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★ WINTER 2018 ★

GCPMA President's Message – *Sara McGuire*

By the time you read this, Thanksgiving will have passed. I hope that every one of you had a lovely holiday filled with delicious food, time with your family, and fingers crossed that the Bears killed the Lions.

We are marching into the thick of the Holiday Season and the New Year. It's a great time to think about what we accomplished in 2018 and where we see ourselves and our businesses in 2019.

At GCPMA we couldn't be prouder of the year. Our 3-hour recertification seminars blew it out of the park. Our night out at the Sox game was crazy fun. Meeting of the Minds brought some new voices and talent to the table and we are thrilled with another successful year.

GCPMA continues to be an organization I am so excited to be a part of. I want to send out some special shout outs to my board for all the hard work they put into every seminar and event. **Thank you to our vendors who provide unbelievable support for everything we do. And of course, thank you, our members for supporting us. We know you have many options when it comes to CEUs and membership and we value your loyalty over the years.**

We are committed to ensuring that we bring more to the table than ever and that you are side by side with us. Voice your questions, concerns, recommendations on how we can help you be better than you were in 2018.

Go forth and prosper!!

- Sara McGuire



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The WILD Life

— By Jane Peifer, Ampest Exterminating & Wildlife Control



Bald Eagle Watching

Once on the Endangered Species List, the American Bald Eagle has rebounded and is once again flourishing in the United States. Illinois has a growing eagle population, with at least 3,100 bald eagles who winter here each year in at least 27 Illinois counties.



Residents can take advantage of the small window of opportunity provided during the winter months in which the largest population of wintering bald eagles in the continental United States comes home to roost in Illinois. The first eagles of the season are spotted in Illinois in December and remain in residence until they migrate back north in March, with January and February the optimal time for visitors to see eagles. Since eagles eat primarily fish, they migrate south as rivers freeze, searching for free-flowing water. Dams along the Mississippi and Illinois Rivers are common areas to spot them. Illinois is second only to Alaska for eagle watching!

HERE ARE JUST A FEW UPCOMING EVENTS IN ILLINOIS FOR EAGLE WATCHING:

December 28, 2018 - Bald Eagle Days
Pere Marquette State Park - Grafton, IL

January 5, 2019 - Eagle Watch on the River
Four Rivers Environmental Education Center - Channahon, IL

January 5, 2019 - Alton-Audubon Eagle Festival
Alton Visitor Center - Alton, IL

January 19-20, 2019 – Eagle Days

Old Chain of Rocks Bridge – Granite City, IL

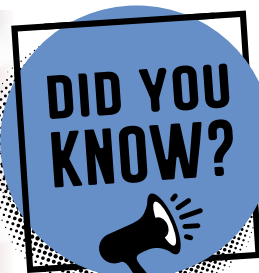
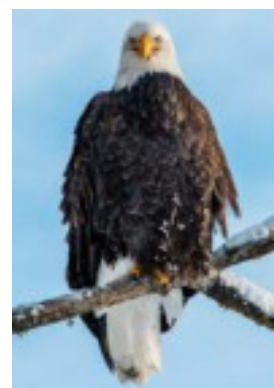
January 26-27, 2019 – Bald Eagle Watch Weekend

Starved Rock State Park Lodge & Illinois Waterway Visitor Center - Utica, IL

January 26 to February 3, 2019 - Bald Eagle Tours

Crab Orchard National Wildlife Refuge Visitors Center - Marion, IL

In addition to special events, bald eagles have been found wintering throughout Illinois at locations including the Illinois and Michigan Canal and Chicago Sanitary and Ship Canal in northeast Illinois; at locations all along the Illinois River; along open waters on the Du Page River and Fox River in northeast Illinois, including Moraine Hills State Park, McHenry; at Volo Bog State Natural Area, Ingleside; along the Des Plaines River near Channahon State Park, Channahon; near the I-88 bridge in North Aurora on the Fox River; on the Fox River at the Pleasant Valley Forest Preserve in Woodstock; and, along the Rock River at locations including Lowden State Park, Oregon, Illinois.



Did you know that the fourth Saturday in January each year is Illinois Eagle Day?

