The

ADV®CATE

A PUBLICATION OF THE MISSOURI PEST MANAGEMENT ASSOCIATION



FROM THE PRESIDENT

I hope everyone has survived the winter vortex. It is finally starting to warm up and things are starting to turn green. Spring is the season we all look forward to. The insects are getting active, the termites are starting to swarm and the phones are ringing. Things are in full force for us, and I hope they are for you as well.

I wanted to make you all aware of some things that are coming down the pipeline for upcoming meetings. The education committee has really gone above and beyond the call of duty. The August Recertification is schedule for August 14-15 at

Capitol Plaza Hotel in Jefferson City, MO. The committee has also been working very hard on setting up a top notch meeting for this upcoming November. I am proud to announce that speakers will include Dr. Dini Miller and Dr. Roger Gold. Dr. Miller earned her Ph.D. from the University of Florida where she studied Urban Entomology, specifically German cockroach biology and aggregation behavior. She is currently a Professor at Virginia Tech, College of Agriculture and Life Sciences. Dr. Gold is currently a

Professor of Endowed Chair in Urban and Structural Entomology, Texas

A&M University, Department of Entomology.

This conference will be a very informative meeting and I urge all to make plans in attending. The conference will be held November 13-14 at the Hilton Branson Convention Center located in the heart of historic downtown Branson. The Hilton is just across the street from the vibrant waterfront entertainment district, Branson Landing, where there is something for everyone in the 1.5 miles of entertainment that runs along Lake Taneycomo. I hope to see everyone there.

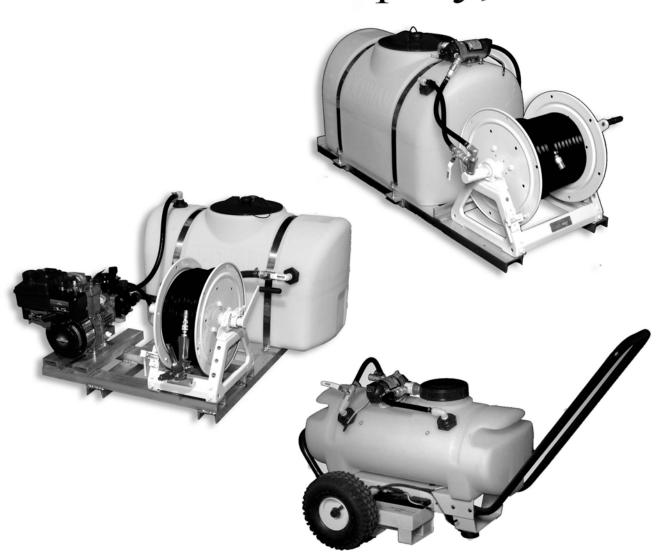
As always, if any of the Board of Directors can be of service to you, please don't hesitate in contacting us.

Sincerely,

Jeremiah Jeremiah Ryden MPMA President

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NEWSLETTER OF THE MISSOURI PEST MANAGEMENT ASSOCIATION

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News and items and/or letters pertaining to the Pest Management profession are welcomed. The editor has the right to edit or reject all material received. An address and telephone number where the writer may be reached during normal business hours should also be included for verification purposes.

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CALENDAR OF EVENTS

2014				
April	National Pest Management Month			
May 16	Board Meeting MPMA Office Jefferson City, MO			
August 14-15	Board Meeting MPMA Office Jefferson City, MO			
	Golf Tournament Fund-Raiser Railwood Golf Course			
	Recertification Capitol Plaza Hotel Jefferson City, MO			
October 10	Board Meeting MPMA Office Jefferson City, MO			
October 21-24	Pest World 2014 Orlando, Florida			
November 13-14	Annual Conference and Exposition Hilton Branson Convention Center Hotel Branson, MO			



Tornado Safety

Below is Tornado Safety Information that the American Red Cross shared with us this week. Tornado season will be upon us before we know it, which is hard to fathom with the weather we've been experiencing lately. It seems as though this winter is never going to end. But we are into March now and April showers and May flowers are just around the corner.

МҮТН	FACT
Opening windows in a home or building during a tornado will help equalize pressure.	Opening windows will have not effect. Stay away from windows and exterior walls. Take shelter in the basement, storm cellar or an interior room without windows on the lowest floor.
If you are caught driving during a tornado, you should always get out of your car and get in a ditch.	Try to drive to the closest study shelter. If there is flying debris, pull over and park. Stay in the car with the seat belt on and the engine running. Put your head below the windows, covering your head with your hands and a blanket.
Cities are protected from tornadoes because of the tall buildings.	Tall buildings do not protect from tornadoes. Cities cover a small geographical area so the chances of being directly hit are small. However, tornadoes can strike anywhere.
Taking shelter in the southwest corner of your home will protect you.	This is based on an outdated theory that all tornadoes come from the northeast. Tornadoes can move from any direction and no one corner of your home is always safer.







