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Tree Termites
Experts consider the tree termite (Nasutitermes corniger) to be an important economic threat in the United States due to its adaptable nature and aggressive foraging behavior. N. corniger is considered to be one of the most successful termite species in the world. Its ability to nest in a wide variety of locations and its flexibility with regard to food sources helps the species to outcompete and sometimes displace native termites in locations where it has become established. In Florida, it has been observed engulfing entire foraging territories of native Reticulitermes flavipes colonies.

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FEATURES

BACK TO BUSINESS
By Amy Bell
After a destructive tornado, a massive flood, a catastrophic earthquake or a Category 3 hurricane, pest management companies and other businesses in disaster zones often struggle for months or even years get back on track—and many of them never bounce back. However, it IS possible to get your business up and running again. Not easy, but possible.

FLEET SAFETY FOR THE PEST CONTROL INDUSTRY
By Gary Shapiro
More than 1,300 workers die each year from crashes on public highways, and more than 300 workers die each year from crashes off road, on private roadways, or on industrial premises, according to the Occupational Safety and Health Administration. Based on those statistics, there are a number of critical areas that all Pest Control operators with fleets should address to better control the risks associated with vehicle operations.

RIP THROUGH THE POST-DISASTER RED TAPE
By Amy Bell
After a disaster, it’s no easy task to navigate the complicated labyrinth of business insurance claims and federal assistance programs. However, if you plan ahead and play your cards right, it is possible to cut through the red tape, secure the resources you need and get your pest control company back in business.

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Protecting Your Business—A Behind the Scenes Look

As you well know, one of NPMA’s key priorities is to protect your company with a proactive approach to public policy. But, we also work to protect you from onerous and overreaching legislation or regulations fueled by a general lack of understanding among policy-makers about the inherent value of the pest management industry.

What you may not know, however, is that while it is NPMA’s priority to make sure that our elected and appointed officials and their staffs understand the value of effective pest management, it is the Government Affairs department that rolls up its sleeves and makes it happen. And, it is what happens behind the scenes that produce such recent “wins” as the recent pyrethroid and rodenticide label changes.

In 2009, the U.S. Environmental Protection Agency decided to limit the outdoor non-agricultural use of pyrethroids, because of potential impacts on aquatic species. Among other things, the new labels largely limited the outdoor use of pyrethroids to crack and crevice and spot treatments.

NPMA, along with the Association of Structural Pest Control Regulatory Officials, the Association of American Pesticide Control Officials, the Pyrethroid Working Group, and the State FIFRA Issues Research and Evaluation Group, an EPA advisory committee also comprised of state regulators, recommended to EPA that the labels be further changed.

Over the course of 9 months, NPMA and members of the coalition held multiple face-to-face meetings with EPA and other stakeholders and wrote hundreds of various communications to reinforce our position. Additionally, last fall we held a workshop at NPMA’s headquarters for 17 EPA employees and ten state pesticide regulators. During this workshop, which was facilitated by several university professors, we combined technical education such as insect biology, behavior and control strategies, with a real-world walking tour of commercial and residential sites.

And it worked.

We were recently advised that EPA has agreed to language proposed by the coalition late last year. The new language (that will begin showing up on labels by the middle of this year) will allow PMPs to make outdoor applications beyond applications to cracks and crevices and spot treatments, provided the application is made through the use of a coarse, low pressure spray over a treatable surface (bare soil, lawn, turf, mulch or other vegetation) and not an impervious surface like a driveway or sidewalk.

This is just one example of the many things that NPMA does to support your business. To be successful at these kinds of activities, you’ve got to know the laws, got to know the rules and got to know the players. That’s what NPMA is good at.

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In the aftermath of a devastating disaster, it’s difficult enough for affected families to pick up the pieces and move on with their lives. But what about local business owners? Pest management companies and other businesses in disaster zones often struggle for months or even years get back on track—and many of them never bounce back.
Yet even after a destructive tornado, a massive flood, a catastrophic earthquake or a Category 3 hurricane, it is possible to get your business up and running again. Not easy, but possible. Just ask Robert Kunst, President of Fischer Environmental, a pest control company headquartered in Mandeville, Louisiana. After Hurricane Katrina wreaked havoc in their service area, Fischer Environmental managed to stay afloat and successfully resume business operations quickly and efficiently.

Read on to learn some steps you can take before and after a disaster to ensure your business survives—and even thrives—after the storm.
Be Prepared
As the old saying goes, “An ounce of prevention is worth a pound of cure.” If you don’t prepare your business for the worst case scenario now, you could pay for it in spades later.

“I can say this from personal experience: if you aren’t prepared, the loss is far greater,” says Bob Young, Jr., Region Manager for Terminix International Co. in Plainview, New York.

Unfortunately, Young says he learned this lesson the hard way. Over the years, his branches have suffered through floods, fires, storms and other disasters. “We actually lost close to $220,000 in one of our branches just to a flood,” he recalls. “It impacted all of the associates who worked there and many of our customers as well. We had to more or less rebuild and relocate and keep the associates working, and we had to find temporary places. We were able to do it, but it was tough.”

This is precisely why businesses need a proactive plan for reacting to disaster situations. “We’ve learned from the past—and now we prepare ourselves in a way to proactively minimize some of the pain we’ve felt and some of the loss that we might experience,” he explains.

