

PMP

BUSINESS PLANNER

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Text-to-speech improves driver safety

Dean Stanbridge | Contributor

Last month, I wrote about texting in business communication and briefly touched on the importance of text-to-speech functionality. Because our business sector relies heavily on its mobile workforce, it's prudent to turn our attention to safety and mobile texting.

Although I'm a careful driver, I've had a couple close calls I attribute to being distracted because of texting while driving. Absence of an accident doesn't make it right. In fact, most states and provinces in North America have made it illegal.

Times have changed, and like it or not, we must adjust our habits to make our vehicles safer for our employees and other drivers and pedestrians. A distracted driving charge negatively affects your company's brand and has the potential for significant legal implications if someone is hurt or killed. As employers, it's our responsibility to ensure our mobile staff is aware of the implications and given the tools to make its texting experience safe. Being practical is critical when implementing guidelines for texting while driving. I've heard about companies that forbid mobile phone use while in a vehicle, but that's just not practical because employees will use a mobile device when not being monitored.

A few years ago, the availability of text-to-speech apps were limited, and the quality of the translation was marginal; but now great apps are available, and the quality of the experience has significantly improved. When most of us think about text-to-speech, the first voice that likely comes to mind is Siri, Apple's personal assistant. Years ago, Apple did a fantastic job plastering Siri's voice all over TV and radio ads, advertising the iPhone 4's text-to-speech capability. Siri's ability to read email, text messages and respond with speech-to-text was the first of its quality; however, the downside — although the service is widely used and improves daily — is you have to own an iPhone.

Several Android text-to-speech applications have entered the market during the past few years, and some can even be used for Blackberry. Although each



phone manufacturer has loaded text-to-speech internal software on its device, most online reviews concur these programs don't come close to Apple's Siri. (To be clear, as I've said in many columns, I'm not an Apple junkie. Although I own Apple products, I'm still attached at the hip with my Blackberry.)

I've spent a lot of time researching the clearest voice for non-Apple text-to-speech software, and it appears the clear winner is from Ivona, an Amazon company. I visited Ivona.com and tried to challenge its software with short forms such as LOL, etc. I was impressed with the clarity of the translation, which is a key function to prevent you from picking up your phone while driving.

No matter what platform you operate, investigate text-to-speech apps because they can help protect you and your employees from being charged with distracted driving. **PMP**

You can reach Stanbridge, a PMP and longtime technology columnist, at dean@directlinesales.com.

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Dear Diary: I'm Back!

Pete Schopen | Contributor

Special moments occur in your life when you least expect it. It's not like you grab your diary and say, "OK, on Oct. 30, 2019, I'm going to catch a foul ball while watching the Cubs beat the Yankees in the World Series." (Clearly, the Cubs winning the World Series is a fantasy and not a special moment, but you get what I mean.) Special moments sneak up on you.

Recently, I was sitting at a railroad crossing, waiting for a train to pass that was longer than a college English lit class, when Marty Whitford called my cell phone. For those of you who might skip the first few pages of this magazine, Marty is the man-with-the-plan for *Pest Management Professional*.

"Pete, will you consider writing for us again?"

In my mind, I said, "Marty, thanks for letting me think about this. I recently fired my accountant of 25 years, my longest-tenured technician had knee surgery two days ago, my phones are ringing off the hook, I've been asked by the McHenry Baseball Association to coach a travel baseball team, my oldest son is starting to look at colleges, I have to complete a 20-page audit for my workman's comp insurance before the end of the month, payroll is due Wednesday and I'm running 21 stops today."

In real life, I said, "Sure, Marty. When can I start?"

Life Interrupted

The reason I stopped writing my "Start Up Diaries" column a couple

of years ago was because I no longer had the luxury of spare time. Schopen Pest Solutions went from being just me as the only employee to having two techs, then three techs, four techs, etc. I had to hire a programmer and a billing professional. My dad even came out of retirement. I started coaching *three* baseball teams, and then the IRS decided I wasn't paying enough and was sending me weekly correspondence. I had to cut out something, and unfortunately that was my baby, my Start Up Diaries.

