide quality service for her, but she was a nervous wreck with a stranger poking around her facility unattended.

The technician who sold the account should have listened to her priorities and made sure her file noted that she didn't care what day or time the service was done, just so it was the same person doing the service each time.

That is just one example of customer priorities and expectations. Some might be concerned about the safety of children, pets or even their own safety. Others may be concerned that a thorough treatment be done each service. Whatever their “hot button” issue is, it should be noted so everyone involved knows about it.

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Secondly, we must do our best to satisfy the priorities and expectations of each customer. There will be a few potential customers who have unreasonable or even impossible expectations. We can save ourselves a lot of headaches by being honest with them up front; letting them know exactly what they can expect from our service and allowing them to look elsewhere for the impossible. However, most of the time we can adapt our customer service slightly to meet their individual needs thus creating a very satisfied customer; one who will be happy to recommend us to friends and family.

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The Tax Train

— By Julie Ann Hepburn,
National Private Client Group LLC

This article is the introduction to a three-part series on the tax implications of retirement 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 principles and solutions, which focus on safeguarding principal and increasing the efficient use of investment dollars to build sustainable wealth and income longevity.

Let me ask you a simple question: In the next ten years, do you believe that taxes will go up, down, or stay the same?

Most people believe the tax rate will rise. No matter how you answered this question, any change in the tax rate will impact your wealth, and you need a strategy to manage that impact.



Now, let me ask you - Would you prefer to pay tax on your money right now, while the U.S. tax rate is at an all-time low? Alternatively, would you prefer to pay tax on your money in five, 10 or 15 years from now, when the U.S. Tax rate might be double what it is today?

Why do we believe the tax rate might double within the next decade?

Stop and think about it. The United States has been deficit spending for decades. Our national debt is in the double-digit trillions. We continue to spend without a plan for how to pay off this debt. What's the only way in which the government can generate dollars to pay off its debt? Raise taxes.



ain't a tactic," as they say in the movie Deepwater Horizon. So, what can you do now to prepare for what seems like the inevitable?

The Tax Train

Without a doubt, the Tax Train is coming. Sticking your head in the sand and hoping this isn't lurking in the future is not a sound financial strategy. "Hope

In our three-part series, we'll explore actions that you can take now so that your retirement nest egg will outlive you and your spouse. We also intend to show you how to outrun the government's ability to grab it from you through taxes, penalties, and fees.

The information we'll share with you will seem counter-intuitive to what other financial advisors may tell you, and experience has shown that it is never too early to plan your financial retirement exit strategy.

Part One: Get Tax Neutral

- In this segment, we'll explore the meaning of tax neutral – what it is, what financial instruments are available to help you get tax neutral, and how to structure these tax neutral financial instruments for maximum return and income longevity.
- As a business owner, you must also address the financial aspects and tax implications of succession planning, regardless of whether you intend to pass the business on to family members or sell it to an outside entity. How you structure the handoff of your business from its valuation to your exit strategy and the amount of taxable income created in this process will produce a significant ripple effect across your entire financial situation.

Part Two: Pre-Retirement Tax Planning

In this installment, we'll discuss the pre-retirement years. These are the years in which you and your spouse typically reach your highest earning potential – mid-40s until you reach 59 ½ – when you both may begin to take distributions from your SEP, Keough, 401K or other government-compliant, tax-deferred retirement plans, as well as any self-directed qualified retirement plans at whatever the current tax rate is. We'll discuss:

- How to handle the tax burden you face if you've done well and built a large retirement account by shifting your funds out of your SEP, Keough, 401K, or a self-directed retirement account into the most appropriate tax neutral financial instruments for your situation, and which are under your control as they continue to grow.
- We'll continue the conversation on succession planning to minimize the financial impacts on your retirement dollars as you get nearer to actual retirement and the actual sale/transfer of your business.
- We'll also highlight the most tax efficient and cost-effective ways to handle the financial concerns that tend to crop up during these pre-retirement years.

Part Three: Post-Retirement Tax Planning

What happens when you reach 70 ½, and you still have funds left in your SEP, Keough, 401K, self-directed traditional IRA account or other tax-deferred, government qualified defined contribution plans? If you have not taken all of this money, the government will first force you to withdraw the Required Minimum Distribution, known as RMDs. If you do not do this, you are then subject to a 50% penalty and must pay taxes on this money at whatever the current tax rate is. In this article, we talk about:

- How to avoid the age 70 ½ money grab by the government.
- How to make sure that your retirement money outlasts you and your spouse, and that you maintain Control, Liquidity, Use, and Equity (CLUE) to potentially leave a financial legacy for your family, loved ones, or favorite non-profit.

