BUSINESS MANAGEMENT

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NPMA recently launched a new members-only community and tool kit, My.NPMApestWorld.org, where you can connect and engage with other NPMA members in real time. Recent hot discussion topics include service vehicles, uniform shoes, fleet management tools, and much more. Log in today to join the conversation!

To get started, go to my.npmapestworld.org and log in using either your NPMA Individual ID or your email address and your temporary password (npmamember).

Questions? Please contact NPMA at npma@pestworld.org.

**FEATURES**

**SUCCESSION PLANNING: BUYING OR SELLING A BUSINESS**
By Jeff Annis
Is there a difference between running a business in order to build maximum value to sell it compared to the way you operate a business to own it forever? The answer depends upon whom you ask.

**YOUR TEAM: WHAT YOU DON’T KNOW REALLY CAN HURT YOU**
By Debra Keller
Theft is rampant in the home service industry, including pest control. And unfortunately client theft isn’t the only issue… substance abuse, workplace theft and violence are also of major concern. Not to mention negligent hiring liability—which is very much in the forefront of the news today. In addition to the obvious losses, how many companies can survive the negative publicity? Many don’t. Are you willing to take the risk?

**IMPORTANT STEPS TO MAKE YOUR COMPANY MORE PROFITABLE**
By Andrea Dahlgren
A strong policy surrounding your credit and collection practices can ensure you bring on the right customers and keep those customers paying according to your payment terms. With cash flow being the lifeblood of any organization, it’s critical that accounts receivable get as much attention (if not more) than any other initiative within your company.

**5 REASONS TELEMATICS SYSTEMS ARE ESSENTIAL COST SAVERS FOR VEHICLE FLEETS OF ANY SIZE**
By Gary Shapiro
Vehicle tracking are quickly moving from an industry best practice to a competitive requirement for all types of commercial fleet operations. Today nearly every type of fleet are using a system to reduce costs and streamline operations. Read more to learn why selecting and rolling out the right system is essential for the cost-containing needs of your business.

**DEPARTMENTS**

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Whether it’s having your car repaired, updating your phone service, or changing your cable plan, I am sure that you utilize a variety of services in your own life. And, I am just as convinced that your impression of not only the company providing the service—but also of each respective industry—is based on the level of professionalism and value received during your interaction with that company.

As a pest management professional, I realized many years ago that we positively impact our customers and ultimately the public’s opinion of our industry through their experiences with our companies. And, as we continue to grow and influence the public’s opinion, so does our level responsibility to maintain that professional presence. A key element in that equation is our dedicated local, state, and national associations. More importantly, however, is YOUR involvement in these organizations!

It is through these organizations that we have been able to protect our industry from the attacks that would restrict or eliminate the uses of many products and use of patterns we have in our toolbox. However, any organization is only effective if it fully understands the needs of the industry it represents.

Over the past three years, NPMA has undergone a strategic reorganization during which we surveyed our members to determine the needs of the pest management industry. In response to its members’ input NPMA has refocused staff resources and have achieved very significant results:

- Greater influence and focus on regulatory affairs
- Greater board participation
- Better educational opportunities
- More NPMA tools for our tool box
  - OSHA toolkit
  - Library of pest photos
  - Discount programs
  - Recruitment and hiring aids
  - Information and online networking
- Implementation of a new database system
- PPMA
- QualityPro

In addition to these programs, NPMA has initiated NPMA Gives, a way for our industry to acknowledge the philanthropic nature of our industry by showcasing what many of us already do to ensure the health and safety of our customers and our community.

I believe in making a difference in all we do, so that when I leave a person’s home or business I know I have made it better. The NPMA Gives program doesn’t ask for anything additionally, just that you are committed to track and report what you do so as an industry we can take account of the philanthropic efforts.

I want to humbly thank all of those who have supported me through the years, including this year as your NPMA President. As I have become more involved I have realized how hard our association and the dedicated team in Fairfax works to carry the message forward for ALL of its members. Thank you members, and thank you NPMA, for your hard work and for making a difference in the protection of people, property and health. ☾
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WARNING: Some decisions concerning this kind of transaction need to be made up to 10 years in advance.

Is there a difference between running a business in order to build maximum value to sell it compared to the way you operate a business to own it forever? The answer depends upon whom you ask.

The variety of services you offer could determine how much your business is worth. If a company derives its gross revenue from 100 percent bedbug work, that produces a different valuation compared to a company with 100 percent recurring residential pest control revenue.

Sneaky little things such as the wording of your termite guarantee might even change how much your business is worth to some buyers.
To get started, think about some of the following factors:

- Company tax status
  - LLC
  - C Corp
  - Subchapter S
- Location of your office or branches
  - Will you have to sell it?
  - Will you be able to rent it to the new owners?
  - Will you keep it as an on-going investment rented to others?

Keep in mind some of the details that take three or more years to fix or create:

- Personal debt profile of the owner or owners
  - Massive personal debt might limit your options at the time of sale.
- Business debt profile
  - Could debt be paid from proceeds of the sale?
  - Will a buyer assume vehicle loans or other debt?
  - Will you have the money to pay off vehicles so that you can deliver titles to the closing table?
- Long and medium term leases of all kinds
  - Take care when signing leases and long term financing on properties, office equipment (copiers, software, etc.) and other business equipment.
  - Be careful about leasing on vehicles and other big equipment. The new owners might not want those leases going forward.
- The health of your vehicle and equipment list
  - If you have 5 year and older vehicles, the buyer is looking at spending lots of time and capital right away to get the fleet in shape. This is a detractor against most transactions.
  - If all of your application equipment needs replacing right away, that might be a negative factor.
- The health of your customer list
  - Can you showcase your retention rates to drive added value?
  - A company with a 96 percent customer retention rate is worth more than a company with a 65 percent customer retention rate.
  - Track retention rates for your top three revenue sources.
  - Can you showcase the satisfaction rates from surveying your customers?
- The health of your team
  - Does your team share your passion for customer loyalty and satisfaction?
  - Does your team share your established company vision?
  - Do you have a great team with a low turnover rate?
  - Do you have a team comprised of top producers?
  - Do you have a team that is capable of taking the company to the next level?
  - Can you prove how loyal and happy your team members are?
- The health of your business model
  - Are your most important business systems and processes well documented and illustrated?
  - Do you have the right systems in place to make sure that all of your processes are being followed by all your team?
  - Does your team embrace your company’s five unique qualities that set you apart in your marketplace?