Today, Young says they offer their branches a safety and loss manual to help prepare their staff for the unexpected. “It talks about different things that you might be able to prepare yourself from floods to chemical disasters. For example, when we had the flood, we had pesticides in water, so then it was also an environmental hazard. So there are a lot of variables that kick in, and it’s important to know what to do when these things happen. There’s a whole host of different issues to avoid contamination and to protect your assets.”

When Superstorm Sandy carved a path of destruction along the East Coast last October, Young says his branches were better-prepared. For one, they had installed backup generators to help provide people in critical need with electrical power. “We had many associates without electricity, some lost their homes and some had flood waters. Many of them didn’t have access to basic necessities,” he explains. Fortunately, they had prepared for this worst case scenario, and it paid off. “We tried

“When it comes to recouping lost money from your business so it doesn’t go under, a business interruption claim is so important,” says Young.
to prepare [our employees] before the storm and then we had some backup plans after it occurred,” he says. “It really helped us out in a big way.”

Diversify Your Business
If you want to ensure that your business doesn’t crash and burn after a disaster, diversification is key. “The problem with Katrina was that it destroyed about 92,000 square miles of land, so it was a very widespread disaster,” Kunst says. “Secondly, the flood that occurred didn’t go away. It filled New Orleans, so for three months, 1.2 million people were displaced.”

Because many of their homes were submerged under 14 to 18 feet of water, the vast majority of affected families ended up re-settling somewhere else—mostly on the outskirts of New Orleans. “Now, I was blessed because most of my operation in Louisiana is in the outskirts of New Orleans, not the inner city,” explains Kunst. “So although I lost thousands of customers in New Orleans, I picked up thousands of customers in the suburbs.”

He points out that one particular pest control company, which only had one branch in New Orleans, lost 10,000 customers overnight after Katrina slammed into the city. “And nobody expects that—nobody expects that switch is flicked and all of your customers are gone, which means you have no value.”

This is why pest control companies shouldn’t put all of their eggs in one geographical basket, so to speak. “If you have a very tightly geographically concentrated customer base, disasters can be far more serious for you than for your competitors,” Kunst emphasizes. “By being diversified geographically, I didn’t get hurt as bad as those who weren’t.”

Create an Employee Disaster Plan
If you prepare your staff for a disaster, everything else will fall into place. After all, without employees, you cannot run a pest control business.

“Just before Katrina, we developed a hurricane reaction plan [for our personnel],” says Kunst. As part of this reaction plan,

| 1 | Keep 90 to 120 days’ worth of cash on hand. Robert Kunst, President of Fischer Environmental, a Louisiana pest control company that survived Hurricane Katrina, says you should always have plenty of easily accessible emergency cash. “By the time everything goes through with insurance and everything, you’re going to get your money back—but you’re not going to have it when you need it.” |
| 2 | Create a Business Continuity Plan (BCP). “This documents exactly how you plan to continue the business in areas that are impacted by disaster,” says Bob Young, Jr., Region Manager for Terminix International Co. in Plainview, New York. |
| 3 | Make sure you have loyal employees and loyal customers. After a disaster, customer and employee loyalty will pay off big time. “Those customers are going to settle again some place and those employees are going to work for someone again—and you need to make sure that someone is you,” says Kunst. |
| 4 | Download contact info for all the financial aid, government assistance, state and local emergency programs. Don’t wait until after disaster strikes, when you’ll be scrambling to hunt down this info. Bookmark these websites, record contact numbers and keep them in a safe place. |
| 5 | Create an employee reaction plan. This plan should include designated “safe spots” to meet your employees after a disaster as well as emergency contact information and the ways you plan to communicate. |
| 6 | Store your important business documents in a safe place. Kunst says “whether it’s backed up in the sky in a cloud or recorded manually in a book,” keep your critical documents in a safe, secure place. |
| 7 | Know who does what. Determine which employee will be responsible for certain tasks in the event of a disaster. For example, one person may be responsible for checking out the building while another is responsible for contacting all the employees. |
| 8 | Meet with your Insurance agent. Sit down with your insurance agent and walk through exactly what you have coverage for and what you don’t. |
| 9 | Prep your building. “Look at what your building is prone to, determine the potential loss and come up with a contingency plan,” says Young. Kunst adds, “If you can afford it and you’re zoned for it, I’d install a whole building electric generating system that runs on natural gas.” |
| 10 | Distribute emergency checklists to your staff. “If you don’t have [your own] resources, go to the Red Cross,” says Young. “They have numerous checklists for various types of disasters. Depending on what disaster comes our way, whether it’s an earthquake, a hurricane or a flood, you can provide your associates with this information.” Visit redcross.org for more information. |
employees knew if they wanted to get paid, they needed to come to one of three safe points Fischer Environmental had designated in case of a hurricane. “Because our corporate building was not blown down and was secure, they came to our building, and we paid them cash. We found out where they were living and we found out some people had no place to live, and we put them up with other people who had spare rooms.” Kunst says they even let some employees stay in the building because they still had power, water and phone service.

“It was the best thing ever because then I had contact with all the employees that were displaced and we could reconfirm that they were going to stay in the area to service my people,” he explains.

Maintain Proper Records
Most pest control companies have business interruption insurance, which (if designed properly) can be a savior for businesses struggling after a disaster. “When it comes to recouping lost money from your business so it doesn’t go under, a business interruption claim is so important,” says Young.