If the economists, policy experts and other influential leaders within the financial sector are correct about the looming Tax Train scenario, everyone in our nation will be in for a rough ride. Those who believe that they have saved enough for retirement may see their nest egg dwindle – not because of inflation, recession, or depression but because of an exponentially rising tax rate.

If you experienced financial loss in any of the major recessions of the last 20 years, then you know what it feels like to go to bed with a million-dollar portfolio, only to wake up and find you've been wiped out overnight.

Our intention with this series is to help you shift your retirement dollars so that no matter what happens in Washington, D.C., on Wall Street, or with the national and world economies, your golden years will be filled with enough green to sustain you and your spouse for however long you live.

The Power of Zero

To help you better understand how the implications of the Tax Train will change your life and that of your children and grandchildren, National Private Client Group will host a private screening of the documentary, *The Power of Zero*, for GCPMA members, their families, colleagues, and friends. As soon as we have confirmed a date and location, you will receive additional details.

THE POWER OF ZERO THE TAX TRAIN IS COMING

See the documentary trailer at <https://youtu.be/qlr9kvBNptQ>

We hope you will join us for this powerful film about deficit spending and rising taxes. It will forever change the way you think about the politics of economics and how it affects the individual taxpayer. Please let us know your interest in seeing this informative documentary by sending an email to info@nationalprivate.com with POZ in the subject line and please include your State in the body of the email so we can arrange a showing in a location near you.



Julie Ann Hepburn

Wealth Building & Income Longevity Financial Advisor
A member of the Prosperity Economics Movement Advisors' Network and the Eldercare Financial Network

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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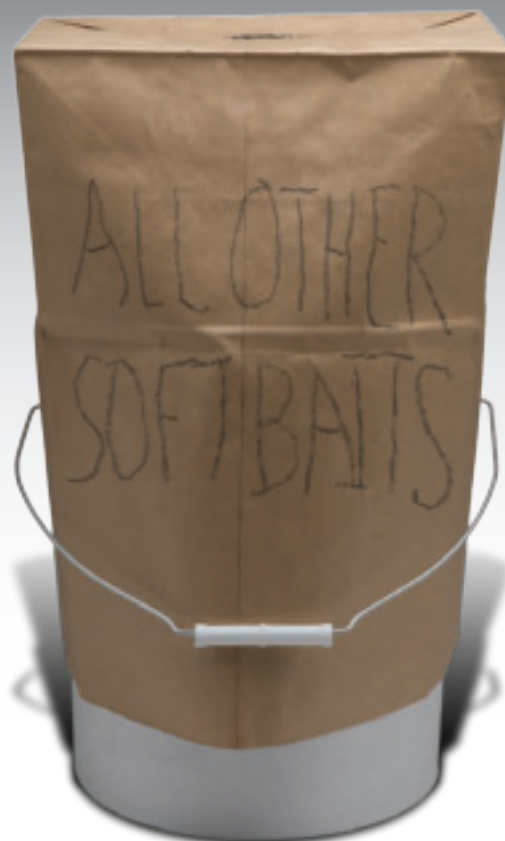
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THE PRESSURES OF SANITATION AND PEST MANAGEMENT

– By Patricia Hottel, BCE Technical Director



Reduce Food, Water & Shelter

Reduction of food, water and shelter is a critical component of a food facility pest management program. The more we can reduce the availability of these basic survival needs for pests, the easier it is to control them. However, there can be times that the type of cleaning strategies that are used to eliminate food can be detrimental to pest control efforts. This is most commonly found in food facilities when compressed air is used and power washing is performed. Although these cleaning techniques can be useful in moving food debris, they can also contribute to degradation of structural components. Because of this, these cleaning techniques must be managed properly to ensure that food debris is not moved to inaccessible areas without further cleaning attention.

Sanitation Tools

To help ensure that sanitation efforts are effective in reducing potential food sources for pests, these tools must be used judiciously. Food debris should be moved to make it more accessible for cleaning without moving it to another hard to reach and clean area. When compressed air is used improperly, you are at increased risk for stored product pest problems. When water is used under pressure for cleaning, you can also increase the risk for small flies and cockroaches.