Consider some of these issues:

- If you sell, how do you know you are getting the right price?
  - Who do you get to give you a fair current valuation?
  - How often do you go through that exercise?
- If you are the buyer, how do you protect yourself from an unscrupulous seller?
- If you are the seller, how do you protect yourself from an unscrupulous buyer?
- If you sell on a payment plan and the buyer goes bankrupt or JUST STOPS PAYING, then what happens next?
- If you buy a company and suddenly a key employee leaves and starts his or her own company and hauls off key customers and employees in the process, what will your next step be?
- What if you are selling the company to your child, friend, or a trusted employee or employee group, and things go wrong and you have to repossess the company due to their failure to pay?

Timing the Market

Consider the idea that selling in a “down” economic cycle or selling in the wrong economic environment might cost you 50 percent of the sale price compared to selling at the top of the economic cycle. Do you know where we are in the economic cycle today?

Do you know when the next “down” is coming? Nobody does!

What do the prime interest rates and the health of the stock market have to do with your ability to buy or sell
Quite a bit of the worth of a business is tied to the availability of capital. When the money supply is high, then the price of borrowing goes down.

As of July 1, 2014, this is currently the case.

When money is scarce that makes it expensive to borrow. Your business value can diminish by more than half in these conditions.

**What caused sudden steep declines in the economic cycle in the past?**

- Precipitous increases in inflation such as:
  - The hyperinflation of the late 1960s and early '70s.
  - When the Middle East and Iran crisis in the late 1970s and early '80s caused gas prices to triple quickly.
- Changes in tax structures that hurt investment returns.
- Events such as:
  - The 22.61 percent drop in the DOW in one day on October 19, 1987.
  - The events of September 11, 2001
- Dow lost 7.13 percent in one day of trading on September 17, 2001.
- The events surrounding the sudden loss of 30 percent of real estate equity in the fall of 2008, precipitating the longest recession in the history of the US.
- The credit crisis plus concerns over the presidential election caused these drops in the DOW: dropped the DOW by nearly 30 percent in a little over 2 months.
  - 9/29/08 6.98 percent
  - 10/9/2008 7.33 percent
  - 10/15/2008 7.78 percent
  - 12/1/2008 7.70 percent

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What mood do you think there was to buy a business when your home went down in value by 30 percent and 29 percent of your lifelong savings invested in the stock market went away in 60 days?

What might cause the next sudden downturn?
1. Further diminished value of the dollar.
   a. Note: This also has a large impact on gas prices.
2. Doubling of gas prices at the pump.
3. Hyper-inflation due to the Federal Reserve printing money and adding to the money supply to fund our weakening economic conditions.
4. An all-out Middle East war.
5. Another terrorist attack on our country.
6. A terrorist attack on an ally.
7. Another downgrade in the USA debt rating.
8. Instability in Euro-based countries, such as the decline of the Greek and Spanish economies, or the entire collapse of the Euro or another major currency.

Do you know what happens if you die or become disabled?
- Who sells your business for you and protects you and your family from scavengers?
- Who runs your company if you are out of the picture for several months because of a sudden medical problem?
- Do you have plans in place so that your business can manage without you for some period of time?
  - Who makes big decisions while you are in a coma?
  - Who signs checks and does your critical day-to-day duties?
- Will key employees start looking for employment elsewhere?
- Do key employees jump ship and start their own companies?
- Who would you, your spouse, or heirs contact if professional advice is needed?
- How do you feel about your life’s purpose and goals? There is no reason to work your whole life for a payoff and retirement only to see your health diminish or depression set in.

What are you selling? What is the buyer keen about?
Remember to get separate, professional advice before you enter into any transaction.

1. The Customer List:
   a. The biggest value, up to of 95 percent of your company’s worth, is found in the "recurring revenue" factor.
   b. The variety of business is a large factor.
      i. If your business offerings are similar to that of the buyer, that is a big advantage to the seller. For example, it is not beneficial to have offbeat revenue on your books. Some items like gutter cleaning, pressure washing, roof inspecting, sprinkler repair or dog dropping cleanup might be attractive to you, but it probably will not appeal to buyers.
   c. The prices you charge for your services are of high importance. If your offerings are found to be under value by 5 or 10 percent, it results in a strong negative quality. The buyer will have to raise prices, which will cost them customers.

2. The Employee List:
   a. Have your people signed non-disclosure, confidentiality, or non-compete agreements that protect a potential buyer?
   b. If you are a great employer, with a great team in place, your company is worth more than companies that are the opposite.
      i. What if 50 percent of your employee list has been with you for less than a year? That makes your company look like a zoo, not a good company to buy.
   c. If you have many well-qualified people on your staff, that is a huge bonus. How many staff members are state certified? How many employees have taken and passed the Purdue Course?
   d. Are you an NPMA QualityPro company?
   e. Do you have a well written company manual?
   f. Do you have a track record of increasing the capabilities of your people over time?