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Hotshots

Lloyd Merritt Smigel

The "Hotshots" are alive and well. They are throughout all industries and I certainly have seen my share in our industry.

They know how to play the game. They rise quickly to the top and stay there for usually for a few years but some of them stay a lot longer.

These people seem to come out of nowhere, socially latch on to the right person and are given fast promotions.

Sometimes they meet the President or CEO at religious services, sometimes they meet casually at an office and the top person 'takes a liking to them' and they like them because they really 'tell them like it is" and immediately trust them.

I'm sure you've seen this person. All of the sudden they become a supervisor, branch manager, district manager or even higher.

Most of the time they have almost no track record into the 'new job' they've been promoted to. Usually within a few years they cause high turnover "cleaning house" and the good people leave in total confusion – "Why in the hell would the boss promote this person?"

In my Pest Control career I have come across many of these people – the 'anointed ones" – the "Hotshots".

Personally, I look for a track record. These people rarely have them. But they do have the gift of gab which is used to hypnotize the boss. They almost seemed blinded by these fancy 'bull----ers''.

The problem is that these people cause turnover of many good people. They cannot, however, produce the numbers. They can TALK

about the numbers and make many many outlandish promises, but they can't produce the numbers. "We've got to clean up this mess first. Weed out all of these past problems. Fire those in the way. Clean house."

Then, when their house is clean and he brings in new people – the Hotshot transfers the blame on them – "They're new – give it time." Eventually there figures don't jive with their rhetoric and they either get fired or, (get ready for it) they convince the boss they are better suited for another job – a promotion!!!!

Jonathan Swift (1667-1745) once said that "There's none so blind as they that won't see." Johnny and I used to work together. Ahhh the good ol' days.

But I regress.



I have actually tried to open the bosses eyes many times during my consulting career. Sometimes it has gotten me in trouble. Lost the account. It was as if I was treading on their holy ground. These Hotshots have these bosses completely bamboozled. Then the boss shoots the messenger (that would be me – but fear not – it was only a flesh wound)

Years later I find out that the Hotshot was fired "Lloyd, I should have listened to you – he cost me a lot of money."

The boss was totally conned.

The sad part of this is that we all know who the Hotshots are but the boss just won't listen.

So...

If you are the employee and the Hotshot with no track record becomes your boss – what do you do?

You can TRY to let your boss know. Best to keep focused on the numbers. The Hotshot can temporarily phony up some numbers for short spurts but, in the long run – he never can consistently produce. They are incapable.

Over time, the boss MAY wake up. Often, you will have moved on by time the boss wakes up. But, at least – you tried.

If you're the boss and if trusted past employees (with track records) tell you something - - I suggest you LISTEN. Check the numbers and turnover and listen to your head – quit listening to what you want to hear – check the figures and turnover – do a reality check.

If you're one of the Hotshots....

Change in the economy means we have to work SMARTER not HARDER!



Lloyd Merritt Smigel

Our economy has changed and we have to change with it. I am still involved with the Discovery retreats, which are designed to help you make the necessary changes to advance in this economy not just stay afloat or be happy to make payroll.

It is time for YOU to invest in YOU and LEARN what you need to know to establish a PLAN to move forward.

If you stand still, you will be trampled to death.



Call Terry NOW for consulting information and to order Lloyd's latest book, Bug People to Business People at (760) 751-0336 or email: terrycare@att.net

Email: sales@ifoakes.com

For Retreat information, please contact Dena at (706) 941-8140

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Annual Conference and Exposition

November 13-14, 2014 ~ Hilton Branson Convention Center Hotel ~ Branson, MO

Wednesday, November 12, 2014

5:00 - 6:00 pm Exhibitor Set up

5:30 pm MPMA Board Meeting

Thursday, November 13, 2014

7:00 - 8:00 am Registration and Continental Breakfast with Exhibitors

7:30-8:30 am Past President's Breakfast with Board Members

8:30 am - 1:00 pm ACE Training

9:00 - 11:00 am "Roaches and Heavy Infestations"

Speaker: Dr. Dini Miller, Virginia Tech, College of Agriculture and Life Sciences

Important DATE /

11:00 - 12:00 noon Vender Update in Exhibit Hall

12:00 noon Luncheon with Exhibitors

Speaker: Mayor Raeanne Presley, Branson Mayor

1:00 - 2:00 pm "Odorous House Ants and Red Fire Ants"

Speaker: Dr. Roger Gold, Texas A&M University, Department of Entomology

2:00 - 3:00 pm "Principles of IPM"