Things in my life haven't changed enough to afford me more time to write, but Marty made me an offer that would have made Marlon Brando proud. Seriously though, the "moment" just seemed right to find the time and start writing again. And honestly, *I missed you guys!*



We are a brotherhood, a fraternity if you will, of black pens, triplicate forms, knee pads, retractable mirrors and bright flashlights. Pest management colleagues still call or email me even two years later and ask me for advice or my opinion (the first is scary; the latter is downright dangerous). So after giving it exactly 56 train-cars worth of thought, I agreed to start writing again.

I hope you like what I have to offer, get a chuckle or two in the process and maybe, just maybe help take your business to the next level. There is so much I want to talk to you about — lines of credit, lawsuits (not me, yet), hiring, firing, the IRS, marketing, etc. Thanks for letting me back into your lives, and please send emails whether you agree, disagree or have suggestions. I'll be back fulltime starting in January 2015, but for now, I'm going to relish this special moment Marty has given me. **PMP**

Schopen is president of McHenry, Ill.-based Schopen Pest Solutions. You can reach him at 847-529-BUGS or pete@schopenpest.com.

Schopen's Open Book

Start-up: Schopen Pest Solutions, Inc.

Headquarters: McHenry, Ill.

Founder: Peter F. Schopen Jr.

Start-Up date: April 11, 2006

Number of employees: 7 (Me, four full-time techs, one programmer, one in billing)