3. Your Company Financial Results of the Past:
   a. It looks best if your financials are in order. The exhibits should include:
i. Profit and Lost Statement, 3 years
ii. Statement of Cash Flow, 3 years
iii. Balance Sheet, 3 years

Steps in the Buy, Sell, Merge Process:
Parties enter into a non-disclosure/confidentiality agreement.
1. Buyer evaluates the enterprise value through discovery process.
   a. Buyer re-cast of the financials and other discovery methods.
   b. Do an honest three to five year pro-forma production for the company or asset.
   c. *Seller reveals all necessary information and details to the buyer.
   d. At what point will the buyer get to visit the business without alerting the seller’s people to the process? Some buyers want to do this very early in the process so they can get some instinct for the culture of the seller.
   e. Closing date, time, and place set.
2. Parties to the process decide if the time is right for the buyer and the seller to proceed.
3. A letter of intent is provided by the buyer.
   a. Create a valuation document in detail.
   b. What exactly is being sold is revealed and detailed.
   c. Produces an offering memorandum, price and terms in detail.
      i. Interest rate if owner-financed, length of time, etc.
      ii. Will there be “earn-out” provisions in the deal?
4. Negotiation period takes place between the deal makers on both sides.
5. Buyer and seller decide to move forward with the transaction.
6. Draft of closing documents is created.
7. Final negotiations take place and final documents are prepared.

Avoid major mistakes:
1. The seller must keep operating the company full-steam ahead during the process.
2. Both parties must keep the process confidential to prevent key employee or customer defections.
3. The seller should not make any long-lasting financial obligations that will hamper the deal for a long period of time prior to the selling process. (3 to 5 years)
4. Avoid mistakes in valuation process. Undervaluing or overvaluing the assets is a major problem.
5. *Avoid mistakes in knowing the tax consequences for the seller or the buyer.
   a. How much is paid to the seller for the covenant not to compete and confidentiality agreements?
   b. Will the seller remain employed?
   c. Is this to be an asset purchase or stock purchase?
6. Know the good or bad aspects of the company culture that you are buying.
   a. Consider the negative or positive synergy of the combining of workforces if you are merging two companies in the same marketplace.
7. Does the company or asset you are buying rely on a few major customers or a few very important employees to operate successfully?
   a. Can you protect against loss of these?
8. Full knowledge about the names and leadership positions of the most important member(s) of the current staff of the seller is critical.
   a. Will they stay or will they leave and try to take customers with them?
   b. Will they honor their confidentiality or non-compete agreements?
   c. Will they stay and undermine the new owners?
9. Examine the status of the qualifications, certifications and licenses of each of the technical, sales, and office staff.
   a. Are existing staff properly qualified and licensed to do the work?
   b. Is there a training record for each employee showing that they are adequately trained to do their jobs?
   c. Does any staff member have special designations or have some passed highly specialized training for the job they do? Make sure you are familiar with which employees have which special accomplishments.
10. Make sure that all the documents are in order to provide the right protections for the buyer and seller.
11. Don’t fail to consider a partial sale or a partial purchase if that works best for both parties. These are very rare and very difficult to do. Think hard on this one before trying it.
12. Avoid making an emotional buy or an emotional sale of a business.
13. Make sure the buyer is set up to make the transition work for the selling parties and their staff.
Analyzing the Deal:
1. Decide the profit added or earning capacity of the new company or asset.
2. If the buyer is financing all or some of the purchase price, consider the interest rate that will be paid and the challenge to the cash flow that the payment will represent over time.
3. *Will it require capital infusion to get the asset or company performance up to the right level?*
4. Make a comprehensive list of what you feel are the intangible assets of the company or the asset. Try to assign a value to each in dollars or in advantages that cannot be valued.
5. Are there any statistics or exhibits that show how loyal the customer base is to the company or the asset? These statistics are very rare indeed. It is a plus if you are astute enough to have performed these functions.
   a. Customer satisfaction surveys.
   b. Results from focus groups.
   c. Testimonials on websites or other advertising.
6. Make sure the financial aspects of the company or the asset is what it appears to be. Prove the values and the past performance of the company or asset beyond a reasonable doubt.
   a. Put real qualified market values on:
      i. Vehicles
      ii. Computers
      iii. Software licenses
      iv. Fixtures and furnishings
      v. Equipment, inventor, etc.
   b. *Remember that the vast majority of the value is the customer list, recurring revenue, and the employees that get the work done.*
7. Consider the quality of the marketplace of the business or asset. Make sure that there is no big news, good or bad, about the marketplace that will disrupt your new company or asset.
   a. Is there a major market disrupting event on the horizon?
   b. Is there a big change in the demographic of the marketplace?
   c. This matter could relate to the industry or the geographic area of the company or asset.

Consider intangible enhancers or detractors:
1. The customer cancellation statistics of the company over the last three to five years.
   a. These statistics, good or bad, will need to be explained.
   b. Look to your company computer software for help with this.
2. The employee turnover of the company over the last three years.
3. Is the company QualityPro or LEED certified? Are there other company designations that add value or subtract value?
4. The overall reputation of the company.
   a. Check [www.bbb.com](http://www.bbb.com)
   b. Check [www.angieslist.com](http://www.angieslist.com)
   c. Check [www.consumeraffairs.com](http://www.consumeraffairs.com)
   d. Look up the company on a search engine, such as Google or Bing.
   e. Do an archives check at the local newspaper for articles about the company.
   f. Search yellow pages online, Yelp, or other online resources where reviews are posted.
   g. View the company’s LinkedIn, Twitter and Facebook pages.
5. Has the company or asset you are buying win any high-profile awards of any kind?
6. Did the owner of the company or the asset you are buying receive special attention for anything?
   a. Felony convictions of the top leadership or staff
   b. Vehicle accidents that are newsworthy or frequent
   c. Media attention, either positive or negative
7. Is the company a drug-free workplace? Is the certificate current?
   a. Do they have certificates to prove that they are certified drug free?
   b. Do they have policies and practices that reflect their drug-free status?
8. Is the company smoking or chewing tobacco free?
9. Does the company do pre-employment criminal background checks and annual criminal background checks on its staff?
   a. Are the criminal background checks current (less than 12 months old)?
10. Does the company have a reputation as an excellent employer?
    a. Check the unemployment claims status of the company with the Department of Labor.
    b. Look at the employee or company manual. (All companies should have one of these, or at least some written work rules or a set of procedures in place)
    c. Ask about EEOC or DOL complaints or actions.
    d. REPEAT: Rate the employee attrition rate over the last three years.
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11. Make a spreadsheet of the employees, their time with the company, and their qualifications to do the job.
12. Consider the quality of the computer software that operates the company. It can be costly to get that working right after the purchase. *Is the company software and operating system on every computer legally obtained or pirated? Don’t forget laptops and other systems. This problem is more common than you think.*
13. Consider the accuracy and tracking quality of the company or assets financial statistics and representations.
14. Are there special procedures or processes that add value to the company or the asset?
15. Is there a lack of procedures or processes that detracts from the value of the company or asset?
16. Will you be buying any trademarks, patent rights or special trade secrets that add value?
17. Technology of the company and asset should be at least as good as the industry average or better. Catching up on the technology needed can be costly.
18. The value of the “graphics” and logo presentations of the company may add value or detract value from the asset.
19. Does the company being sold—or the buying company—have a poor reputation within the industry, with suppliers, or with government regulators? Beware of confidentiality issues when researching this one. Don’t go by rumors or one person’s word. There may be some personal animosity that enters into this information.