Eagle Day celebrates the American Bald Eagle, the official national emblem of the United States and the living symbol of our nation's freedom, spirit and strength.

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Holiday Decorations



— By Janis Reed, CSI

*What types of images
does the word*

“holidays” conjure?

Cooler temperatures?

Pumpkins and evergreen

trees? Changing leaves?

Football games? Turkeys?

Camouflage? Snow?

For Pest management professionals (PMPs), we begin to think about our “slow” season, continuing education, training, hiring new employees, and possibly taking a few days off! Our customers are also preparing for the next few months, and for many that means heading out to storage buildings, basements or attics to retrieve holiday decorations.

Occasionally, holiday decorations harbor uninvited holiday guests. Many pests can be transported indoors by the homeowner on holiday decorations or their boxes. Brown recluse spiders, silverfish, cockroach ootheca (egg cases), Asian lady beetles, brown marmorated stink bugs, and even rodents and their droppings can be brought in. If the decorations are or were food based, stored product pests such as meal moths or beetles can be present. If your customer is bringing

in live plants such as greenery or poinsettias, hay bales or other living or dead plants, these can function as a courier for pests. Firewood is also a culprit for hitchhiking pests such as cockroaches and mites or spiders.

Unfortunately, there is very little a PMP can do to stop these vagabond pests. Any repellent or barrier products we may place in/around the structure are bypassed by the customer.

The best control method is to educate your customers about the proper storage and re-introduction of holiday decorations.

- Inspect all holiday décor before bringing it in the house
- Unpack boxes and bags outdoors
- Shake out any items outdoors to dislodge any potential pests
- Store items in hard plastic containers or bins with a sealable lid which are more difficult for pests to access
- Items that are food or animal based, such as paper mache, wool, seeds or garlands should be sealed in plastic bags or other sealable containers
- Avoid storing items in cardboard boxes; they are great homes for pests, rodents can easily chew through them, and they don't last well in humid or very hot environments
- If you choose to bring in living plants, trees or greenery, inspect it carefully for any pest activity, especially deep in the branches and at the trunk of trees or main stem of plants

If you feel the infestation warrants a pesticide application, avoid using insecticides or pesticides on decorations if possible. Focus treatments in storage areas and cracks and crevices in the

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WINTER DRIVING SAFETY

– By Bill Dyra, Univar

Each season has unique hazards, but winter can challenge even the most experienced drivers. Hazards such as ice, snow, wind, rain, flooding, fog, downed trees, holiday traffic, and inexperienced winter drivers can turn a winter wonder land into a nightmare.

ACTIONS TO TAKE

Here are some safety tips for winter driving conditions.

- Plan to leave early and allow extra time for bad weather, holiday traffic, and accidents.
- Check road conditions before you leave and periodically during your trip.
- Adjust your departure/return times accordingly or reschedule your trip if conditions are unsafe.
- Make sure your vehicle is ready for winter driving; good tires, new wiper blades, check all fluids, and top-off windshield washer fluid.
- If you might need chains, inspect them before you depart and ensure you know how to apply them.
- Stay focused on the road and avoid distractions; cell phone, navigation, radio, eating, drinking, etc.
- When the weather is bad, lower your speed and increase following distance.
- Brake gently and early to allow extra stopping distance.
- Avoid sudden moves. Make turns slowly and then accelerate smoothly.
- Black ice is most often found on tree-lined streets, tunnels, and bridges when the temperature is at freezing or below.
- If you begin to slide, steer in the direction you want go and don't slam on the breaks. When traction returns, gently steer in the direction you want to go.
- Keep a safe distance from emergency equipment such as salt spreaders and snow plows.
- Visit AAA's website for more winter driving safety tips; Winter Driving Tips from AAA

Remember, whether you're traveling for business or personal reasons, nothing is more important than reaching your destination safely!