2006 Revenue: \$97,235 (one employee)

2007 Revenue: \$172,495 (one employee)

2008 Revenue: \$203,732 (one employee)

2009 Revenue: \$243,427 (two employees)

2010 Revenue: \$325,960 (three employees)

2011 Revenue: \$425,847 (four employees)

2012 Revenue: \$489,887 (five employees)

2013 Revenue: \$572,772 (six employees)

Year to date (Jan-June): \$335,346

Projected 2014 Revenue: \$680,000

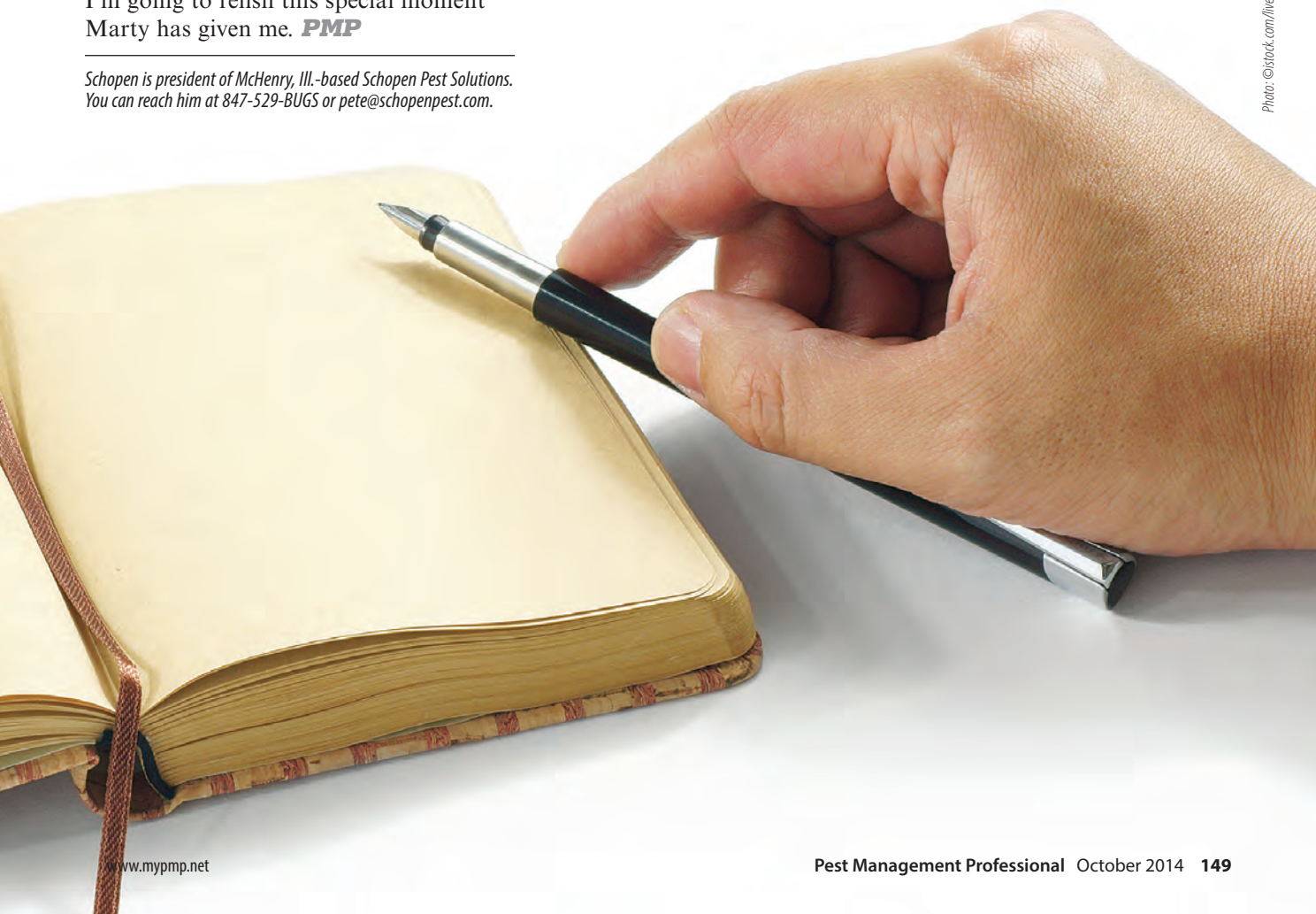


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SOI 2014: A CPA's Point of View

Daniel S. Gordon, CPA | Contributor

2014 had all the makings of a great year based on the momentum from 2013, which was a strong year for the pest control industry. The first quarter and most of the second quarter of 2014, however, was challenging. The weather was clearly a problem for most areas of the country, and that's what most pest management professionals (PMPs) told us as we saw weaker-than-expected revenues.

In June, the government told us the economy shrank slightly during the first quarter, which scared many into thinking we were headed back into a recession. However, when drilling down into the data, the areas of the economy that comprise the majority of this weakness were home builders and automobiles — items also traditionally hurt by weather.

How have PMPs fared during the past year? And what does the future hold? As accountants and consultants to the pest industry, our firm works with PMPs from all across the country. Our client base represents more than \$200 million in annual pest control revenue, making our data an extremely accurate barometer of industry health. We compile and present this information to our PMP clients to help them manage and grow their companies for profit. The following includes my annual observations, looking at monthly data from our national client base as a whole.

Industry Overview

The good news is once the weather broke, the phones started ringing again proving the pest industry is recession resistant. It appears the first quarter dip was an anomaly based on the weather, which hasn't started a trend. However, the later the start to the season, the more difficult it is to make up the lost business. 2014 appears to be a year we started late and will prove more challenging.

That said, as we're in a recurring-revenue model-based business, most of our clients are growing — just at a slower rate than budgeted. As such, while most companies in our universe are profitable, many geared up for a much larger growth rate. Some of that preparation translated into higher costs, so maintaining profit margins has proven more difficult this year.

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It's no secret
the Internet
is the new
Yellow Pages.

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It seems hiring quality people in our industry is always challenging, no matter the general economic climate. 2014 is no exception. Most of our clients seem to be staffed well at the technician level; however, there seems to be staffing challenges at the salesperson and manager levels.

The New Yellow Pages

It's no secret phone directory advertising has been on life support for several years. It's also no secret that the Internet is the new *Yellow Pages*. What used to be the norm with phone directories was the representative would visit annually, agree to a plan, and the PMP would cut a monthly check to the publisher. The phone would ring. It was a fairly simple process.