The process of choosing what to do relative to transitioning your business life is an awesome responsibility, and the steps in this process are all critical.

Note: Before you enter into the process of planning your exit from your business, buying a business, merging with a business, or selling your business, consult your attorney, CPA, special tax advisors, and any experts and advisors you count on. ✪

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PESTWORLD | SEPTEMBER/OCTOBER 2014
The National Pest Management Association recently launched a new members-only community and tool kit, My.NPMA PestWorld.org, where you can connect and engage with other NPMA members in real time.

On My.NPMA PestWorld.org you will:

- Find and connect with other NPMA members
- Network with colleagues in other states
- Participate in discussions
- Gain access to digital resources
- Ask questions of your colleagues
- Share knowledge and resources
- And MORE!

To get started, visit my.npmapestworld.org and log in using either your NPMA Individual ID or your email address and the temporary password (npmamember).

Questions? Please contact us at npma@pestworld.org.
As a member of the NPMA, you care about being the best. You strive to provide the best service to your clients, focus on continued education and operate your business with integrity—which includes protecting those that you serve. And being a home service provider places an even larger burden on protecting your clients—and—protecting your organization.
WHAT YOU N’T KNOW

REALLY CAN HURT YOU.
Know Who You’re Hiring—Know it ALL

BY DEBRA KELLER
All you need to do is Google “Pest control employee steals” and a multitude of articles will fill the screen. You’ll quickly see that theft is still rampant in the home service industry, including pest control. And unfortunately client theft isn’t the only issue…substance abuse, workplace theft and violence are also of major concern. Not to mention negligent hiring liability—which is very much in the forefront of the news today.

In addition to the obvious losses, how many companies can survive the negative publicity? Many don’t. Are you willing to take the risk?

What is negligent hiring liability?
Employers have a moral and a legal obligation to provide a safe work environment. The court defines negligent hiring as “the failure to investigate a job applicant’s work experience, character, criminal history and other relevant data prior to the hiring of an employee.” It means your company can and will be held liable for the criminal or violent acts of its employees.

In addition, courts have repeatedly affirmed that employers have a duty to exercise reasonable care in hiring individuals who, because of the nature of employment may pose a threat to the public.

So, what can you do to ensure that you know who you’re really hiring?

Background Screening
A comprehensive background check is critical to ensuring you’re obtaining an applicant’s criminal records, license certifications, former employment history, etc. These are tools that will not only protect your company, but also save time and money in recruiting, training and hiring. And once it becomes known that you’re a company who does background checks, most employers see an almost immediate improvement in the quality of applicants.

Knowing whether a potential employee has been involved in criminal activity (such as substance abuse, reckless behavior, dishonesty, theft or dangerous and violent behaviors) allows an employer to determine if an applicant is suited for the job and work environment, and helps the employer determine if the applicant poses a potential threat to clients or other employees.

So, almost everyone would agree that thorough & comprehensive background checks are important, but how do you really know if you’re receiving one?

What makes a background check truly comprehensive?
Many background screening firms will try to sell you every report that it can possibly run. Isn’t more better? No. Many searches contain irrelevant information that may or may not be kept up to date and some even contain records that you aren’t even legally allowed to consider. And the quality of the data used by background screening firms is also essential in obtaining all criminal records and ensuring the information is accurate and up to date.

All employers should include the following checks in their background screening packages:
- A Nationwide Criminal Search

This should be a search of all 50 states for criminal convictions. The amount of records searched and sources will vary by background screening company. Records should include Departments of Correction (incarceration at State facilities), terrorism watch lists, sex offender registries, etc.

Many searches contain irrelevant information that may or may not be kept up to date and some even contain records that you aren’t even legally allowed to consider.
This search alone does NOT create a comprehensive background check, but is the foundation of every quality background screen.

- **A Social Security Trace**
  A SSN Trace is a two part search that verifies the validity of a SSN number and provides expanded address history for the life of the SSN. The address history is then used to select the counties in which searches should be run.

- **MANUAL County Courthouse Searches for 7 years of applicant address history (2–3 counties on average)**.
  Manual county searches are searches where researches actually go into a courthouse to pull records. They are the only type of search that will show a "pending" charge. "Online instant record data" is available from many providers but is NOT guaranteed to be accurate or up to date—and almost always ISN’T.

- **Employment Credit Check**
  Credit checks should only be run if they are applicable to the job itself—such as taking payments, handling money, going into a client’s home, handling banking information, etc. California has special guidelines and requirements for running credit checks so be sure you are working with a background screening partner who is well versed in all state and federal regulations.