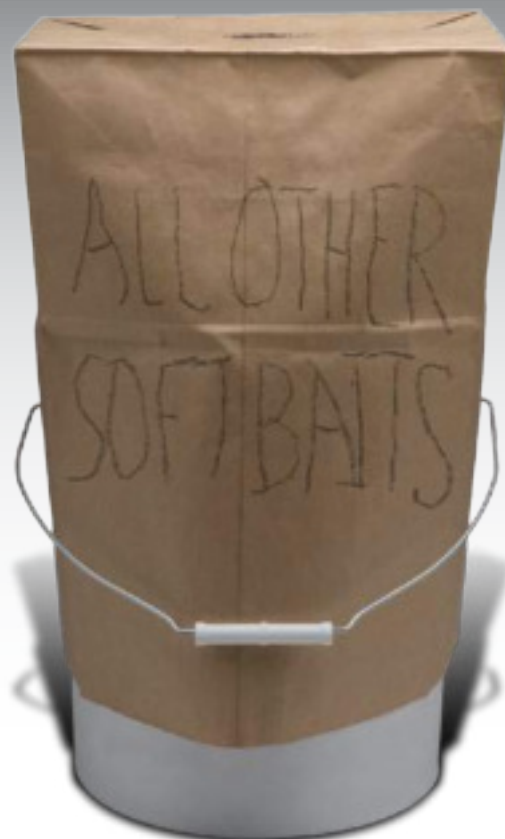
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CHANGING RODENTICIDES DOESN'T HAVE TO BE COMPLICATED



BY MATT ELDERBROOK, MIDWEST DISTRICT SALES MANAGER – LIPHATECH, INC.

When a new rodenticide is introduced to the market, PMPs need to know how it compares to the product they're currently using. But many avoid doing this because they think it will be complicated. Even if you're frustrated with your current bait, not knowing where to start can make changing overwhelming. But testing and switching doesn't have to be a hassle if you follow these steps.

RODENT PREFERENCES

First, an understanding of rodent behavior is vital to successfully switching baits. As prey animals, rats, and sometimes mice, are naturally neophobic—fearful of new or unpredictable things. Knowing what foods a specific rodent prefers can help you choose the right bait.

House mice may have 20 or more feeding locations. They will eat almost anything, but typically prefer seeds.

Norway rats have fewer feeding sites than house mice and prefer to bring food back to their burrows to eat in safety. Getting Norway rats to feed at a bait station can be difficult. Although they will eat almost anything, they typically have a preference for meats (think cat food) and peanut butter.

Roof rats tend to live in high places, so be sure to look up for runways and place bait stations accordingly. Thanks to their tendency to live in trees, roof rats have evolved with a taste for fruits and seeds.

FirstStrike and Resolv soft baits are formulated to mimic rodent preferences for grains, seeds and nuts. Since rodents often have food preferences, the two baits are also made with different blends of oils and grains.

RODENTICIDE COMPARISON TESTING

When comparing your existing bait to a new one, keep it simple by avoiding too many variables. Ideally, you'd be testing a new product at an account without any previous rodenticide usage. If this isn't possible, use new bait stations that do not have scent cues from other rodenticides, and place them in new locations.

New food sources require an acclimation period; it will take a few days before a bait station—or even unsecured bait—will be tolerated as a potential food source. Plan on letting a test run at least a month, if not more. If necessary, use lures to entice rodents to visit; the scent from these visitors will encourage other rodents to follow.

If changing baits at an existing account, don't change the type of bait station as well. Be aware that new baits may alter rodents' feeding routes and require you to reassess bait station location.

Once rodents feel secure visiting a new station, don't disturb it other than to resupply bait. In heavily infested areas with minimal competing food, you may have to check the bait frequently—at least once a week, if not every two or three days. Otherwise, rodents may eat all the new and existing product, and you won't be able to tell which one was consumed faster.

At each visit, record the amount of each product eaten: has it been nibbled at or completely devoured? Also note other issues such as melting, mold, crumbs or insect feeding that may affect rodent attraction—or your cost-per-placement.

SWITCHING TO SOFT BAIT

In the end, switching from one wax block bait to another may not result in much improvement. You may see more of a change switching from wax blocks to soft bait. Like wax blocks, soft bait can be secured on bait rods away from non-target species. Unlike wax blocks, they will not melt in high temperatures.