With the advancement of technology, we've all become more computer, smartphone and tablet savvy. In fact, the level of Internet-marketing sophistication many PMPs are showing is unprecedented. This is borne out of necessity because marketing in the pest industry is all about direct response marketing — and there's no better laser-guided marketing than the Internet (when executed properly).

The reason behind the online expertise is the game is changing. The strategies used for search engine optimization (SEO) change frequently and Google is constantly readjusting its algorithms to stay ahead of those looking for an unfair advantage. Also, the pay-per-click search words are constantly changing value, based on several factors.

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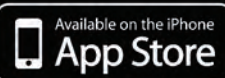
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The most successful PMP marketers are those who are extremely savvy about all things online.

Continued from page 152

Because of all this flux, the web guy who's great today can become a dinosaur tomorrow. Without the proper knowledge about these subjects, uninformed PMPs might hold on too long to the wrong Web guy. The most successful PMP marketers are those who are extremely savvy about all things online.

Healthcare Concerns

The 2014 deadline requiring most U.S. citizens to comply with the individual healthcare mandate to have health insurance or be penalized. Corporations with more than 50 full-time equivalent employees will be subject to full compliance next year.

In general, most businesses and individuals witnessed health insurance

premiums increase significantly, as many policies were called out of compliance and discontinued. Those that were canceled were offered enrollment in what were usually more expensive compliant policies.

Tax Change

One of the most widely used provisions in the tax code for reducing taxable income in a significant manner for PMPs is the Section 179 deduction. It allows businesses to deduct the full purchase price of equipment, software and certain vehicles. This deduction excludes the full purchase price from gross income. The purchase can

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Lions and Tigers and Bed Bugs, Oh My

A legendary circus famous for its amazing animal acts, didn't want the thrills that came with hitchhiking bed bugs.

The Ringling Bros. and Barnum & Bailey Circus has entertained families for decades. Even watching animals file off trains that carry painted clowns, daring acrobats and the rest of the troupe throughout the country has become an event. What many fans might not know, however, is in addition to ferrying elephants, tigers, horses and a host of other animals, those trains have hosted generations of bed bugs.

The circus had tried heat and chemical treatments unsuccessfully, according to Dell Bartley's Total Control Termite and Pest Professional.

While the circus was taking a winter break, crews from Total Control traveled to Orlando and Tampa, Fla., to treat its train cars for bed bugs.

"We worked in teams, with one inside and another underneath the train car," says Bartley, owner of the 12-year-old company based in Sarasota, Fla. "Each car's drains and vents had to be sealed before they were treated with Zythor, Ensystex's sulfuryl fluoride fumigant."

Each train car took a couple of hours to prepare and was then fumigated for 14 to 18 hours. The infestation wasn't limited to the train cars that held animals. A restaurant car and several cars in which performers lived when they were on the road also were treated.

Once the fumigation was complete, the Total Control teams brought in fans and vented the fumigant. The process took about five days to complete.

"It was amazing to watch it work," Bartley says. "Everything worked like it was supposed to."

Fumigation is a special part of the pest management industry that's not for everyone, says Bartley, whose company does about 2,000 fumigation treatments a year.

"The industry has been great to me," he says, acknowledging the Florida market is competitive. "Pull up to a red light, and you've got four trucks from competitors staring at each other. It's hard to

find a niche. Fumigation is completely separate from other types of pest control and is a bit less competitive. It's labor intensive and a specialized field. We've been blessed and lucky to find the people we have."

Well-trained technicians are well trained and have the skills to handle unusual jobs — like train cars.

"My technicians work through the rain and the dark," he says. "It takes dedication, commitment and hard work to get that done. It takes a special breed."

But whether it's fumigation or general pest control, Bartley is happy to be part of the industry.

"It's a fantastic field," he says. "I've been doing this since I was 17. There are so many spokes on the wheel when it comes to pest control. There are so many things you can market. There's always a new challenge and a new product being manufactured."

Having a partner like Ensystex makes his job easier.