- **Former Employer Verifications/Professional Reference Checks**
  Many applicants may not be honest about the reasons they left their previous employers. And as we all...
If your pricing for a background screening package seems too good to be true—IT IS.

know, past behavior is often, if not always, predictive of future behavior. You might be surprised by what former employers and co-workers are willing to share when given the opportunity.

- **License or Education Verifications**
  A good background screening firm should be able to verify almost any type of specialty license or credential.

- **MVR’s (Motor Vehicle Records)**
  MVR’s should be run if an employee is operating a company vehicle or driving their own vehicle for business purposes, such as driving to a client’s home to perform a service.

**All background screening firms are basically the same, right?**
NO. Not even close. And they all don’t use the same databases either. Oddly enough, no one regulates what sources are used or not used when searching and passing on criminal records. A background screening firm can buy as little or as much data as it chooses. Sounds crazy doesn’t it? But, it’s true—which makes selecting a superior background screening firm all the more important. And the differences don’t stop there.

Many firms have violated consumer rights and endangered employers by putting them in harm’s way for lawsuits. They’ve also prevented good people from getting much needed jobs by passing on records that didn’t really belong to the correct applicant—as with people with common names. Sadly, this isn’t uncommon in the industry and many firms frequently and knowingly pass on bad data and don’t perform any type of ‘order review’ process to ensure criminal charges belong to the right person.

**What does this mean for you?**
- You may not be receiving ALL the record information you need!
  Ask questions about the data sources. How many records are being searched in a Nationwide Criminal Search? Ask to see a source list! Most firms WON’T provide their source lists to clients. Ask WHY?

- **Criminal records may or may not belong to YOUR applicant and the information may not be up to date and actionable.**
  Ask what type of order review process is completed on each order with a “hit” and by whom? Is that person or team FCRA Certified? If not, ask why!
  Ask if real people are going to the courthouse to perform LIVE county searches. If you’re receiving an INSTANT result on a COUNTY SEARCH—the answer is definitely NO and could possibly be no as well because instant county data is CHEAP for the background screening company to buy.

- **If your pricing for a background screening package seems too good to be true—IT IS.**
  Incredibly cheap screening packages are an immediate red flag. If you’re paying for a “premier package” (also a red flag), there’s a problem—or—if your package contains “unlimited counties”. “Unlimited counties” = instant online junk data. Instant online junk data = bad information = bad hire/lawsuit.

  The key to a comprehensive background check is having a great background screening partner. Look for a partner who is NAPBS accredited, focuses on educating clients on what they do and DON’T need, is honest and forthright about their sources of data, acts as your compliance partner—relieving your burden of staying up to date on the ever changing regulations regarding the use of criminal records in hiring, EEOC issues and hot topics such as Ban the Box and finally, look for a firm that is honest and will treat your business like it’s their own.

Debra Keller is the Vice President of Operations for Reference Services, Inc.
NPMA CAREER CONNECTION

Find resources, jobs and tools - online.

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NPMA has heard countless tales about the difficulty pest management professionals are having in attracting qualified job applicants, particularly technicians.

Accordingly, we have launched the Career Connection, a multifaceted program to help industry companies attract and retain qualified employees.

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Recognizing not everyone understands the opportunities associated with working in professional pest control, NPMA has developed three videos to interest hard-working men and women. Visit www.npmapestworld.org to download our customizable recruitment video today!

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TO MAKE YOUR COMPANY MORE PROFITABLE

IMPORTAN

STEPS

BY ANDREA DAHLGREN

TO MAKE YOUR COMPANY MORE PROFITABLE
NEW INNOVATIONS AND TECHNOLOGIES in the pest control industry are highly sought after. Better ways to identify opportunities, utilizing the latest technology, perform in a more “green” manner, improve efficiencies and reduce costs across the board are very attractive and worthwhile initiatives. These initiatives all come with an associated cost. Of course, the ultimate goal is to ensure that these investments result in increased revenue and cash flow for your company. This is what makes the upfront cost and effort worthwhile.

Unfortunately, many companies invest in opportunities and resources to increase their customer base and product offering. In doing so, losing sight of the fact that these increases need to ultimately result in cash for the company to justify the cost and effort. For example, if you are currently producing $1,000,000 per year in revenue, and you increase your customer base (and sales) by 20 percent this brings you to $1,200,000 in annual revenue. If 10 percent of just your newly generated revenue is allowed to fall past due without much attention, that results directly in $20,000 of lost cash flow; ultimately being written off to bad debt.

To this point, it’s critical to an organization to have an effective credit and collection policy. A strong policy surrounding your credit and collection practices can ensure you bring on the right customers and keep those customers paying according to your payment terms. With cash flow being the lifeblood of any organization, it’s critical that accounts receivable get as much attention (if not more) than any other initiative within your company. Below are some best practices for establishing and maintaining an effective credit and collections policy.

**Have a Plan**

First and foremost, it’s critical that your key management is on the same page with the importance of this policy. A credit and collections policy does not begin with the accounting or accounts receivable department; it begins at the time of sale and continues through the entire lifecycle of an account. It is paramount that your entire team understands their role and impact on the policy. They must all have a working understanding of the overall goals of the collection policy.

Once you have everyone on the same page, it’s time to start putting policies in place. Again, a solid credit and collections policy begins at the time of sale. When new customers are brought on board, this is the best and sometimes the only time to gather as much information on them as possible. Primary information that should be collected include: name, address, phone number, etc. But additional information that may be helpful down the road should be gathered now: additional contact phone numbers, alternate addresses, best days/times to be reached, e-mail address, cell phone communication authorization, etc. Your policy will do everything possible to ensure you never need to use this information, but inevitably, some customers will force your hand and it may become necessary. Once a
customer has a past due invoice, they are not typically as willing to give you their additional contact information.