However, if you don’t maintain proper records and keep them in a safe, secure place, that insurance won’t be worth a dime. “By keeping the proper records, it’s a lot easier when it comes time to prove your case to help rebuild,” Young points out. “It may not happen right away, but you can look at recouping some of the money that is lost and keeping the company afloat.”

It’s not only important to keep track of your financial assets, but also what impact a disaster could have on your customer base and your revenue. “We’ve gone through this not once, but three times,” says Young. “By keeping proper records—not only fixed assets, but also what the impact was to us in terms of business—it has really helped.”

He says it’s important to maintain photos, itemized lists and comprehensive inventories of fixed assets as well as intangibles. “The reality is that I found out the hard way that a claim can take several months—8 to 9 months or longer—to resolve,” says Young. “If you don’t have all the appropriate paperwork and documents, you could risk losing that revenue and possibly losing your company.”

Get Smart with Post-Disaster Advertising
In the wake of a disaster, most consumers in your area are not going to have power. That means no radio, TV or Internet access. In this low-tech environment, you cannot depend on traditional advertising sources. It’s time to go old school.

“You can’t advertise in the normal sense after a catastrophe,” explains Kunst, who says consumers in his town didn’t have access to radio stations or even newspapers after Katrina. “So in our case, we used signs,” he adds. “We just stuck them everywhere. I drove my car around day and night sticking out
signs and telling people about our pest control service so people could get to us.”

**Keep an Open Mind**

After a disaster strikes, you can’t expect to go about “business as usual.” If you want to keep your head above water, it’s important to keep your eyes open for any and every opportunity.

“You have to be open to different business models,” says Kunst. For example, he says Fischer Environmental had never even considered offering mold remediation until Katrina hit. “All of the sudden, we lost 1.2 million people who weren’t going to buy pest control, lawn care or termite work—but whose homes were under 18 feet of water. When that water drained out, every one of those homes had to be remediated. So I said okay, I guess I better get into that business.” Therefore, Fischer Environmental offered mold remediation services until New Orleans was up and running again.

Lastly, pest control businesses should be ready and willing to accept any work the federal government may hand out post-disaster.

For example, after Katrina, the federal government sent 90,000 mobile trailers to New Orleans. “The government decided that all of those trailers needed pest control before they returned them for cleaning, and they all had to have a termite job on them,” Kunst recounts. “The whole point is to put money back into the economy. The government gave every pest control company thousands of termite jobs at astronomical rates so they could hire people. It got a lot of companies back on their feet.”
More than 1,300 workers die each year from crashes on public highways, and more than 300 workers die each year from crashes off road, on private roadways, or on industrial premises, according to the Occupational Safety and Health Administration.

Based on those statistics, it’s not surprising that driving is one of the leading causes of work related fatalities in the United States. There are a number of critical areas that all Pest Control operators with fleets should address to better control the risks associated with vehicle operations. Risk or fleet managers for nontraditional truck fleets for example, often find it very difficult to control the risks associated with their fleets due to a lack of expertise, remoteness of operations, or operational challenges. In many cases they do not realize that their fleets would be considered to be sizable transportation companies if they were strictly fleet operators.
To help address and control the risks associated with vehicle operations, it’s important to identify who is driving the motor units and when the vehicles are being used. This can include identifying when the vehicles are being driven for company-related business, monitoring and controlling who drives the vehicles while at work, and employing a driver training program. A driver training program should be required of all drivers operating a company vehicle, but some remedial driver training can be used to target those drivers deemed as being a higher risk.

The first step in assessing a fleet program is to determine which positions require the use of a vehicle. Besides technicians, it is important to take into account those employees with jobs that seem more stationary, such as administrative personnel who may drive to the bank; office workers who pick up parts at the hardware store; and managers who on occasion drive to customer locations. By assessing the fleet program, it can identify these travels and offer opportunities to eliminate or consolidate these trips and possibly reduce the number of employees out on the road at any given time.

The next step in assessing a fleet program is establishing policies on where and when employees can use their vehicles for work, or for pleasure. When giving company cars for employees to use, it is important to set parameters so employees have a good understanding of how the vehicles are to be used. Be sure to ask yourself the following questions: Does the employee need to come back to the company lot at the end of the day or can the employee take them home? Is the personal use of the vehicle allowed and can it be used by other members of the family? Another important step to consider is reviewing the driving history of all individuals driving on company business. This is an important step in controlling who is allowed to drive on behalf of the organization. A motor vehicle record (MVR), which can usually be obtained from the department of motor vehicles within the issuing state of any driver with their permission, is one good way to do this.

The MVR provides a record about what types of vehicles the employee is licensed to drive, when these licenses were obtained, and any moving violations that the driver has been convicted of. History often repeats itself and most drivers do not change their underlying habits behind the wheel of a company car. A driver with a number of recent minor violations, or a couple of significant moving violations will often use the same risky behaviors that got them convicted in the past while out driving for the company.

To help identify at-risk drivers, it is very useful to create objective criteria for reviewing MVR’s. The criteria can include a maximum number of moving violations in the past few years (often the last three years) and a maximum number of critical violations in a somewhat longer period of time. Critical violations include driving under the influence, leaving the scene of an accident, and excessive speeding. The scoring mechanism can also take into account factors such as driver age, number of at fault vehicle crashes, and experience in the type of vehicle to be driven.