"The support I get from Ensystex is unmatched," Bartley says. "They're part of the family. They bend over backward for us. I've never worked with a company that has supported me this way. Anything that we need, they're there."



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The industry is faring well despite a slow start and new regulations.

Continued from page 154

be made in cash, financed, or be a combination of the two.

This deduction was created by the government to encourage businesses to buy equipment to help the economy and have businesses invest in themselves. It's the reason why most PMPs scramble to purchase equipment and vehicles at year's end. It's also the reason why the economy usually shows signs of strength at year's end.

By using the 179 deduction and abiding by certain rules, a business could receive \$500,000 in immediate write-offs during 2013 and 2012. However, certain provisions of the tax rules expired on Dec. 31, 2013. With this expiration came the reduction of the maximum amount a business can expense under Section 179.

Beginning with 2014, a business can now only expense \$25,000 under the rule.

This was a bold move by the government to raise revenue. Let's hope it helps the U.S. economy as a whole. It clearly hurt those profitable individual entrepreneurs who want to reduce their tax burden by investing in the U.S. economy.

The pest control business is a resilient and its services are often required by government, commercial and residential customers. While the industry is faring well despite this year's slow start, it's also learning to deal with new regulations in more areas than the traditional pesticide battle. **PMP**

Gordon is a CPA in New Jersey and owns an accounting firm that caters to PMPs throughout the U.S. He can be reached at info@pcobookkeepers.com.



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Delving into deferred purchases

Daniel S. Gordon, John P. Corrigan, Norm Cooper | Contributors

Most transactions aren't 100 percent cash payable at closing because the risk of customer base loss would be borne entirely by the buyer. Accordingly, many transactions have some deferred portion of the purchase price; it can be anywhere from 30 percent to 60 percent of the agreed-upon purchase price and payable over three to seven years (and hopefully, with interest added to the unpaid balance).

While a seller might be thinking about an installment sale treatment with a deferral of capital gain taxes due and only recognized as the money is received, many buyers wish to find a tax-efficient way to deduct a portion of the purchase price. Accordingly, sellers need

to be wary of a buyer drafting documents in a way that seeks to make the deferred purchase price component labeled as compensation/bonus pay, all of which is includible in the seller's (now employee of buyer) IRS Form W-2. This treatment dramatically affects the after-tax proceeds going to a seller because the maximum capital gains tax rate is 20 percent and the maximum tax on W-2 wages (ordinary income) is 39.6 percent. To make matters worse, Federal Insurance Contributions Act (FICA) taxes are due on a portion of sales proceeds.

A savvy seller should be aware of the 20 percent or more added cost, if allowed to be drafted in such fashion. **PMP**

The authors comprise the M&A practice at PCO Bookkeepers. For more information, email info@pcobookkeepers.com, or visit www.pcosuccessionplan.com.

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Widen the Gap between You and Your Competitors

Harvey F. Goldglantz | Contributor



Each time I assess a company, I ask the technicians three questions:

1. Can you differentiate the company from the competition?
2. Can you define integrated pest management (IPM)?

3. Are the chemicals you use harmful to the environment, people or pets?

I rarely receive an appropriate response to any of these questions. In fact, I'm almost always shocked by what's said in reply. When technicians are asked how their company is different from competitors, I hear things such as:

- "We've been in business since ..."
- "We're licensed and insured."
- "We're members of our state association."
- "We're members of the National Pest Management Association."

Sound familiar? I'm sure they do because they're also coming from your technicians and competitor's technicians. So tell me, how are these responses any different from your competitors? They're not! Your differentiation points are your value quotient in the mind of customers. If your technicians can't define the differences, price becomes the differentiation point and you become a commodity. So think long and hard about what separates you from your competitors, and drum those differences into your technicians. Ask them again, from time to time, how your company is different. If they can't answer the question – because they say they're nervous or do better in front of customers – don't believe them.