**Constant Communication**

Once you have a customer on board, and have gathered the appropriate contact information, you will start billing them. One of the keys to an effective collection policy is timely and frequent communication regarding invoices. Your specific company policies, software and staffing all need to come into play when deciding on a communication schedule. As a general rule, the more often you can communicate with a customer regarding their invoice, the better. This should include reminder calls and/or letters when an invoice is approaching its due date. A proactive approach in communicating with your customers will allow you to address any unknown service issues or personal financial struggles. Don’t count on your customers to be vocal with all of their questions or concerns. Often, the way a customer lets you know they have a question or concern on an invoice is by not paying it and waiting for your subsequent call. The earlier you do this, the earlier you become aware of the situation and can start to make arrangements around this.

Additionally, this timely and frequent communication begins to teach your customers that you have a well-organized policy in place and that they can expect to hear from you if they fall past due on their invoice. Often, customers become well aware of which vendors they can pay late without consequence. You do not want to be on this list. Make sure your customers know that they will hear from you if they fall past due. This will put your bill towards the top of the stack when the customer is in a position of deciding whom to pay.

Frequent and timely communication when a customer actually does fall past due is also critical. This is your first sign that an account is in jeopardy of going unpaid, remaining unpaid, and ultimately being written off to bad debt. An ounce of prevention in this area is worth well over a pound of cure. A phone call to engage the customer in a conversation about their situation and/or a letter to let your customer know that they need to get in touch with you can go a long way in diagnosing the situation and allowing you to propose all possible options to your customer. Many times, customers feel their only option is to pay a bill in full and if they can’t do that, they become completely uncommunicative. While this may be the only option, it’s still very worthwhile to have a conversation with your customer. This can help work through any issues, and it can reassure them that if this happens again, they can call you and count on assistance rather than just hard demands for full payment immediately. Again, this retrains your customer how you handle past due invoices and shows that communicating with you is always the best route to take.

As customers reach later stages of delinquency, it’s important to start letting them know what specific consequences may take place. This can range from a late fee, to discontinuing service, to being sent to an outside collection agency. All of these options (where permitted) should be part of policy and used in an escalating manner. This will ensure that you are not presenting every negative consequence to a customer that merely needed a nudge in the right direction. If your approach gradually escalates, this allows you to become as aggressive as necessary without the risk of alienating customers that don’t require higher levels of intensity. Your letters and calls should be consistent in letting your customers know when certain actions will take place. This gives your customer a deadline to work from and allows them to control their destiny. A letter stating “we have assessed a late fee on your account of $30” just frustrates a customer. It makes them feel like there is no need to respond urgently since the late fee has already been applied. A message of “A late fee of $30 will be assessed if this account is not brought current in 10 days” gives your customer a reason to treat the situation with the appropriate urgency to avoid the negative consequence.

**Asking For Help**

Ultimately, all your efforts will still leave you with a small subset of customers that continue to be unresponsive. This is where your strategy must include a point at which you cut your losses. At some point, all
of your efforts will have been exhausted, and repeating
them over and over is just spinning your wheels.
Generally, in the pest control industry, we see that
somewhere between 60 to 90 days is where the results of
your internal collection efforts begin to deteriorate. And
since your cost for sending letters and making phone
calls never goes down, your return on investment begins
to diminish significantly as fewer customers respond—
to the point where you will actually have a negative ROI
on these efforts. Your specific “sweet-spot” of where
your results start to decline will vary, but it’s important
that you identify it. It is critical that you have a plan in
place to escalate your accounts to an outside collection
agency. Again, in keeping with the theme of the policy,
this should be reserved for the customers that require
this level of consequence. Accounts reaching 60 to 90
days past due without any sort of resolution on their
account are ideal candidates for this step.

Your relationship with your collection agency is
critical. It should not be a burden on your team to
submit accounts to the collection agency. You want
the process to have as few barriers as possible and it
should be very easy for your team to follow. When
securing a third-party collection agency, ensure they
have a seamless and user-friendly way of accepting
your accounts so you can always be confident that
your collection policy is moving forward as outlined.
Additionally, the agency you choose needs to have the
same philosophy on customer service and retention
that you maintain internally. Your agency will be an
extension of your efforts and a reflection on your
company. Despite common misconceptions, third-
party collection efforts do not need to be demeaning,
aggressive or alienating to customers. Traditional
contingency collection agencies are strictly motivated
by squeezing every dollar possible out of the accounts
placed since this is how they are compensated. In
contrast, a Flat Fee model is structured to be in line
with your goals. Customer sensitivity, reengagement
and retention is the goal as this model promotes
continued forward flow of business. Ensuring you find
an agency that understands and nurtures a customer
sensitive, diplomatic approach will guarantee a long
and fruitful relationship.

As with any policy within your organization, simply
documenting it is not enough. Your policy does you no
good if it just sits on the shelf and is not adhered to.

Create your policy, deliver it to everyone involved, and
monitor it. Even the best outlined policy is completely
ineffective if it’s being ignored or overlooked.

So, when is the time to create and implement your
credit and collection policy? Now. Every day that
passes without a policy in place equates to lost dollars.
Follow these three steps to start and maintain your
credit and collections policy:

1. Gather your team to formulate and compile a plan
   for your policy.
2. Ensure consistent communication with your
   customers is the foundation of every step along
   the way.
3. Know when it’s time to stop spinning your wheels
   and escalate your efforts to the next level.

Don’t wait for someone else to do it. Don’t wait for
the perfect time to come along. And don’t wait until
it’s too late. Taking these 3 steps will ensure that you
protect the single largest asset your company has.

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Logistics
Pushing drivers and vehicles to their limits usually results in decreased efficiency, which many operators overlook as a huge element of financial waste. When a driver leaves work in the same or better condition as he or she arrived, product and service standards are maintained, reducing the impact of losses and claims. Safety and operations need to work hand-in-hand in order to be truly successful. Selecting the right telematics system will promote this relationship.