The MVR review can be used prior to authorizing a driver to use a vehicle on company business and then on a regular basis to identify changes in their driving record. Additional methods to identify high risk drivers can include supervised on-road driver observations, citizen complaints, and vehicle crash reviews. Many companies are also using telematic data, which can include information on vehicle speed, hard-brake events, and excessive acceleration that has been communicated directly from the vehicle to company officials.

Once a high risk driver has been identified, a decision must be made about whether to provide some form of disciplinary action or require remedial training. In many instances, the training is viewed as discipline by seasoned employees. The corrective action and/or training should be in accordance with the severity of the violation and documented. Many companies will require high risk drivers to complete defensive driver training and some have gone so far to as to send their problematic drivers to attend structured courses at local skid pads. With any training, a documented knowledge check at the end of the course is very advisable.

In 2006, the American National Standards Institute (ANSI) created the Z-15 standard for fleets. The standard was updated in 2012 to provide
additional insights and depth on critical driving hazards. It encapsulates many of the best practices for fleets. The Z-15 standard does an excellent job of explaining the roles of various entities within the organization with regard to fleet as well as a number of controls for improving fleet safety. Important components of the program include MVR review, policy development, and driver training.

For an expert consultation, please contact Weisburger Insurance Brokerage at 800-431-2794, info@weisburger.com, or visit our site at www.weisburger.com. Weisburger, a division of Program Brokerage Corporation, is the nationally endorsed insurance broker of the National Pest Management Association (NPMA). With over 75 years of experience, our experts are able to review your current coverage and identify ways to best protect your pest control business during the tips and peaks of the industry. «
Introduction

*Nasutitermes corniger*, commonly referred to as the tree termite, is a nest building, arboreal termite that has become established in South Florida (Figure 1). The termite is a widely distributed neotropical species commonly encountered in Central and South America as well as the Caribbean.

The termite was first discovered in Dania Beach, near Fort Lauderdale, in 2001. The original infestation was limited to a 50 acre area and represented the first-ever introduction of a tree dwelling termite to North America. Experts estimate that the termite had probably become established in the area at least eight years prior to its initial discovery. Eradication efforts were undertaken in early 2003 and the termite was thought to have been eliminated. However, in July 2011, multiple colonies were discovered at the International Fishing Hall of Fame in Dania Beach. Subsequent area-wide surveying of the area surrounding the infested site revealed multiple residential and commercial properties as well as natural areas with active tree termite colonies.

Experts consider this termite to be an important economic threat in the United States due to its adaptable nature and aggressive foraging behavior. *N. corniger* is considered to be one of the most successful termite species in the world. Its ability to nest in a wide variety of locations and its flexibility with regard to food sources helps the species to outcompete and sometimes displace native termites in locations where it has become established. In Florida, it has been observed engulfing entire foraging territories of native *Reticulitermes flavipes* colonies.

Description

*Workers*

Workers are somewhat ant-like in appearance and may be mistaken by consumers for such. They have darker bodies than common subterranean termites, and wrinkled, reddish brown heads.
Soldiers
Soldiers are tan to dark brown in color with a dark, sclerotized conical head, through which a sticky mixture of defensive chemicals are secreted to defend against predators (Figure 2). Unlike subterranean termites, tree termite soldiers lack functional mandibles and rely on workers for feeding and grooming.

Winged Reproductives
Alates are dark-brown to black in color and have dark, smokey-brown colored wings.

Nests
Depending on the age of the colony and number of individuals present, nests can range from 6 to 36 inches in diameter. Nests are dark-brown and are sponge-like in appearance and may appear high up, or at the base of trees or shrubs. Nests may also be found free standing in natural areas or inside structural voids. Nests are constructed of a hard carton material made from chewed wood and feces (Figure 3 and 4).

Behavior and Biology
Unlike subterranean termites found in North America, *N. corniger* will forage both above and below ground. Tree termites forage over large areas, constructing dark brown shelter tubes leading to food sources. The tree termite builds nests in trees which represent the focal point for all colony reproduction and the main hub of the colony’s foraging network, with shelter tubes connecting the nest to sources of cellulose (Figures 5). Carton nests serve to protect the colony from predators, weather, and injury.

Colonies typically begin in a knot hole or other natural tree void, where a protected chamber is constructed of chewed wood and feces. Internally, nests are heavily reinforced with hard carton material surrounding the queen’s chamber, which is normally located within the central portion of the nest and may be adjacent to, or inside, the tree on which the colony resides. This chamber serves to protect the workers, soldiers and queen while the colony grows. Colonies may be constructed at the base of trees, high in branches or inside structural voids like attics. Nest placement may be limited by available moisture, which seems to be a limiting factor for nest construction inside structures.

Nests often remain undetected until the colony has reached a sufficient population size, then rapid expansion of the nest occurs, with rapid growth taking place upon the onset of the rainy season. This process may

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**Figure 1.** *N.corniger* soldiers (Image: David Cappaert, Michigan State University, Bugwood.org)

**Figure 2.** Close-up view of *N. corniger* soldier (Image: Pest and Diseases Image Library Bugwood.org)
take up to seven or eight years, with a minimum of four to five years required for the development of a visible, softball-size nest containing approximately 10,000 individuals. Nests tend to begin as a sphere shape and grow more ellipsoidal as the colony grows. The density of the carton material decreases toward the exterior of the nest, though portions of the exterior may be reinforced with thicker carton material if the exterior is damaged by a predator. Also, older nests tend to be thicker and harder than younger nests. The cryptic nature of nests containing young colonies make early detection difficult, causing nests to remain unnoticed for years.