Soft bait is the ideal solution for many situations, but not all. Wax blocks are better suited to areas subject to frequent flooding or water exposure. Pellets are the best solution for burrow dwelling rats who prefer to bring food home with them.

YOUR RODENT CONTROL PARTNER

Rodent control is hard enough as it is, and the last thing a PMP needs is a bait that isn't as effective as it could be. Switching to a new bait can have excellent benefits when it comes to establishing and maintaining lasting control at a site.

Whatever your situation, Liphatech is here to help. Our soft baits 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. You can contact me with your questions at elderbrookm@liphatech.com or by calling 608-598-9273.

The Right Tool for Every Technician – NPMA Mobile Field Guide

Having the right tools for the job can be the difference in efficiently resolving a customer's concerns or needing to reschedule a service call. NPMA's Mobile Field Guide is the most advanced pest management field guide in the world, and is a necessity in the toolbox of any tech that requires pest expertise in the field.

As a mobile app for iOS and Android devices, the Mobile Field Guide offers users instant access to robust reference information on more than 200 different structural pests, with high-resolution photos and charts for confident identification and a detailed terms glossary. In just a few swipes, users can access expert information on biology and control methods for common structural pests that is always up-to-date. If a problem still can't be resolved using the information within the Mobile Guide, PMPs can even submit questions and images via email directly to NPMA's staff entomologists. In addition, each Mobile Field Guide can be customized by adding individual notes and photos, and creating a list of favorite pests for quick reference.

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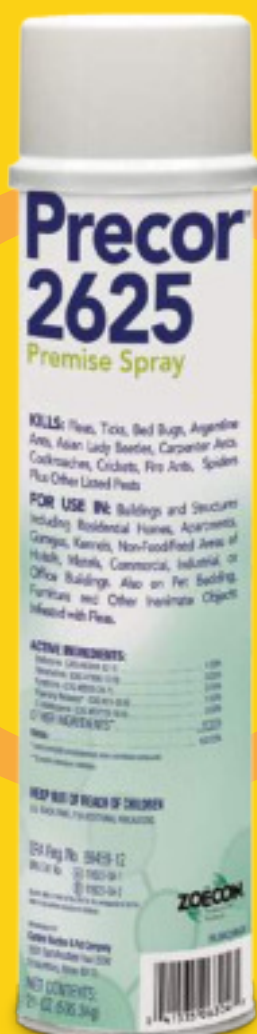
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AN OVERVIEW OF RODENTICIDES

– By Greg Strohl, Pest Management Supply - Chicago

Many types of rodenticides have been used during the past 100 years. Today, there are only a handful of active ingredients that are used in rodenticides in the U.S. Current day rodenticides can be divided into two broad groups. They are **anticoagulants** and **non-anticoagulants**.

ANTICOAGULANT RODENTICIDES disrupt the normal coagulation process of the blood. Death in poisoned rodents result from internal hemorrhaging. Anticoagulant rodenticides comprise most of the bait used in rodent management programs. All anticoagulants are relatively slow-acting. Death occurs in three to eighteen days following the ingestion of a lethal amount of bait. In most cases, death occurs in about a week. Bait shyness does not occur with anticoagulant rodenticides. Anticoagulants are classified into two groupings. They are first-generation and second-generation rodenticides.

First-generation anticoagulants are also known as multi-dose anticoagulants because they typically require several days of feeding to kill a rodent. These baits must be available continuously until the rodent ingests enough doses for death to occur. First-generation products include Rozol, Ditrac and Liqui-Tox.

Second-generation anticoagulants can cause death following only “one night” feeding. Whether or not death occurs because of one or a couple of feedings depends on the amount ingested and the active ingredient in that particular bait. Research has demonstrated that a single overnight feeding with the second-generation compounds often result in high mortality. Many rodents that have consumed a lethal dose of these anticoagulants begin dying by the third day. Bait acceptance among the leading brands is very good and bait shyness is not a factor. Second-generation products include, Final, Contrac, Talon and Maki.

NON-ANTICOAGULANT RODENTICIDES

include Fastrac, Takedown, ZP Rodent Baits, Terad3 and Selontra. These baits may be considered when there is a concern that there are anticoagulant-resistant rodents.