Improving Fleet Fuel Economy
In many situations, fuel expenses rival the cost of drivers. Drivers that speed or use excessive RPGs weigh down the vehicle’s miles per gallon (MPG). Furthermore, the unnecessary burning of fuel due to idling is an economic and environmental concern. Some states are actually passing regulations that limit permissible idle time. Repeatedly violating those regulations can lead to costly fines.

Enhancing customer service
It is important to know where and how your vehicles are operating. Home and business owners are counting on your driver to appear on time so that they can go on with their day. A vehicle running late or involved in a crash results in service failures. In service industries, you are only as good as your last successful effort.

We’ve already hinted at this, but today’s customers demand better, faster communication between all business segments. A well chosen and implemented telematics system will proactively alert dispatch to problems with vehicles or drivers that can be anticipated or avoided. This saves time and money with the simultaneous benefit of reputation management. A sound delivery record translates into business opportunity growth.
Vehicle tracking, or telematics systems, are quickly moving from an industry best practice to a competitive requirement for all types of commercial fleet operations. While telematics were originally used almost exclusively by large trucking fleets to track shipments and provide ETAs for waiting clients, today nearly every type of fleet, including passenger, local delivery, service providers, construction companies and private carriers, are using a system to reduce costs and streamline operations.

The technology involved with vehicle data tracking was once viewed through a single dimension, as a means of addressing safety-related issues. Today the same data is leveraged to optimize a variety of business variables including fuel consumption, maintenance costs, driver productivity and customer service. For an implemented telematics system to be successful, multiple stakeholders must be able to access the data.

The same tool used to identify unsafe drivers can also be used to reduce cargo damage and more. The data provides operators with a bevy of information that can be utilized to improve response time and customer satisfaction. All of these applications can have real impact on budgets and cost control efforts.

The relationship between driver safety and a streamlined, responsive customer service experience is just one economic motivation to opt for telematics.

More insurance carriers are now requiring telematics systems

Insurance carriers are beginning to demand the use of a telematics system in order to provide coverage for fleets of any size. Systems equipped with video feeds can help exonerate a fleet operator from a crash for which they are not responsible. In turn, this means lower premiums and less wasted time and money during the claims dispute process.

An answer to the skyrocketing costs of auto liability claims

As mentioned above, a growing number of insurance carriers are now requiring telematics systems from the businesses they insure. But keep in mind, this demand protects your business as well as the carrier covering your risks.

Many telematics providers offer a “bread crumbing” feature, a component that tracks where drivers have traveled over a 24–72 hour period. This can be very important in the event a crash occurs, but your driver says he wasn’t there. Was he or she out of route? Knowing with certainty can save valuable claims and litigation costs.

The relationship between driver safety and a streamlined, responsive customer service experience is just one economic motivation to opt for telematics.

It’s clear that commercial fleets of all sizes will have to select and implement a telematics system sooner or later, whether required by law or driven by the costs and consumer demands associated with running a successful business. When choosing the tools and providers that are right for your company, make sure operations and safety are partners in both selection and implementation. Studies show that up to 70 percent of users will experience failures if telematics solutions are not implemented with multiple stakeholder buy-in.

Talk to your Risk Services professional about selecting the right system for your company. «

Gary Shapiro is the senior vice president at Weisburger Insurance Brokerage, the nationally endorsed insurance broker of the National Pest Management Association (NPMA).
NAVIGATING FACEBOOK’S LATEST UPDATES

HOW FACEBOOK IS DRIVING BRANDS TO INCREASE CREATIVITY TO IMPACT ENGAGEMENT

BY MISSY HENRIKSEN
EXECUTIVE DIRECTOR, PPMA

By now, every marketer who utilizes social media as a component of their brand strategy is aware that this vehicle for consumer interaction is constantly changing and evolving. While nearly every platform—from Twitter and Instagram to YouTube—has integrated user updates at some point, no other social channel compares to Facebook when it comes to frequency of system-wide format and function changes.

Facebook today looks very different from Facebook a couple of years ago with the addition of Timeline in 2013 and the new page designs it rolled out this past June. Its teams are constantly refining designs and retooling algorithms as they gather an increasingly large amount of information about Facebook users and work to streamline functionality. The more Facebook knows about a specific user’s likes, dislikes, interests and habits, the better it can customize content based on that data.

For brands using the platform as a consumer engagement tool, now is as good a time as ever to take a thorough look at their current Facebook content creation strategies to ensure maximum fan engagement. Specifically, Facebook’s recent updates to the News Feed have significantly altered the platform’s overall look and, perhaps most importantly for marketers, the way content is presented and delivered to its more than one billion users worldwide.

A Guide to Facebook’s News Feed Changes

While the average Facebook user has approximately 1,500 possible stories filtered through his or her network each day, only 20 percent actually make it to the News Feed. Here are a few of the recent redesign and algorithm updates that are impacting how users see, and interact with, those stories:

Focus on Photo and Video

As social media in general becomes more and more visual in nature, it is no surprise that Facebook has followed suit with updates to photo and video features. Now, photos included in posts span the entire width of the News Feed, lending more prominence to brands that include more image-heavy content. While incorporating imagery into posts is certainly nothing new for most brands, the creative ante has been upped and they must focus
on utilizing photos that will stand out from the often-ample competition in the feed.

As user-generated videos have increased in popularity in the past year thanks to sites like Vine and Instagram, Facebook has also integrated an auto-play video feature on both mobile and web versions of the site. These videos play automatically as a user scrolls through the News Feed and sound is only activated if a user clicks on the video. Shared videos from third-party sites, such as YouTube, are not included in this update, as only videos that are uploaded directly to Facebook have the auto-play functionality. In March 2014, Facebook began to roll out auto-play video ads among a small selection of brands, as well, giving them the opportunity to run 15-second ads that play automatically in the News Feed.

Facebook’s recent updates to the News Feed have significantly altered the platform’s overall look and, perhaps most importantly for marketers, the way content is presented and delivered to its more than one billion users worldwide.