Speaker: Dr. Roger Gold, Texas A&M University, Department of Entomology

3:00 - 4:00 pm NPMA Update

4:00 pm Missouri Pest Management Association Annual Meeting

4:30 - 5:30 pm Cocktail Reception with Exhibitors

Friday, November 14, 2014

7:00 am Registration and Continental Breakfast with Exhibitors

8:00 - 9:00 am "Bed Bugs and Resistance"

Speaker: Dr. Dini Miller, Virginia Tech, College of Agriculture and Life Sciences

9:00 - 10:00 am "Termites"

Speaker: Dr. Roger Gold, Texas A&M University, Department of Entomology

10:30 - 11:30 am "Rodents"

Speaker: Bell Labs

11:30 - 12:30 pm "Safety, Labels and Equipment Maintenance"

Speaker: Tommy Reeves, Oldham Chemicals

12:30 - 1:00 pm Luncheon

1:00 - 2:00 pm "Perimeter Pests and Treatments"

Speaker: Dr. Cisse Spragins, Rockwell Labs Ltd.

2:00 - 3:00 pm "Ants"

Speaker: Arnold Ramsey, FMC

3:30 - 4:30 pm "Roaches"

Speaker: Arnold Ramsey, FMC

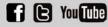
4:30 - 5:00 pm Missouri Department of Agriculture

Speaker: TBD



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Delusory Parasitosis: A Delicate Situation

Brad Dutoit, BCE

Many PMP's involved in the pest management industry for more than a few years have probably encountered the situation known as delusory parasitosis. Undoubtedly one of the most difficult situations a PMP will encounter, this problem must be handled with professionalism and concern for the customer. For the individual suffering from this condition, it can be very upsetting when they get no help or relief from PMP's that are called upon to get rid of the problem. There must be an infestation because they can feel the bugs and even see them under certain conditions so why can't we get rid of the problem.

Delusory parasitosis is a condition where an individual believes that an insect is biting, stinging or crawling on their skin but no evidence of a living organism can be found when an inspection is performed. There are several different causes of skin irritations that may be to blame for this condition. Biting insects that can cause reactions in humans and are commonly encountered are large enough to be seen. These include fleas, ticks, bed bugs, mosquitoes and lice. Complaints of "microscopic bugs" can sometimes be related to mites that are the result of bird or rodent issues. Since humans are not the primary host of these mites, the problem can be remedied by controlling the host. The scabies mite is the most common mite that attacks humans. There are a few others, but they are rare in the United States. Attacks by these mites require a medical professional for treatment rather than the use of pesticides. If insect or mites can be ruled out, there are a number of physical and psychological factors that could be causing the sensitivity.

In today's society, the human body is subjected to many different physical

factors such as detergents, cosmetics, household products and environmental pollution that may cause an allergic reaction. People may be prescribed new medications by a doctor, or have taken illicit drugs, that can cause an allergic reaction or skin sensitivity as well. The sensitivity to any of these products may change as the body ages causing one to be sensitive to an irritant that has never affected them before which may lead them to believe that they are being attacked by a bug. There are some diseases and other medical conditions, such as diabetes mellitus, skin cancers, hypothyroidism and cerebrovascular disease that have been shown to cause sensations in the skin that may be confused for insect activity.

Psychological factors such as stress, anxiety, tension and depression can manifest into tingling or itching sensations on the skin. Continued scratching can lead to open sores which further the individual's beliefs that they are being attacked by a bug. This belief heightens the individual's stress level which in turn intensifies the sensation to a point that it may become debilitating. While delusory parasitosis may occur at any time during one's life it is more common as a person ages. This coincides with another psychological factor of delusory parasitosis which is loneliness. This is common amongst the elderly especially after the loss of a loved one. The elderly may also have less social contact and may worry about self-image and their health causing stress or anxiety over newly discovered bumps or sensations on their skin.

How do we as PMP's handle this delicate situation? If the issue is delusory parasitosis, there is not much that can be done. The individual will need to be seen by a medical

professional to rule out health issues or allergies. If no cause is identified, some doctors will prescribe something for temporary relief and refer the person to getting their home checked by a PMP. This shuffling of the patient back and forth between professionals increases their stress level and makes the situation worse. When called upon to treat for this problem, you can place glue boards or other traps in an attempt to collect a specimen. Be empathetic to the individual's concern while maintaining a professional position, but be cautious of diagnosing something that cannot be verified. Have the customer assist with the inspection and ask about other things that may have changed with their life such as new clothing or linens. household products or medications or current stress that they may be dealing with. Approach this last one cautiously, you don't want to invade their personal life but you need to gain information especially if you are having trouble finding any evidence of insects. Their assistance may help them to identify other causes for their allergy. If no evidence of a pest problem can be found, treatment of the home with a pesticide should be avoided. The customer may insist that you try something but pesticide application may make the problem worse or only cause the symptom to subside for a brief period before reoccurring. In no instance should you appear to perform a treatment for the customers benefit, otherwise you will be drawn into a cycle of repeat visits due to reoccurrence of the imagined infestation.