Fastrac and Takedown will provide a faster kill than anticoagulant rodenticides. These products attack the central nervous system. A lethal dose of the active ingredient in both Fastrac and Takedown is generally consumed in one or two days. Rodents cease feeding after consuming a toxic dose. Death will occur in twelve hours to two days.

Terad3 and Selontra have no bait shyness associated with consumption and have a low risk of secondary poisoning. These products disrupt the use of calcium in their body and shuts down regular kidney function. Rodents begin dying in 3-4 days after consumption.

ZP Rodent Baits are restricted use products. The active ingredient in these products are attractive to rodents, but generally unattractive to people or pets. When a lethal dose is consumed, heart failure usually occurs in 12 - 24 hours.

There are pros and cons for all of the baits. An inspection should be conducted prior to deciding the safest and most efficient control strategies for each specific job. Read the product label prior to applying any pesticide. Contact your local distributor or manufacturing representative if you have questions about any particular products.



Most of the content from this article was taken from Bobby Corrigan's book, *Rodent Control*, a Practical Guide for Pest Management Professionals. It is a good reference and training book for both new hires and seasoned professionals.

Critter claims from a Farmers agent

This summer I received a call from a client that her vehicle had been overtaken by a mother squirrel and her babies. This is not an uncommon claim because wiring harness now have a soy based covering that can attract rodents. The family of squirrels were running behind the dashboard from fender to fender having a fun time while chewing on wiring. Once the body shop was able to have the squirrels removed our claim rep was able to inspect the damage and found they had destroyed the insulation, wiring harness and the instrument cluster. We provided a rental car for our client while the repairs were made and we were able to get their car back on the road.

We know a thing or two because we've seen a thing or two. We are Farmers.

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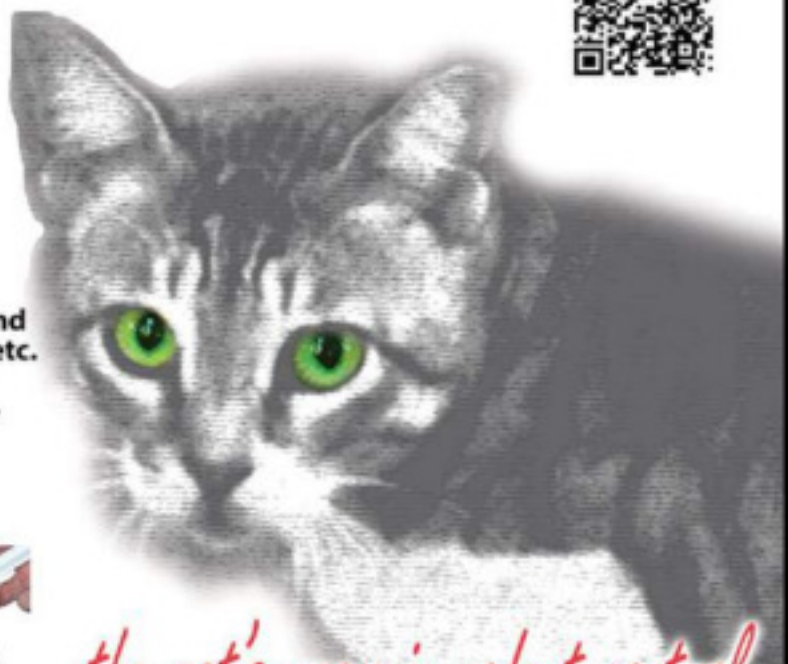
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SAFETY IS FREE.

Pest Control Vehicle Load Security.

— By Andrew Greess

Safety is not just a good idea; it's a great investment. Inattention to safety has huge financial implications: increased expenses (workers comp, clean ups, medical bills, lawsuits, repairs, etc.), lost productivity, employee turnover, customer impacts, bad publicity, etc.