The nest may consist of multiple kings and queens, or a single reproductive pair, which are capable of moving about within the nest structure. Multiple primary reproductive pairs cooperating within a colony is considered relatively rare among termites, however a study investigating this phenomenon among colonies of *N. corniger* in Panama indicated that one third of colonies sampled contained multiple reproductive pairs (between 2–33 pairs).

The tree termite is highly adaptable in nesting location and food preference. It has been recorded from both wet and dry environments in urban, agricultural and natural habitats in its native range across Central and South America. *N. corniger* will feed on a wide variety of cellulose food sources, including both man-made and naturally occurring sources (Figure 6). Hardwoods are preferred, however both hard and soft woods may be attacked. Damage is often found in dead wood in trees, tool handles, ladders and other wooden items, including structural components made of soft wood.

Tree termite colonies may number to 900,000 individuals with 20% of the colony consisting of soldiers. In colonies examined shortly before swarming, on average 35% of the colony consists of winged alates or late instar nymphs. Similar to other termites in South Florida, *N. corniger* exhibits seasonal reproductive flights, or swarms. Swarming behavior typically occurs when combined worker and soldier populations (neuter population) reach numbers greater than 10,000 individuals. Large numbers of alates have been observed swarming at infested sites in May and June, coincident with the beginning of the rainy season.

**Control**

In early 2003 until 2011 the area where the termite was first discovered was comprehensively surveyed and an aggressive eradication campaign was undertaken by a task force consisting of multiple cooperators including the Florida Department of Agriculture (FDACS), University of Florida personnel, and pest management pro-
fessionals. Between 2003 and 2010, only a few new colonies were found, which were treated upon discovery. In July 2011 multiple colonies were found infesting properties in the vicinity of the original eradication zone and an enhanced eradication effort was commenced by FDACS.

Because of the above-ground foraging behavior of this termite, conventional subterranean termite treatment strategies do not seem to be effective against this pest. The primary methods that applicators are using to treat this pest are dry dust formulations, liquid nest injection and soil treatments surrounding the nest.

Traditional conventional soil treatment and prevention strategies do not seem to provide effective protection from this termite due to its habit of foraging over the surface of soil, resulting in travel above the treated zone and into buildings. Locating active nests and providing direct treatment appears to be the most effective treatment strategy at this time.

**How You Can Help**

Tree termites have the potential to spread throughout South and Central Florida, and perhaps farther due to their flexible nesting patterns. If you encounter this pest, please contact the Florida Department of Plant Industry at 888-397-1517 or dpihelpline@freshfromflorida.com

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8 TIPS FOR LANDING THE RECOVERY RESOURCES YOU NEED TO GET BACK ON YOUR FEET

AFTER A DISASTER, IT’S NO EASY TASK TO NAVIGATE THE COMPLICATED LABYRINTH OF BUSINESS INSURANCE CLAIMS AND FEDERAL ASSISTANCE PROGRAMS. However, if you plan ahead and play your cards right, it is possible to cut through the red tape, secure the resources you need and get your pest control company back in business.

Just take a look at Fischer Environmental, a pest control company headquartered in Mandeville, Louisiana. When Hurricane Katrina devastated the company’s service area back in 2005, they managed to quickly bounce back. Of course, the company’s swift recovery wasn’t just dumb luck. Robert Kunst, President of Fischer Environmental, says their success came down to proper planning—as well as a few other clever tactics.

Want to ensure your business has a speedy recovery in the event of a catastrophe? Here are eight tips that will help you score essential resources if and when disaster strikes:
LAUNCH MOSQUITO CONTROL SERVICES WITH ZOECON

With municipal budgets shrinking and vector borne disease a concern, more people are turning to professionals for mosquito control. Applying Mavrik® Perimeter, Zenivex® E4 RTU adulticide, and Altosid® larvicide from Zoëcon Professional Products can control mosquitoes from larvae to adults. For more information about Zoëcon™ mosquito control and a list of distributors, visit zoecon.com/mosquitoes or call 800.248.7763.
Meet with your insurance agent NOW.

“I would suggest that you deal with your agent before the catastrophe to determine a complete and proper insurance package for your business,” says Kunst. This may seem like a no-brainer, but many businesses fail to meet with their agent to discuss disaster coverage. “This is one of the biggest problems small businesses have,” emphasizes Kunst. He points out that many business owners either have no coverage, not enough coverage or unrealistic expectations about their coverage. “They suspect that the insurance companies they’re dealing with are going to treat them like a homeowner and come in and make everything better, but that’s not going to happen,” he adds.

Understand your coverage.

When it comes to your building insurance policy, it’s crucial to know exactly what is and what isn’t covered. “You would be surprised at how many exemptions are in a business policy,” says Kunst. For example, during heavy rain events, backflow up plumbing fixtures out of toilets often cause a great deal of flooding in buildings. “You may not get flood waters into your building, but the water from the sewage will back up into your building, and you have no coverage,” says Kunst. “Those areas of the policies have to have special forms written to cover them, and if you don’t have one of those, you’re in trouble.”