In response to the second question, the majority of technicians simply answer "integrated pest management." When pressed further, some stumble around the general concept, but few, if any, nail it. Once in a while, a technician will respond with something like, "We use other

tools and methods in addition to pesticides." If you find this difficult to believe, ask him yourself. If one of your company's differentiation points is that you practice IPM, what happens when a customer asks your technician to explain it? Hold a training session to define IPM, then test your technicians to make sure they can define the concept. Their definition should become something closer to this:

"IPM is the integrated use of inspection, sanitation recommendations, exclusion, mechanical controls (glue boards, repeating rodent traps, etc.), cultural controls (trimming back shrubs, moving firewood away from structure, etc.), biological controls (aphids, pheromones, insect growth regulators, etc.), the judicious use of pesticides, and education and communication to prevent and solve pest issues."

In response to the third question, most technicians answer with a resounding "no;" others reply with a "yes," but qualify their response with something like, "but our technicians know how or where to apply them." Both answers are inappropriate and incorrect. Technicians should memorize the following response: "The materials we use are applied by one of our highly trained and licensed professional technicians, according to the label approved by the U.S. Environmental Protection Agency. When applied in this manner, there's no increased risk to the environment, your family or pets." Having your technicians become proficient when responding to this question will differentiate you from your competitors and bolster confidence and trust in consumers' minds.

Separate yourself from the crowd. Your value, brand, reputation and growth depend on it. **PMP**

You can reach Goldglantz, president of Pest Control Marketing Co. and author of "Marketing Matters," at hqpcmcinc@aol.com.

Photo: ©istock.com/danitep

Putting the Freeze on Puerto Rico

Bug Off Pest Control introduces the Cryonite system to a country accustomed to much warm weather.

Known for its near-tropical climate, Puerto Rico has been a draw for tourists for decades. The warm weather and constant flow of travelers also make the country a haven for bed bugs and other insect pests.

Peter Vivoni, president of Agro Servicios, Inc., a supplier of pest management products in Puerto Rico, hopes to lower the boom on pests by lowering the temperature.

Vivoni recently was introduced to Silvanderson's Cryonite insect control system. Cryonite sprays tiny particles of carbon dioxide (CO₂) at temperatures so cold all stages of pests are instantly frozen and killed. The system works for bed bugs and other structural pests.

Vivoni learned about the system at the Puerto Rico Pest Control Association conference held in San Juan in August. Andy Linares, president of Bug Off Pest Control Center, attended the event and introduced the system at the show.

Within half an hour of the demonstration, Vivoni and his crew were well versed in how to assemble and use it.

"It's a system that requires skill and good technique, but it can be learned quickly," Linares says. "Once you try it two or

three times, you get the hang of it."

Agro Servicios has a strong presence in the agricultural market and wanted to expand its presence in pest control.

"We saw this as a product that could set us apart," Vivoni says.

Vivoni, who also owns a restaurant in Puerto Rico, immediately saw the opportunity the Cryonite system presents to the Restaurant Association of Puerto Rico, ASORE.

"It's clean, and it doesn't contaminate any surfaces," Vivoni says. "For the food industry, it provides immediate control. It doesn't require an owner to shut down his operation. It provides all those advantages. Because there are no chemicals, there are no regulatory burdens."

The dry ice spray allows PMPs to treat outlets and electronic equipment.

Linares, a longtime proponent of the Cryonite system, believes once pest management professionals (PMPs) in Puerto Rico become familiar with how it works, they'll adopt it quickly.

"It's revolutionary," Linares says. "It will take time to penetrate the market, but it will become standard equipment. For the food industry, it's brilliant because it provides immediate control."

Much like Linares, the man from whom he learned about the system, Vivoni plans to introduce it to the pest industry through special events; workshops; and on-site, hands-on demonstrations. He plans to display the unit, along with a video of the device in use, at the Agro Servicios showroom.

Vivoni, Linares (who's the sole distributor for the Cryonite system in the United States) and Silvanderson agreed to make Agro Servicios the sole supplier in Puerto Rico and the Caribbean.



Peter Vivoni (left), president of Agro Servicios Inc., and Bug Off's Andy Linares at the Puerto Rico Pest Control Association Conference held in San Juan, Puerto Rico.