This article addresses vehicle load security. **Equipment that is not secure poses a risk to:**

- A. The driver – flying equipment could distract or injure the driver or interfere with his/her ability to control the vehicle.
- B. Other people on the road – equipment flying out of a vehicle going 60 miles an hour will do damage if it hits someone or something. Can you say lawsuit?
- C. The equipment itself – loose equipment causes damage to the equipment itself or other equipment on the vehicle. Our pest control equipment repair shop sees lots of completely avoidable problems caused by unsecured equipment. There are better ways to spend your money.

Here are some key points to keep in mind:

1. **Just because it is in the truck, don't assume it is secure!**
2. Just because it was secured five years ago when you installed it, doesn't mean it is secure today.
3. Just because it is secure at 25 miles per hour under normal driving conditions doesn't mean it will be secure in an emergency situation. *Examples of emergency situations:*
 - a. Collisions
 - b. Hard stops
 - c. Evasive maneuvers to avoid accidents
4. Train technicians to check their load BEFORE starting their route. A minute or two spent this way can save money, and prevent injuries, downtime and lawsuits.
5. Small equipment (backpack sprayers, compressed air hand sprayers, etc.) should be checked by the technician every day to ensure they are safe and secure.
6. Small equipment should be placed in security racks or otherwise secured. These racks can help prevent theft. We don't recommend bungee cords but they are better than nothing. Just cramming stuff together is not securing it.
7. Check power sprayer hose reels to ensure they are locked and/or the spray gun is secured. We have seen spray guns that have bounced out of the vehicle and

were dragged behind the vehicle down the road. This is expensive, avoidable damage and a lawsuit waiting to happen.

8. Large equipment (power spray rigs, toolboxes, etc.) should be checked periodically. *Examples:*
 - a. Tool Box – Toolboxes are usually bolted through the bottom of the toolbox to the truck. Inspect for rust, fatigue, or other wear around the bolts. If the material around the bolts is weak, in the event of a crash, the box may break loose.
 - b. Spray Rig – Is it securely bolted to the truck? Are bolts intact and nuts tight? Is the correct fastening system being used (e.g., stainless steel bolts won't corrode and nylock nuts are unlikely to come loose)?
 - c. Spray Tank - Are tank straps snug and secure, or loose and worn?
- One way to do this is have your mechanic check these items during regularly scheduled vehicle oil changes.
9. Checking small equipment should be the tech's daily responsibility. Checking large equipment should be the company's responsibility. Use a regular schedule. For example, check the large equipment during the regularly scheduled vehicle oil changes.
 10. Supervisors should spot check vehicles to ensure employees are securing their equipment.

We never expect problems to occur, but they do. Be prepared. Conduct these inspections periodically to ensure you and your employees are being as safe as possible to protect your business.



Small equipments should be placed in security racks



Note improperly used bungee cord. If the driver were to stop suddenly the backpack can be damaged or worse, it could cause expensive damage to the spray pump.



Will this gas tank be secure in the event of an accident?



These rusted bolts were all that was securing a 200 gallon power sprayer. Inspect for this – use quality stainless steel bolts & nylock nuts to prevent hardware from vibrating off.

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

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What is Arbonne?

Arbonne is a Swiss-based Vegan Health and Wellness company that transforms lives through pure, botanically based ingredients in scientifically tested products, a pure, healthy lifestyle, and the pure joy of helping others. This #1 ranked Healthy from the Inside Out Company is also located in Canada, Poland, New Zealand, United Kingdom, Australia, and Taiwan.

What is #Arbonne30?

- A 30-day mind and body “detox” and clean whole foods eating program
- A rest for the liver and kidneys to increase energy and wellness
- An elimination program to help uncover food sensitivities that put stress on the body and mind
- A health and wellness program that brings awareness to daily eating/drinking habits that do not serve your mind or body

What it is not:

- A deprivation diet or a “fad” diet
- A quick fix

Why 30 Days to Healthy Living Program with Arbonne?

We as a society are inundated with fast food restaurants, convenience snacks, foods, and beverages wherever we go! We are over-worked, over tired, over-medicated, over the limit with what our bodies can safely handle. We are overfed and overweight, yet malnourished on so many levels. But we walk around each day thinking that what is happening with our bodies, our minds, and our mood addictions are completely normal. Weight gain, skin issues, digestive issues, mood swings, and behavioral issues with our children are just things that we deal with as being normal. In reality, these are most often symptoms of toxin overload because of what we are putting in and on our bodies.