Delusory parasitosis is a severe problem for those affected. As a professional in your industry, assist the customer to the best of your ability but don't make promises that you

(Continued on page 11)

Parasitosis continued

can't keep. This is a delicate situation that requires your empathy and knowledge of the problem.

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J.T. Eaton promotes Rodriguez to national post

Longtime regional sales manager James Rodriguez is now national marketing manager for the pest management manufacturer.

TWINSBURG, OH—J.T. Eaton is pleased to announce the promotion of James Rodriguez to the position of National Marketing Manager for the Pest Control Division, based in Twinsburg, OH.

Effective immediately, Rodriguez will be responsible for spearheading the marketing and communication of the professional products divisions and supporting all territory divisions with key accounts, while as assisting in product development and improvement of existing products.

Rodriguez brings 28 years of professional experience to the position, and continues to grow with the industry

"His lifelong commitment to this industry is prevalent in all he does, and his drive to learn and provide quality education to pest professionals has taken J.T. Eaton to a new level," says J.T. Eaton National Sales Manager Craig Velte.

Additionally, Rodriguez continues to hold multiple licenses in Fumigation, Termite & Pest Control in California and is A.C.E Certified.

About J.T. Eaton

Now entering its 82nd year, J.T. Eaton is a family-run business that offers a complete line of quality integrated pest management (IPM) products. All J.T. Eaton products are available in a variety of sizes, when applicable, to fit the needs of the customer. J.T. Eaton also leads the industry in forward-thinking about new technologies in rodent control through its website OneKeyIndustry.org. For more information, call 800-321-3421 or visit www.jteaton.com.

11



When liability writers bailed on Louisiana's pest professionals, the pros formed their own insurance company.

by Dennis Gorski

aking sure pest professionals have the coverage they need to keep the pests away is the singular focus of Baton Rouge-based Lipca Insurance.

Lipca, a program manager solely in business for the pest control and lawn industry, was born out of a liability crisis in the mid-1980s, according to Andy McGinty, executive vice president and chief oper-

1991 after several years handling auto and general liability claims for another insurer.

McGinty said the pest control industry in Louisiana had been stranded when the three biggest carriers writing general liability insurance for pest companies left the state. "All three walked and it just created chaos," he said. "Rates [from other insurers] were beyond ating officer. He joined Lipca in astronomical." He estimated that up

to 50% of pest control firms might have had to close their businesses because of the crisis.

With no other options, Lipca's precursor, the Louisiana Pest Control Association, formed a trust that founded a property/casualty insurance company in 1986 by selling stock and obtaining a bank loan.

A year later, Lipca was certified as a Louisiana-domiciled pest control insurance company.

Agent/Broker

The organization then incorporated as the successor to the trust.

Today the association, with 13 employees, is totally owned by about 250 pest control companies, McGinty noted

This past June, as Lipca was anticipating insuring 4,000 companies by the end of 2013 with its national program of termite, pest, fumigation, mosquito, wildlife, lawn and ornamental coverages, the association partnered with W.R. Berkley. Lipca will write insurance using Berkley's StarNet and Gemini specialty insurance units as its primary carriers for the years ahead.

The new arrangement, McGinty stressed, was at Berkley's behest. "They saw what we did, how we did things, saw our numbers and asked us to run their new pest and lawn program," he said. Lipca's general liability loss ratio "is easily below 50% every year," he stated.

Lipca will write large accounts wanting general liability, property/casualty and excess coverages on StarNet paper, he said, and use Gemini for smaller accounts that want only property/casualty cover.

Several other insurers had also approached Lipca, he remarked. He also said Lipca uses other insurers in certain situations outside of general liability with Berkley.

The affiliation with Berkley follows a six-and-a-half year collaboration with Lloyd's Brit Syndicate, McGinty added, during which Lipca built its pest and lawn program from about 1,000 insureds to about 4,000.

"The vast majority of business" is sold by a network of about 200 agents, he added. However, only Lipca has binding authority.



Lipca was born out of a liability crisis in the mid-1980s when the three biggest carriers writing general liability insurance for pest companies left Louisiana.

> —Andy McGinty, Lipca Insurance

Limits are \$5 million; "only a couple of accounts have asked for more," McGinty said. Depending on the state, premiums can be as low as \$450 or as high as \$200,000 for general liability. "There's no ceiling," he added

Everything, from policy issuance to claims handling to loss control, is handled in-house in Baton Rouge, McGinty said.