Gary Shapiro, Senior Vice President for Program Brokerage Corp., an insurance company in Woodbury, New York, says you should “ask your agent or broker exactly what you are currently covered for and any recommendations of coverage you should look to purchase.”

“Sit down with your agent and go through your policy page by page by page,” Kunst suggests. “Your agent can tell you what you really need.”

Don’t interrupt.

As you review your policy with your insurance agent, it’s important to discuss business interruption coverage. “People with this insurance expect that when their business is interrupted, they get paid. Well, that’s just not the case,” Kunst stresses. He adds that many pest control operations have business interruption insurance that is more suitable for a drug store or a restaurant.

“Most business interruption insurance is written so that if a customer cannot come to your store, then your business is interrupted,” he explains. “Well, we don’t have customers that come out to our store…we go out to the customer. If your policy isn’t written that way, then there’s a problem.” Here’s another scenario to consider: Let’s say your building was not harmed by the disaster, but most of your customers’ homes are damaged. In that case, they cannot accept your pest control service, which could spell financial disaster for your business. This is not usually included in the typical business interruption insurance policy. “So you have to make sure it is,” advises Kunst.

It’s also critical to ensure that civil authority is written into your policy. “Civil authority says that if you, the business owner, are forced to leave an area, then your business is interrupted,” Kunst explains. Unfortunately, many business interruption policies do not include civil authority—which means if you’re out of business because you were forced to evacuate, the insurance company will not cover that lost income.

Get preppy.

When it comes to getting the resources you need after a disaster, preparation is key. Shapiro strongly recommends that you take the following steps today:

■ Determine the hazards you could face
■ Have a plan for all employees to follow in case of an emergency
■ Prepare emergency kits
■ Buy a generator
■ If in a flood prone area, determine where you can leave your fleets
■ Make plans to secure your property
■ Ensure trees and shrubs around your place of business are well trimmed
■ Know your surroundings
■ Keep a list of nearby hotels
■ Look into backup Internet service
■ Purchase car chargers for employee laptops

“The level of your preparedness will affect and predetermine your success of getting back to business as soon as possible,” Shapiro adds.

Don’t skimp.

When purchasing business insurance, it’s not the time to pinch pennies. “Don’t look to save money on insurance by underestimating your expenses,” says Kunst. It’s important to remember that everything costs more after a disaster because demand is high and supply is low. “When there’s a high demand, there’s high cost,” says Kunst. “So you really need to make sure you have complete coverage. Otherwise it’s going to come out of your pocket.”
Take stock of the damage, and notify your agent immediately.

Once it’s safe to enter your building, carefully document all the damage to the property. “The more detailed pictures you have, the easier it will be for the insurance company to make an assessment of what you need,” says Shapiro.

Regardless of the extent of damage to your business, notify the insurance company as soon as humanly possible after a disaster. “Damage that looks minor on the surface might be significant when further investigation is done,” says Shapiro. “The insurance company needs to be put on notice so they can line up the necessary resources in order to determine what adjustor is needed.”

Know where your adjustor lives.

Once you file a claim with your insurance company, they’ll likely send out an adjustor to survey the damage. “Insurance companies always bring in adjustors from all over the U.S. to adjust claims after a catastrophe,” Kunst explains. He adds that these adjustors are generally in your corner because they receive a percentage of the settlement. In other words, they make money off of giving you money.

However, Kunst claims that insurance companies often use a sneaky tactic to keep you from asking for amendments to the offer: they constantly switch adjustors on you. “You’ll get an appraisal of the damages from adjustor #1, and when you find it doesn’t cover the roof properly and you go to contact him, he’s no longer adjusting for you; he’s adjusting for someone else. So, now you have adjustor #2, who comes back, and he forgets something. So you go to talk to him and he is no longer adjusting for you; so you move onto adjustor #3,” he describes. “The reason for that is to wear you down—it is a planned effort, and insurance companies have worked on that for millennia. They’ll say they don’t have to come out to your store if we just split the difference here and there.”

That’s why Kunst advises that you find out where your first adjustor lives—which is usually a temporary trailer after a disaster. “Casually bring it up in conversation and find out where the adjustor is staying,” he says. Then when you have an issue with the offer, instead of calling the insurance company, go out to the adjustor’s home or campground, find him and hand him the material. “No one likes to be disturbed when they’re home—whether it’s a camper or whatever,” Kunst rationalizes. “And you can believe that if you go out there, your claim will be settled immediately. He’ll do whatever he needs to do to make sure you don’t come back out to that campground again.”

Apply for a SBA loan.

The U.S. Small Business Association (SBA) offers loans to businesses struggling to recover from disaster. However, if you already have an SBA loan, you cannot qualify for another one. “You have to pay off that first one if you want to be eligible for another one,” Kunst emphasizes. “Those loans are usually for 20-30 years. That’s all fine until a disaster comes along and you need some money.” Therefore, Kunst encourages businesses with a starter SBA loan to accelerate payments and pay it off as quickly as possible—before a disaster strikes.

Secondly, it’s important to understand that after a disaster, the SBA does not work through financial institutions or banks—they loan federal funds. “That means you have to go through all the hoops to work directly with the SBA,” Kunst explains. “Now this is a federal agency—and their definition of terms may not be your definition of terms.”