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Three Cheers for **Peer Groups**

Daniel S. Gordon, CPA | Contributor

Feeling alone as the owner? Want some great advice? Executive peer groups might be what you're looking for.

As the saying goes, it's lonely at the top. As a pest management professional (PMP), employees, customers, bankers and other interested parties expect you to know all the answers. Ever feel like you want someone on your side? Someone to bounce ideas off? Someone who will give you honest criticism and who's been in similar situations? Joining a peer group might be the answer.

An executive peer group is a forum for owners and managers involved with top-tier decision making in their organizations who are willing to share information about their company's financial, marketing, operational and strategic plans to grow their company and tackle business challenges confronting its members. These groups can be geographically specific with members from various industries, or industry specific. Those that are industry specific are usually comprised of non-competitive firms in different markets.

Groups usually are comprised of eight to 12 members and harness the collective knowledge of the membership to help overcome the challenges of operating, growing, and building value and profitability for their companies. Benefits of peer group membership include:

- increased accountability;
- business owners with similar backgrounds to bounce ideas off;
- a strong support network;
- access to professionals with complementary strengths;
- improved delegation skills;
- higher quality of living;

- increased profitability;
- business coaching input; and
- improved level of business expertise.

Members typically sign a nondisclosure agreement preventing members from sharing financial and operational information or trade secrets with anyone who isn't in the group. Many groups include an experienced facilitator using an organized discussion format ensuring all members are heard.

One of the largest peer-group forum organizer and facilitator is Vistage, which offers groups for CEOs, small business owners and key executives in more than 1,000 cities worldwide. Their groups usually aren't industry specific, but there are many PMPs who belong to Vistage and find membership to be beneficial and educational.

Some peer groups are run by business coaches or consultants who have expertise in one particular industry. A few years ago I was asked to become the facilitator of a peer group because of my industry expertise and the large number of clients I coach as a value-add to my accounting practice. I now facilitate several of these industry-specific groups. I try to provide members with increased insight into their

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BUSINESS PLANNER

When organized properly, a peer group is the right crowd.

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organizations through meetings hosted at members' locations. These meetings include members sharing financial and operational benchmarks and other business information. All this information is compiled before the meeting and distributed to each member to form the basis for interesting conversations that often lead to expanded discussion and sharing of ideas.

How a Peer Group is Run

Most members of peer groups have a lot in common in terms of their business life. However, everyone I've been involved with takes on its own personality and makes its own rules as each member offers input. Peer groups can meet several times a year in person and online. Between meetings

communication among members can continue via email and message boards.

Most peer groups set an agenda so meetings run efficiently. A typical agenda might include:

- an update of what's happening in each business since last meeting;
- discussion about successful projects and strategies which worked well;
- discussion about unsuccessful projects;
- current frustrations and challenges;
- accountability for goals set at previous meetings;
- comparison of profit-and-loss percentages;
- goals for the next six to 12 months;
- three to five questions each member has for the group; and
- recommendations from the group for each member.

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Member Benefits

I've talked to several participants of multiple peer groups and the most relevant parallel for many seems to be comparing the peer group concept with friends from one's childhood. For example, parents want their children to associate with the right crowd. Parents want a fertile environment for their children. They hope the crowd their kids hang around with are the smart kids — those who were trying to better themselves, sharing ideas and researching better ways to achieve.

When put together properly, a peer group is the right crowd. True friendships are made, and folks are genuinely interested in where your company has been and where it's going. During the meetings, members agree on actions to be taken by each individual, usually by the next meeting. Most participants are able to report back the success or failure of those actions, making that member accountable to himself *and* the group. Many times if we're only accountable to ourselves, we get busy and procrastinate some

responsibilities. This is especially true for those who are the boss and have no one to answer to.

Sometimes having to answer to someone, even if the motivation is to avoid embarrassment, is motivation enough. It encourages us to put in extra effort to avoid embarrassment. Chances are, we're more likely to implement the needed action than if left to our own devices.