Policies can include endorsements for errors and omissions, pollution, lost key and contract liability as well as defense costs.

Lipca is admitted to write insurance in every state except Alaska, but it left Alabama in 2002, where "litigation is a nightmare," McGinty said."We were one of the first carriers to go." Lipca has only about five customers there, he estimated.

In pest and lawn care, the primary risk is damage to property by pest management professionals who are hired to destroy wood chewing insects or organisms. PMP credentialing "definitely varies" by state, McGinty noted. Damage is "easily 90% of the claims we handle."

Bedbug Invasion

About five years ago, bedbugs suddenly reappeared with a vengeance, especially in the Northeast and Midwest. The event, though a nightmare for travelers, hotel opera-

tors and commercial property owners, was somewhat of a godsend for pest control professionals, according to McGinty.

When bedbugs returned, "the industry jumped on it faster than anybody can recall for a target insect that has really started to affect the consumer," he added. Bedbugs "came at the perfect time [during the Great Recession]. It's a profitable line but it's got to be done right."

The overall market is soft, with new carriers entering the space. "California is the softest of the soft. The Midwest is good—the numbers actually are going up a little bit. The Southeast is just OK" He added that "workers' comp in pest control right now is very difficult."

Retention is 89% to 90% every month, McGinty said, and he's quick to note "we are not the norm. We are the exception—totally owned by the industry and writing any size company."

He believes the pest/lawn industry's ownership structure is one of the secrets to Lipica's success, "We do not insure everybody. We try to insure the best. This is our only program. We're focused and we know their exposures like nobody else. All my board of directors are pest management professionals. All of our underwriters, with the exception of a couple of new ones, have been through termite training school. They've been out there with shovels and picks, learning how to trench and treat and calibrate; microscopes looking at termite damage and wood-rot damage; and knowing the difference between a bedbug versus a flea." $\mathbf{E}\mathbf{R}$

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9 Ways to Gain the Competitive Edge

Nancy Friedman, The Telephone Doctor

Tight economy! Reduced staff! Demanding customers!

"These days it's extra challenging to satisfy and keep customers. It's even more important than ever because customer loyalty is generally considered the primary engine today to retain sales levels and gain an advantage over the competition.

It's been this way for a long time; it's just getting more attention now. We just need to do things better.

There are hundreds of ways to do better. Here are 9 we like:

1. Know your product and services . . . inside and out.

Not being knowledgeable frustrates customers. An uneducated employee is semi-useless to a customer. Job knowledge is key in any position. If for any reason your company doesn't offer job knowledge training, make it your own priority to find out as much as you can. Job knowledge is a key ingredient to serving customers.

2. Believe in your product and services 150%.

We know of a salesperson who has never had any formal sales training. However, based on the belief in the product, services and contagious enthusiasm, this person is a top seller. People LOVE to buy from people who get excited about their product. Customer service reps are salespeople!!!

3. Walk the walk, talk the talk. Practice what you preach.

A Ford dealer would not drive a GM car. Employees need to support their company's product or services before they can expect their customers to have confidence in them.

4. Keep your word.

Companies spend thousands, sometimes millions of dollars advertising their services and products. They tell the customer they are THE BEST, THE ONLY, they are NUMBER ONE. "WE GUARANTEE OUR WORK" isn't enough. Customers need to know that you'll do what you and vour advertising says you will. If you claim to provide the 'best of anything,' make sure you keep your word. And be sure all employees keep their word. Telling a customer something will be to them in 7 working days, and then having it NOT show up is a credibility buster.

5. Return all calls and emails.

It boggles my mind when a call or an email is not returned. There's not an excuse in the world I could buy when that happens. Sure, some of us get way too many calls and aren't able to return them in a timely manner. Well, then have the call returned on your behalf! Not returning an email? How much work does that take? DUH?

6. Don't ever forget "who brought you to the dance."

In other words, there are always customers who were with you from the start. They helped make your business a success. They believed in you. A nice simple note once in a while is an ego booster to them and you'll feel good about it too.

7. Make NO ULTERIOR MOTIVE CALLS or NOTES.

Every once in a while, drop a note or make a phone call to customers (and prospective customers) without trying to 'sell' them something. Telephone Doctor labels those "no ulterior motive" calls. They're "just because" calls. . . and very welcomed. When was the last time you heard from a salesperson or a company just to say HI? (See what I mean?)

8. Be in a good mood.

All the time! Be the person that when the customer leaves or hangs up the phone, they think to themselves, "That was a great call/visit." Not in a good mood? Learn how to be. Remember one of our Telephone Doctor mottos: "A phony smile is better than a real frown." Do you really think the first runner up of the Ms. America contest is as "thrilled for the winner" as she says or shows she is? Talk about a great big phony smile!