Using Compressed Air

In some facilities like dry processing food plants, compressed air is used for cleaning. It can be useful in moving dry products like flour and flour-based mixes to areas for vacuuming. Although compressed air is fast and can be helpful in getting materials like flour out of cracks and crevices, it can also move the flour to inaccessible areas such as ceiling voids, overhead pipes and electrical boxes creating even more cleanup challenges. The compressed air blasts can also move insects harboring in product to new harborages.

It is recommended that facility staff should vacuum as the first step, especially if insect activity has been observed in an area. Then the compressed air can be used to move the residual flour out of areas where the vacuum cannot reach. There are combination vacuum units available with dual capabilities of vacuuming and applying compressed air which can help with this task. Make sure that dry vacuum contents are promptly discarded, especially if insects have been vacuumed-up. If compressed air is being used to move food residues out of cracks and crevices, consider sealing these openings. If these areas can be effectively sealed, it will provide a long-term pest control solution.

Pressure Washing

In wet processing facilities, high pressure washing is often done to clean floors and other areas. High pressure washing is more energy efficient and a less labor-intensive method for cleaning. However, like with compressed air, the force of the water tends to push food debris into inaccessible areas. This includes areas underneath equipment and floor areas where the pitch of the floor does not allow for proper drainage. Traditional mopping helps reduce these issues but is more time consuming. Raising equipment off the floor can help reduce the organic debris collection points underneath equipment, but this is not always feasible. When such design changes are not possible, place these hard to clean areas on a regular cleaning schedule to ensure that food deposits are not available for pest development. Placing equipment on wheels can also facilitate cleaning by providing easier access for staff.



High pressure cleaning can lead to more rapid deterioration of floor coatings and tile grout, increasing floor attractiveness to pests like the small flies,

Drosophila repleta and *Drosophila melanogaster*. Tile grout can also deteriorate overtime when using this cleaning method allowing for moist organic material to accumulate between and underneath floor tiles. Use Epoxy grouts, which are more resistant to high pressure hoses than other grouting materials and will last longer.

Floor mats are an area where moisture and organic debris can accumulate. Mats should be picked up each night to allow for proper floor cleaning and drying. Areas sometimes neglected during the cleaning process are the ramps that are installed to move carts in and out of proofers, freezers and coolers. This can be another point where organic debris can be pushed during power washing of floors. Ramps either need to be tightly sealed or removed on a regular basis for proper cleaning.

Storing Sanitation Tools

Make sure sanitation tools are stored properly after use. Wet and dry vacs should be stored empty with vacuumed up contents going to an exterior trash receptacle or drain. It is important to move any vacuumed insects to the exterior for disposal to reduce their potential for infestation. Wet vacs, if left full, can serve as a breeding site for small flies. It is also important to store mops and brooms on wall mounted racks with mop buckets emptied of water as these tools can attract insects if improperly stored. Proper sanitary techniques are essential in preventing and solving pest problems. Managing how sanitation tools are used and stored is important in continuing pest prevention efforts.



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About McCloud Services

Founded in 1904, McCloud Services is a leader in integrated pest management solutions. Dedicated to providing the highest level of pest management services and customer care, the company's programs are designed to target immediate pest concerns with the least possible threat to people, property and the environment. McCloud Services embraces the latest technology innovations and remains at the forefront of the pest management industry. The company's mission is to protect its customer's health, property, food, and the environment while providing the highest level of safety for its employees and the general public. McCloud Services is a regional service provider with locations in Illinois, Indiana, Iowa, Kansas, Kentucky, Missouri, Ohio, Tennessee and Wisconsin.

About the Author

Patricia Hottel is technical director at McCloud Services and has over 35 years of pest management industry experience. Hottel is a board-certified entomologist and a member of the National Pest Management Association's Commercial and Fumigation Committees. She is also a former member of the board of directors of the National Pest Management Association (NPMA) and the Illinois Pest Control Association (IPCA). She has served on the board of directors for the professional pest management fraternity, Pi Chi Omega, is a past chair and current member of the Copesan Technical Committee, is a past chair of NPMA's exam review board, and the NPMA Technical Committee. Hottel holds a bachelor's degree in entomology from the University of Georgia and a master's degree in instructional technology from the University of Central Missouri.



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