#Arbonne30 is a way to take back control of your health from the inside out. Eating whole foods, drinking water and

supplementing with nutrients to fill in possible deficiencies are key parts of the program. Once the program is completed participants have the tools & knowledge to implement life-long health/wellness goals both at work and at home.

Why was this program designed with business professionals in mind? Committing will help you:

- Regain Mental Clarity, Focus and Attention – which will increase productivity, satisfaction
- Creating a more healthy, happy, and energetic work culture that thrives
- Creating more awareness of foods and beverages that deplete energy and attention span
- Weight Loss – people who want to detoxify the body and lose weight healthily
- Weight Gain – people who need to gain weight/ muscle
- Weight Maintenance – athletes who want to increase performance, strength & energy

If this program sounds like something that would benefit your company or you personally, please reach out to me! You will be delighted with what you learn about transforming your health from the inside out!

Cheers!

Amber



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Leave A Legacy

What You Don't Know About Succession Planning, Retirement, and Long-Term Care Could Kill You Financially



— By Julie Ann Hepburn,
National Private Client Group LLC

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

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

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

In the Summer issue of GCPMA's Alliance Quarterly, we showed you how you can use participating whole life insurance from a mutual company as the solid base of a financial legacy and use it creatively as a financing tool while you're still living. In the Fall issue, we focused on the second bullet showing you how unconventional investment solutions can produce consistent returns with less risk than the stock market. In this issue, we turn our attention to retirement, end of life care and the financial option available to keep from derailing your long-time financial planning efforts.

What Are You Leaving Behind?

If you're in your 40s or 50s - it's not too early to start thinking about how you will transition into retirement or a second career. There are many options to consider as you approach retirement – some can work in your favor, others not so much. By looking at these financial considerations, you can prepare now for what may happen way off in the future. You want to leave a financial legacy for your loved ones, and now is the time to start repositioning your assets for a happy 'thending.'

Let's Tell A Story

Married for 25 years, Mary 48 and Joe 51 have worked hard for most of their adult lives. Now, their two kids are out of the house, and they are looking forward to finishing up the next few years of work and heading

into their retirement years. They are comfortable and have put money aside in their company retirement plans. Joe has about \$150,000 in his retirement account, and Mary has a little more than \$50,000 in hers. With the children gone, and more than a decade to add to this nest egg, Mary still wonders if they will have enough to continue to live their comfortable lifestyle after retirement. While doing some reading, she became even more alarmed. She began to ask herself, “What are the chances that we will outlive our retirement income? Does Medicare cover the cost of Long-Term Care [LTC]? What unexpected expenses might derail our entire financial security?”

Mary is seeing her concerns in real time as she currently deals with her aging parents. Right now, they are doing reasonably well, but they have faced several unanticipated expenses. The uncertainty of other unknowns as they age is something Mary's afraid to face.

In fact, the uncertainty about her parents has caused more questions: How similar is Medicare to our current medical insurance? What does it cover and what will my out of pocket costs be? What will my actual Social Security benefits be when Joe and I retire? What will happen if one of us dies before we retire – how will this affect the survivor?

Even though Mary and Joe are more than a decade away from retirement, they are right to ask these questions about retirement planning now. What they don't know can hurt them. What choices can Mary and Joe make NOW to address Mary's concerns about living longer than their retirement funds?

Derailed: The Best Laid Plans ...

The above story is a composite of our work with many clients who didn't take the time to ask the kind of questions Mary asked. They had what they thought were perfect financial plans – everything in place to be ready to sail away. Except, as we all know, life rarely goes the way we plan it. Unforeseen occurrences can derail the best laid financial and life plans and significantly reduce what you believed was enough to cover all your post-retirement financial needs.

Learn more about how your retirement planning can be derailed at our website Income Longevity. [LINK: incomelongevity.com]

We expect Medicare, Medicare supplements and all the post-retirement healthcare options to cover our long-term care expenses fully. In most cases, they likely will. But what happens when the unexpected happens – like a catastrophic illness that exhausts what Medicare and all the Medicare insurance supplements cover?