9. Participate in customer service training programs at your company.

Sure you know how to be a good CSR. But everyone could use a refresher. And if there are no programs in place on customer service, ask for them. At best, you'll be ahead of the competition, and at worst, you'll at least be even with them. Customer service is not a department. It is a philosophy. And it's for the entire company. Everyone needs to embrace it – or it doesn't work.

###

Nancy Friedman, president and founder of Telephone Doctor Customer Service Training, St. Louis MO, is a speaker at association, franchise and corporate meetings. She can be reached in St. Louis at 314 291 1012 or

visit www.nancyfriedman.com.



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Be Careful What You Promise

Andy McGinty, LIPCA Insurance

One of our insureds, a wildlife professional, called me about a claim. At first after hearing about the facts I really didn't see the exposure for the insured. You could tell this insured was very professional, knew his stuff and we both agreed that we didn't see why we would be held responsible for payment of this claim. Well, that all changed when I received the insured's documentation.

Our insured was asked to service an attic located in a city in the Northeast. Typical service for a wildlife company where there was activity of wildlife in the attic as well as leaving "evidence" of their presence for an amount of time. The insured proceeds to service this home/attic in normal fashion. The insulation that was damaged was replaced, clean-up done as well as exclusion work to keep the critters from returning. Again everything seemed just fine in regards to the work performed by our insured.

The service was done during warmer months and sometime during a very cold part of winter, one of the pipes burst in the attic. Needless to say you know what happens to water after the pipes thawed-gravity. Yep water started coming out and ran for some time. Over \$40,000 in damages being claimed against our insured by the homeowner's insurance.

Well come to find out that some of the pipe insulation did not cover the pipe for about 2-3 inches. The thing is the insulation that was missing had nothing to do with animal or wildlife damage. It was torn due to improper installation or just wear and tear. So as stated above what did our insured do wrong negligence wise? Nothing. Here is the problem.

When we received the paperwork including the contract and/or work

order for the insured it had some additional wording the insured put on the document-COMPLETE ATTIC RESTORATION.

What does COMPLETE ATTIC RESTORATION mean? I can promise you that those reading this article will claim it means the services to control, clean up and exclude wildlife. I can also promise you even before I called the attorney suing our insured over this will think it means 100% RESTORATION. Well when I called the plaintiff attorney, you guessed, it was the first thing out of his mouth on why we had to pay. There was no discussion that we owed all of it.

Well needless to say I disagreed and explained our position, that we will have the necessary experts and all that to show our services followed peer industry standards, etc. Well that fell on deaf ears. So we had to go through the motions of getting our expert, deposing the parties involved and spending quite a bit on defense since they left us no choice. I even tried to get this settled before as the insured really wanted this to go away. But again it was all or nothing with this attorney.

In this state you have go through a non -binding arbitration before you can go to trial. Wasted time and expense but that is another story. We go to arbitration and to make a long story short, our insured and our defense attorney stated the arbitrator agreed with our position that we did nothing wrong, or no negligence. The issue was the wording, COMPLETE ATTIC RESTORATION, made this matter more of a contractual obligation. Since our insured drew up the contract and is responsible for the wording, the judge found COMPLETE ATTIC RESTORATION wording ambiguous and ruled for the plaintiff.

Well the plaintiff attorney then demanded that we needed to pay most of this damage due to the decision. I politely stated that we will not, we go to trial and if we lose we will appeal, etc. He was not a happy camper. When he realized we were serious we went back and forth and settled for about 35% of their claim. The future costs made it reasonable to do so as well as the chance of losing which could have easily happened. Our insured was ecstatic it was over.

The lesson learned here is very simple. Be very careful of what you promise on paper. This includes your contracts, renewal documents, treatment or service slips, etc. We have seen our insureds get burned on all of these documents by using words and terms they thought meant one thing and a judge or jury thought otherwise. Every contract at least should be looked at by local counsel but make sure that attorney knows your business. We review contracts free for our insureds and then tell them to go to a local attorney to be sure. We know the business and they know the local and state laws.

Again be very specific on what services you will supply but more importantly make sure of the exclusions, disclaimers and other phrasings in your contracts that protect what you cannot control. Good luck.

Andy McGinty is the Executive Vice President/Chief Operating Officer for LIPCA Insurance and their industry owned National Pest and Lawn Program. He has handled thousands of pest and loss control situations since 1991. You can reach him at 800-893-988, Extension 7016, andy.mcginty@lipca.com or visit www.lipca.com.