Therefore, Kunst advises pest control businesses to proactively download an SBA application. Then go to a nearby university or college with an MBA program and ask for the most knowledgeable expert on SBA loans. “Sit down with him and have him instruct you as to how to properly fill out the paper work and what documentation you should and should not attach,” he says.

This is exactly what Kunst did after Katrina struck. He downloaded the application, filled it out according to instructions and then made an appointment to meet with an expert at a nearby college. “He made many corrections—this is the wrong terminology, this is in the wrong order. And I did exactly what he said—and it’s a book. When you do an SBA loan, it’s like a 5-inch 3-ring binder,” Kunst recalls. However, his hard work paid off immensely. His loan was the very first one approved—less than six weeks after Katrina struck.

“I received the first lump SBA loan that was offered after Katrina on October 3rd—and the hurricane was on August 29th,” he recalls. All because he took time to go to an expert who trained him on how to complete the application.

However, he stresses that pest management companies should handle this now, before a catastrophe. “Then you want to keep all of your paperwork you might need together in one place and then review it once a year,” he adds. “The best part of a disaster reaction program is to make sure you have everything you need in one place.”

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A daily check of the news will show organizations and their leaders, as well as celebrities and athletes, all scrambling to salvage their respective reputations in the midst of crises. Take, for example, the Jerry Sandusky scandal that dominated headlines for more than a year and damaged the image of Penn State University and its coveted football program within a matter of days. Or, consider the media circus surrounding Lance Armstrong’s recent doping allegations, which resulted in millions of dollars in lost primary sponsorship deals and perhaps an irretrievably tarnished reputation for the famous cyclist. Watching these dramas unfold, it becomes crystal clear as to why it’s important for businesses to take the time to put together a media relations plan to respond to a crisis or to update an older plan that’s been gathering dust.

Unfortunately, crises are not always preventable and they never occur at an opportune time. An employee could be charged with committing a crime while in a customer’s home, hackers could steal credit card information or dissatisfied customers could take legal action against a company for any number or reasons. The list of possibilities is long, and regardless of how remote one may seem, they should all be anticipated. Crises happen in every industry and all businesses need to be prepared for when the media call (which they will). If a crisis were to happen tomorrow, would you be prepared to speak on behalf of your company and respond to the media with appropriate messaging?

Here are a few tips to keep in mind when working with the media in the midst of a company crisis:

**Be prepared**
The best way to prevent a crisis is by planning for the unknown. Anticipate problems and develop solutions before they occur. If you already have a crisis communications plan in place, occasionally reevaluate your strategies to ensure they are up-to-date given possible personnel or structural changes within the company.

**Speak with one voice**
If you are under fire from multiple sources—customers, employees and media—it can be tempting to assign several people to respond to incoming media requests, but don’t. Rather, designate one or two employees within your company as the media spokespeople. These individuals will serve as the “face” and “voice” of the company in the event of a crisis and should be trained on how to relay the key messages to the media and public.
The spokespeople should also be responsible for keeping an updated list of current local media contacts that may cover a story relating to your company during a crisis. These media personnel may include television and radio producers, beat reporters at daily newspapers and relevant bloggers. Having a media list in place is beneficial if your company wants to proactively reach out to media before the story breaks.

Know the facts
It doesn’t take long for media inquiries to start pouring in after a crisis, so it’s necessary to immediately gather the facts regarding the situation at hand and develop a cogent message to respond with. Make sure to address what happened, where and when the situation occurred, and who is responsible.

To be prepared for media interviews, develop a Q&A of anticipated challenging questions and then draft talking points based on the facts for quick reference. Afterwards, engage in mock interviews to be sure that you are ready for on-the-spot interviews.

Act quickly and openly
During a crisis, every person’s actions in the company are under scrutiny by the media, and one wrong move could mean serious consequences. If you have bad news to share, don’t sit on it and hope it gets pushed aside. Rather, act quickly by developing key messages and make your spokespeople available to the media around the clock for interviews. Journalists are going to write stories about the situation either way, and if you wait too long to respond to an inquiry or ignore it altogether, they could easily turn to outside sources that may exacerbate the situation by providing inaccurate information.

Be honest and apologetic
Regardless of the situation, never spin the facts and always apologize. If your company is at fault, it’s important to admit your mistakes, indicate that you’ve learned from them, and discuss future actions to rectify the problem and prevent it from happening again. Remember that the public will inevitably forgive a mistake, but only if the company seems sincere and apologetic. However, deflecting blame on someone else or completely denying allegations seems insensitive, which can quickly taint your company’s reputation and cause your customer to lose confidence in your services.

For example, amid the constant criticism, Lance Armstrong denied interview requests while maintaining his innocence to testing positive for performance-enhancing drugs. This approach hurt him because it made his critics even more suspicious of his accused actions, resulting in increased backlash from the media. If he had been honest from the beginning and willing to speak with inquiring media he may have been able to better fight a losing battle.

Utilize your resources
If a company situation is gaining a lot of media attention or warrants media coverage, consider distributing a press release or holding a press conference to answer media questions. This is an effective tactic to control the message and show the media that the situation is being addressed in a timely manner.

Also, don’t forget about social media to keep people updated and informed. During a crisis, it is recommended to post statements or responses from your company on Facebook, Twitter or any other social media outlets being utilized.