Many seniors expect to utilize the benefits of their state-run Medicaid system as a back-up. That's not a bad plan, except to do that, you must first spend down all of your personal assets. Let me repeat that – you must first spend down all of your personal assets. That's right – all those assets you put away for a long and comfortable retirement must now be funneled toward the health care costs of a catastrophic illness before you can take advantage of your state's Medicaid support.

By the way, it may interest you to know that officials in Washington, DC are clamoring to reduce the budget deficit by slashing the Medicaid (and Medicare and Social Security Disability) budgets. Unfortunately, seniors will bear the brunt of these proposed budget cuts. A 2014 study by the Kaiser Family Foundation shows that the two largest groups in need of Medicaid are Seniors (adults 65 and up) and the Disabled (Adults under 65) – approximately \$2.8 trillion combined. (Links to Kaiser study: bit.ly/KaiserFF and Budget Cuts article: bit.ly/BdgtCtsSrs)

The bill proposes to phase in these budget cuts over the next eight to ten years and so may seem only affect your already retired parents and older loved ones. However, it means that if you are in your mid to late 50s now, your access to Medicaid resources may be significantly reduced, if not completely unavailable. This makes long-term financial planning a delicate balance.

The Solution

Start early!

You've heard that over and over again when it comes to saving for retirement. We want to take that one step further and tell you to plan now for long-term care needs. Yes, you might be the poster child for the 'healthy adult' right now. But you never know how your health will change as you age.



Hereditary factors are just one aspect of how aging will affect you. Environmental and a host of other external factors also play a role in your long-term health and the kind of care you may need as you age. The effects from sun exposure, smoking (direct or second-hand), drugs (prescribed, OTC or illicit drug use), alcohol, over-eating, stress and other externals may not surface until your system begins to age. No one can predict what you might face in 10, 20, or 30 years – or even tomorrow.

If you have built a substantial nest egg for retirement, then Long-term Care Insurance (LTC) is a must to protect your wealth. If you haven't even thought about it, then you need only to look at what's happening to our aging population. The rising cost of aging care is wiping out many older Americans' retirement savings and forcing them to rely on the Medicaid system for long-term care.

Read my story for a real-life example of what you might face. [Link: bit.ly/NPCGMtEv]

A 2016 article in Forbes noted that only 7.2 million Americans have long-term care insurance. The wealthier you are, the more

likely it is that you own an LTC policy. And, of course, like most healthcare insurance, how healthy you are, dictates what you'll pay in premiums. The healthier you are, the lower the premium. As a result, most advocates of LTC recommend buying a policy in your early to mid-50s, before your 'healthy adult' poster child status begins to change. Depending on hereditary factors, it may be wise to consider an LTC policy in your mid to late 40s. (Link to Forbes LTC article: bit.ly/ForbesLTC)

If LTC insurance is not something you've considered, or you want to see if there are other ways to plan for managing your quality of life as you age, then now is the time to start evaluating your options. The choices you make now, including decisions about managing your long-term care, will determine whether you have enough income to last you comfortably through retirement until your final day.



Looking Forward

None of us knows the exact moment when we will leave this earth, so like a Boy/Girl Scout, we need to be prepared for whatever life throws at us. Through this series of articles, we intended to show you different options that can help you be ready for whatever comes your way.

No one really likes to talk about retirement, aging, illness and passing on but the only way to be prepared is to know what the options are. You can't figure out what will work for you unless you talk now about how to prepare for your future. Everyone's financial situation is different – there is no one size fits all. Our goal is to help you navigate through the many options available and find the right combination that fits your life situation.

Whether you are in the early stages, or already well into retirement planning, you can set up a call or meeting to address any concerns you may have about your plan at calendly.com/julieann-hepburn/.

You can read the first article at gcpma.com/wp-content/uploads/2018/05/GCPMA_Summer.052218_Final_WEB.pdf

You can read the second article at gcpma.com/wp-content/uploads/2018/09/GCPMA-Fall2018newsletter_WEB2.pdf



Julie Ann Hepburn

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

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