**Linking Brands to Increase Views**

In a move that offers brands the potential to expand their reach, Facebook has updated its algorithm to allow marketers to tag a separate brand or celebrity page in a post, enabling fans of both pages to see the post. This feature has long been operational for personal pages, however, this is the first time Facebook is allowing brands the option, giving them the opportunity to quickly increase reach through a single post.
High Quality Content Gets Resurfaced
In an effort to compete with Twitter as a destination for users to access breaking news, Facebook is also giving more weight to posts that highlight news and current events in the News Feed. Users should expect not only to see more of this type of content, but also to potentially see it more than once, as the algorithm changes will cause news stories to pop up in the feed even if they have already been read by the user. This is Facebook’s way to ensure users are given access to new comments from friends that may have engaged with the posts in the time since it first appeared in the feed.

Low Quality Content Gets Demoted
Facebook recently announced a series of improvements to weed out “spammy” stories in the News Feed, particularly from brand pages that are using sneaky tactics in an attempt to increase engagement. According to Facebook for Business, the social network is targeting three general types of spam.
1. Like-bait: The term “like-baiting” is used to describe a post that explicitly asks fans to ‘like,’ comment or share it with the goal of increasing engagement. Facebook made an algorithm change to better detect these posts and ensure they are not shown more prominently in the News Feed than high quality content.
2. Irrelevant links: Facebook can now identify posts that include links directing users to content that doesn’t meet their expectations. Facebook identifies these irrelevant links by monitoring how frequently users who click a link choose to engage with the original post by liking or sharing it.
3. Duplicate content: Facebook is de-emphasizing particular pages that publish the same content over and over again. This change does not affect content shared organically by users.

The Bottom Line
Ultimately, Facebook is making a concerted effort to ensure that each user’s News Feed delivers the right content to them in a timely fashion. They have also significantly cracked down on those who intentionally create spam, but will award brands that publish relevant content. To ensure that your brand page continues to garner traffic and engagement, it’s important to develop a publishing strategy that features original, valuable, visual and interesting content for your target audience.

Missy Henriksen is the vice president of public affairs for the National Pest Management Association and executive director of the Professional Pest Management Alliance.
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I have a house on my route and during the late spring to early summer there are millipedes everywhere! Where are they coming from, where are they going, and how can I keep them from making it to the front door? It happens every year and I think my client is starting to lose patience.

Ahhhh, you are witnessing part of the millipede migration that takes place throughout the continent. No, it isn’t as impressive or awe-inspiring as the wildebeest traversing East Africa, but on a small-scale it can seem overwhelming. Millipedes, arthropods in the class Diplopoda, are occasional invaders that make their homes in damp places like mulch, gardens, and areas with tall grass. Individually, they may find their way indoors every now and again during warm months. However, there are periods in which some species of millipedes will move en masse and that movement may be towards (and then inside) a structure. This is most common in the fall, but has been reported throughout the spring and summer as well. The reasons behind migrations are not well known, but are likely related to moisture (in spring and summer, a migration might occur after a heavy rain to flee flooded habitat; in the fall it may be towards a structure that retains moisture) and perhaps, mating.

Customers want fast and easy solutions to problems, but not every problem has a quick fix. Unfortunately, this is one of those situations. Educating your customer about the realities of millipede migration will help you set realistic expectations so you are not receiving calls on a daily basis. As part of the education, you can also recommend some things your customer can do to help; dethatching their lawn, removing leaf litter and debris, sealing cracks and crevices, fixing door sweeps, and watering their lawn in the morning instead of the afternoon/evening (millipedes are primarily nocturnal and early watering will allow time for the lawn to dry, making it less appealing). Cultural changes may have the greatest impact on millipede numbers, but you can also combine them with a chemical approach. Applying insecticides in the lawn (like granules) will help kill millipedes, but many of those destined to die will still be able to make it into undesirable places (like a patio or the stoop of the front door) before they ultimately succumb. You also may want to use a dust or other type of residual around potential entry points. Millipede migrations may continue night after night for some time, so be prepared to be persistent!

I have a 1 gallon hand sprayer that has started dripping from the nozzle after I shut it off. I understand that this is unacceptable, but I haven’t been able to figure out the source of the problem. Any ideas?

With the emphasis placed on inspection, monitoring, identification, selection of a treatment protocol, and choosing a product, it’s important not to lose focus on ‘little’ things like the equipment you are using to make insecticidal applications. For a relatively minor issue like the one you described, it can be easy to procrastinate on fixing your sprayer or even ignore it completely in the face of a mounting workload. However, you rightly recognized the importance of functional equipment and have started taking the steps needed to fix the problem. In addition to wasting product, you may be inadvertently ‘applying’ insecticides in places where they don’t belong. Although I can’t definitively state the problem with your specific sprayer, it is likely that the valve seat is no longer working as intended. Your company may have a handyman on staff, or you can always contact the distributor or manufacturer of the sprayer, to make sure all foreign material is cleaned out and the valve seat is replaced if it is scratched or damaged. Once your sprayer is running as good as new, you will be happy you to the time to take care of it.
Can you tell the difference between drywood termite species by the size or color of their fecal pellets?

There are several species of drywood termites found in the United States, primarily in the coastal regions of the southeast, California, and Hawai‘i, including *Incisitermes snyderi*, *I. minor*, *I. schwarzi*, *Kalotermes approximatus*, *Cryptotermes brevis* and *Marginitermes hubbardi*. Unfortunately, you cannot reliably separate drywood termite species by the size or appearance of fecal pellets...however, species-level identification of drywood termites is not especially important when it comes to deciding on what type of treatment you will perform or recommend! The important thing to remember and recognize is that fecal pellets are an indication of a drywood termite presence, however, they may not represent a current infestation because fecal pellets do not age due to a lack of water.

Make sure to conduct a thorough inspection and look for other signs of an active infestation before proceeding.

Drywood termite fecal pellets inside of damaged wood.

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