The Final Word
When it comes to media relations during a crisis, the best defense is a good offense. Crises are inevitable, so rather than sitting back and hoping one doesn’t occur within your business, it’s best to be proactive and take the time to develop a well-crafted media relations plan in preparation for any negative situation. If you follow this rule, then you are putting the company in a good position to effectively address concerns with your stakeholders and get your company’s message out in the media. Crises can happen in any business. It’s how you manage them that is most important.

Special note: The tips included in this article are an excerpt from PPMA’s Customizable Crisis Communications Plan, a perk available to all PPMA investors. For more information on obtaining your own copy of this plan or to learn more about PPMA, please contact Missy Henriksen at mhenriksen@pestworld.org.

The author is Missy Henriksen, vice president of public affairs for the National Pest Management Association and executive director of the Professional Pest Management Alliance. She can be reached at mhenriksen@pestworld.org.
OVERVIEW: In an effort to better understand business trends in the pest management industry, the National Pest Management Association with the assistance of the Business Development Committee has recently created a series of 60-second snapshot surveys. The first survey focused on trends in advertising. After one month of the survey being available to participants, we have collected a total of 192 complete responses. We hope the following results and analysis will provide you insight on how the industry as a whole advertises. Thanks to all those that participated in the survey.

1. Responses by Company Size

<table>
<thead>
<tr>
<th>Company Size</th>
<th>Count</th>
<th>Percentage</th>
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</thead>
<tbody>
<tr>
<td>$250,000 or less</td>
<td>60</td>
<td>27.80%</td>
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<tr>
<td>$250,000–$500,000</td>
<td>50</td>
<td>15.20%</td>
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<tr>
<td>$500,000–$1,000,000</td>
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<td>11.00%</td>
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<td>$1,000,001–$2,500,000</td>
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<td>$2,500,001–$10,000,000</td>
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<td>15.20%</td>
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<td>$10,000,001–$25,000,000</td>
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<td>5.80%</td>
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<td>$25,000,001–$50,000,000</td>
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<td>4.70%</td>
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2. Responses by Years in Business

<table>
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<th>Count</th>
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<tbody>
<tr>
<td>Less than 1 year</td>
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</tr>
<tr>
<td>1 year and up to 3 years</td>
<td>15</td>
</tr>
<tr>
<td>3 years and up to 5 years</td>
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<tr>
<td>5 years and up to 15 years</td>
<td>38</td>
</tr>
<tr>
<td>Over 25 years</td>
<td>106</td>
</tr>
</tbody>
</table>

3. Does Your Company Designate Funds Specifically for marketing?

- Yes: 31%
- No: 69%
4. What is your primary marketing objective?

- Increase Sales: 50%
- Lead Generation: 40%
- Create Brand Awareness: 30%
- Increase Brand Awareness: 20%
- Expand Market Share: 10%
- Increase Customer Retention/Satisfaction: 0%
- Understand Your Company’s Place in the Community: 0%
- Other: 0%

5. Does your company use an advertising agency?

- Yes: 23%
- No: 77%

6. Dollar-for-dollar in terms of the return on your investment, do you believe phone directory (Yellow Pages, Yellow Book, etc.) or on-line advertising is more effective?

- Phone Directory: 28%
- On-line: 72%

7. Which area of advertising does your company spend the most money on annually?

- 28.10% Online
- 29.70% Phone Directory
- 18.20% Broadcast
- 16.00% Products and Promotional Materials
- 2.60% Community Events and Sponsorships
- 2.60% Social Media
- 5.20% Direct Mail
- 6.80% Print
- 2.60% Other
8. Does your company have a presence on a social media site(s)?

- Yes: 66%
- No: 34%

9. Have you found that the investment of having a presence on social media has resulted in positive returns?

- Yes: 62%
- No: 38%

10. Please indicate which social media outlets your company is currently part of?

- Instagram
- Foursquare
- Pinterest
- Google +
- LinkedIn
- Twitter
- Facebook
11. Are you currently using pay per click and/or Google ad words?

- Yes: 39%
- No: 61%

12. Does your company track ROI from advertising efforts?

- Yes: 53%
- No: 47%

13. What is the single biggest measurement your company uses to track ROI from advertising efforts?

- Number of Sales: 35
- Number of Leads: 30
- Cost per Sale: 25
- Cost per Lead: 20
- Number of Inquiries: 15
- Closing Rate: 10
- Other: 5
**CALENDAR OF EVENTS**

<table>
<thead>
<tr>
<th>March 17-19</th>
<th>March 20-22</th>
<th>July 25-27</th>
<th>October 22-25</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legislative Day</td>
<td>PEST MANAGEMENT CANADA</td>
<td>MID-ATLANTIC/ CAROLINAS SUMMER CONFERENCE</td>
<td>PESTWORLD</td>
</tr>
<tr>
<td>Washington, DC</td>
<td>Toronto, Ontario</td>
<td>Myrtle Beach, South Carolina</td>
<td>Phoenix, Arizona</td>
</tr>
</tbody>
</table>

Visit www.npmapestworld.org to register for any of these events.

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**Pest Control Checklist**

- Seal cracks and holes
- Clean and disinfect
- **Install Santa Fe Dehumidifier**
- Treat with insecticides
- Eliminate trash and vegetation

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