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Good Bug/Bad Bug Program for Children

~ Updated & Available ~

St. Louis, MO – Compelling Communications announces the availability of a program for pest control companies to present to schools and children's groups. The 15-20 minute "Good Bug/Bad Bug" program leads children ages 6-9 through a discovery process to determine if a bug is good or bad. It promotes the professional pest control industry as the solution to pest problems and provides all the resources necessary to make a successful presentation.

"This program had limited availability in the past, but those who used it praised it for its simplicity and completeness," explains Compelling Communications owner, June Van Klaveren who was one of the developers. "We are offering the program kit to the pest control industry at a nominal fee of \$49.95 that includes the complete program in electronic format."

The purpose of the program is:

- To point out to children that insects are bad only when they interfere with our lives.
- To point out the dangers of cockroaches as they interfere with our lives.

 To point out that as professionals, we are interested in getting rid of only those insects that interfere with our lives.

The program's kit includes sections on:

- Getting your foot in the door with schools
- Flyer to promote the presentation
- Some things to remember when talking to children
- A PowerPoint file containing 12 color, cartoon slides
- A complete script to accompany the PowerPoint file
- Bibliography of children's literature about insects
- · Glossary of terms
- Coloring sheet

The program is available for purchase at www.CompellingCommunications.com. For more information, contact June Van Klaveren at 800-779-0067 or june@compelcom.com.





Marketing Got You Stumped?

For solutions, products, articles & ideas – visit www.HowToMarketPestControl.com.

Then CALL US for your FREE 30-minute marketing consultation.



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NEWS from **NATIONAL**

Higher Temperatures Yield Increased Tunneling in Subterranean Termites

According to Runxin Cao and Dr. Nan-Yao Su, both of the University of Florida, temperature has a significant effect on subterranean termite tunneling and movement of food particles. Working with four subterranean termite species, including the pestiferous Formosan termite, *Coptotermes formosanus*, and the widely distributed eastern subterranean termite, *Reticulitermes flavipes*, Cao and Su set up 10 by 10 cm arenas with groups of 50 termites in each. The trial arenas, with termites inside, were held constantly at 15, 20, 25, 30 and 35°C (R. flavipes was not tested at the highest temperature due to high mortality) during the duration of the experiment (48 hours). For three out of four species tested, all but R. virginicus, tunneling occurred more rapidly at higher temperatures. The data show that temperature, food particle movement, and tunneling activity are positively correlated. Practically, this research helps explain the reduction in termite damage and movement during the winter, and suggests that baits may be less likely to be discovered during cold months.

The full text of this paper, "Tunneling and Food Transportation Activity of Four Subterranean Termite Species (Isoptera: Rhinotermitidae) at Various Temperatures," can be found in the most recent volume of the *Annals of the Entomological Society of America*.

EPA Denies Ohio Emergency Exemption for Bed Bugs

While EPA acknowledges the difficult challenges facing PMPs, propoxur will not be approved under a Section 18 emergency exemption requested by the Ohio Department of Agriculture for control of bed bugs. In an explanation of this determination, EPA states in a March 14, 2014 letter to ODA Director David Daniels that even with a refined risk assessment based on more recent data submitted by Wellmark, EPA could not make the necessary safety finding to grant Ohio's Section 18 request.

Utah Governor Signs Pesticide Applicator Business Registration Bill Into Law

Utah Governor Gary Hebert last week signed legislation into law revising the registration requirements for Utah pest management professionals and other pesticide applicator businesses. Industry members worked with Utah Department of Agriculture and Food officials and lawmakers to amend an objectionable provision of the original bill.

States Wade Into Murky Territory in Approving Pesticides to Treat Marijuana

In response to state laws and initiatives legalizing marijuana, an increasing number of states have or are taking up legislation or administrative rulemaking allowing for the use of certain pesticides to treat marijuana. Since the use of marijuana is currently prohibited under the federal Controlled Substances Act, the U.S. Environmental Protection Agency has not approved any pesticides to treat the crop.

Maine last week enacted legislation granting the state's Board of Pesticides Control the authority to approve pesticides to treat marijuana. The state enacted legislation last year authorizing the use of minimum-risk pesticides to treat marijuana. Growers complained, however, that they needed additional tools to manage pests. Delaware, Colorado and Washington State have also addressed or are considering rulemaking pertaining to the issue.

Critter Control Technician Saves Life!

Ryan VanHellen of Critter Control in Austin, Texas, was just on another home inspection for trespassing critters. What he discovered was not something that could be seen, yet was potentially more deadly than most wild animals he normally faces -— an insidious gas leak in the customer's home. The customer, Lori Thomas, called and thanked Ryan VanHellen's office manager and wife Summer, saying, "We called your company to help us with an uninvited visitor after finding you on YP.com. When Ryan arrived, he discovered a gas leak. I'm happy to say that we are alive thanks to you all."



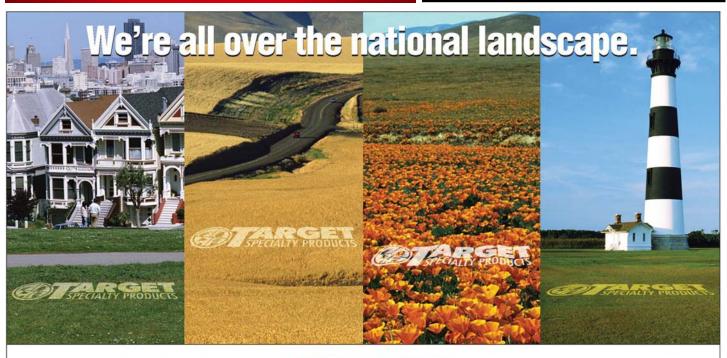
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August Recertification & Golf Fundraiser

Capitol Plaza Hotel Jefferson City, MO August 14-15, 2014



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2014 Awards Nomination Form

Do you know someone in the Pest Management Industry who has worked hard for the industry? Maybe they have done something beyond the call of duty. Maybe they have done something to help not only the Pest Management Industry, but their fellow man. Think about it! I am sure each of us knows someone who deserves to be recognized for their contribution to our industry.

These awards will be presented at our Annual Conference which is being held in St. Louis in December. Three types of awards are planned. Listed below are the types of awards and their respective criteria. Please fill out the form and include a short letter stating why you feel your nominee should receive an award.

AWARD CATEGORIES

Dr. Wilbur Enns Man/Woman of the Year - The award will be given to a person who has been outstanding in their contribution of time, talent, and innovation causing a positive result in the betterment of the Association and its' membership.

John Veatch Award - May be awarded to anyone who has made an outstanding contribution to the Pest Management Industry. Recipient does not have to be a member of the MPMA.

Special Award - This is an open category. Any criteria of interest to our association will be considered.

Keep the award criteria in mind when making your nominations. If you know someone who is deserving one of these awards or deserves some type of recognition please bring it to our attention. All award nominations must be received no later than November 1.

Mail the nomination form and letter to:

Randy Coleman, Chairman Alert One Pest Control PO Box 3131 Joplin, MO 64803

Phone: 417-624-5144

Email: flavipes80@hotmail.com

Sandy Boeckman, Executive Director

MPMA 722 E. Capitol, PO Box 1463

Jefferson City, MO 65102

Phone: 573-761-5771 or 800-848-6722

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or to

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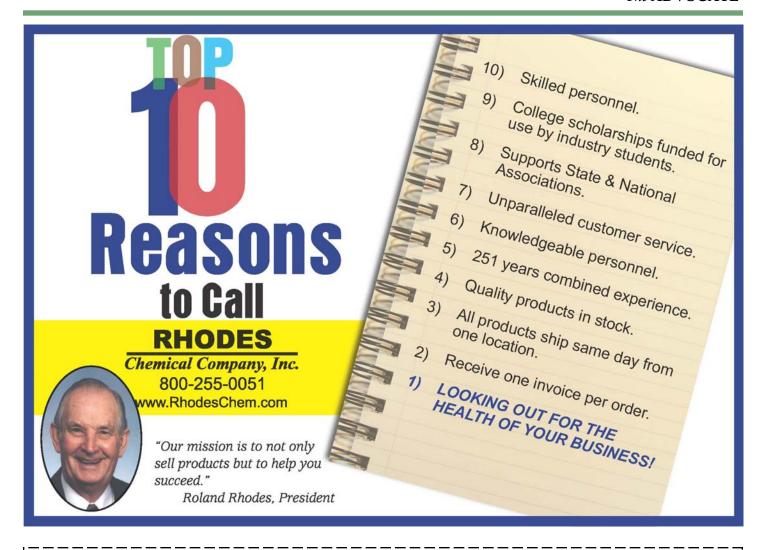
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7A & 7B Technician Training Available from MPMA

The revised Missouri Pesticide Technician Training is Categories 7a and 7b, General Structural and Termite Pest Control programs have been approved by the Missouri Department of Agriculture and are now available from Missouri Pest Management Association. Please note - The Department of Agriculture will soon stop approving the old technician training programs from MPMA. If you have been using those programs, place your order today for the updated programs while there is time to get approval before you train a new technician.

Member Price		Non Member Price	
7a	\$75.00	7a	\$150.00
7b	\$75.00	7b	\$150.00
Both Categories	\$125.00	Both Categories	\$250.00

Remember...new technician trainees must complete 7a and 7b training before applying for license from the Department of Agriculture. Call MPMA for your copies today...573-761-5771 or 800-848-6722.



A Publication of the Missouri Pest Management Association

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