For example one peer group member was quite successful and had a well-established company, but often flew by the seat of his pants. The key to his success was running as hard as he could all the time, with little in the way of advanced planning. His primary

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BUSINESS PLANNER

His peer group helped him establish a marketing plan with a schedule, a budget and expected results.

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marketing strategy included ads in phone directories — which seemed to be less effective as time passed — or sometimes a radio, cable or online campaign when his gut told him to.

Most members in his group had their marketing plan laid out on a calendar for the year, breaking up each campaign by date, amount of expenditure and expected return. By doing this they were able to analyze which marketing worked and why, and which campaign failed and should be discontinued.

In the past, he advertised because everyone else did. He had no plan, no budget and no benchmarks to determine whether his marketing was working.

His peer group helped him establish a marketing plan with a schedule, a budget

and expected results. By implementing this plan, he could clearly see phone directory advertising was no longer working and targeted seasonal advertising in other areas were much more cost effective and should be expanded. He adjusted accordingly.

Participation in a peer group can be extremely beneficial for business owners and managers who want to test ideas, share business concepts and work with like-minded business people who hold one another accountable. In my experience, most who participate in these groups see improved results, and in many instances, renewed excitement in their businesses. **PMP**

Gordon is a CPA in New Jersey and owns an accounting firm that caters to PMPs throughout the U.S. He can be reached at info@pcbookkeepers.com.

ADVERTORIAL

A Modern-day Fairy Tale

McNeely Pest Control's promise of a protected, discreet trap helps the company earn sensitive accounts.

In fairy tales, mice are friendly, chatty creatures that help a young maiden realize her princess-like nature or are transformed into helpful servants. In the real world, Scott McNeely, owner of McNeely Pest Control in Winston Salem, N.C., knows mice prevent customers from living happily ever after.

McNeely, a 35-year industry veteran who has owned his own company for 15 years, was recently bidding for a rodent control job at a day care center. The owners of the facility were concerned about having rodenticide, snap traps and glue boards near curious children.

In his bid, McNeely explained his company could use Woodstream's Victor Kill & Seal mouse trap (item# M265P), which kills mice quickly and humanely while preventing anyone from seeing or contacting the catch. The trap's patented design seals in ectoparasites (fleas and ticks), blood, urine and odors that would be present with other types of traps. The trap is easy to use, disposable and safe since the killing mechanism is inaccessible inside the unit, which prevents injury.

"Using Kill & Seal, we were able to sell the account," McNeely says. "They saw that as clearly the best way to go."

Not only does the trap deal with the rodent problem

discreetly, it also saves labor. For a sensitive account like a day-care center, one option is to deploy glue boards and traps in the evening, then return early in the morning to check them. That's two trips in about 12 hours. If a mouse were caught in a glue board during the day, it would surely merit a call, which would require a third visit.

Because the Kill & Seal trap contains and seals the mouse along with everything else, it eliminates any extra unscheduled service calls. While that might not qualify as a modern-day fairy tale, it helps McNeely and his customers live happily ever after.



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Treat customers like **royalty**

Ray Johnson | Contributor

We all face stiff competition because consumers have an abundance of choices in the pest management arena.

To be successful, provide fantastic customer service. People young and old demand it, and if your customer service staff neglects to deliver, it might be time for you to step it up.

At a recent doctor's appointment, I was surprised and pleased to hear these words as soon as the doctor entered the exam room: "Did my staff treat you well, and have we lived up to your expectations so far?" If my doctor's staff knows he's asking this question every time he sees a

patient, they'll be on their best customer-service behavior at all times. I can tell you this wasn't a fluke question. My wife, Tammy, had an appointment with the same doctor two weeks earlier, and she got the same response. I consider this to be the royal treatment.

Similarly, my staff mails or emails every new customer three questions. We ask only three because it gives us a better response rate than asking eight or 10 questions. People are bombarded with lengthy surveys nowadays, and most just push delete or toss the questionnaire into file 13. The subject line in our emailed report card is "Three Questions For You," so the new customer knows what to expect and understands it will only take a short amount of time to respond. Our reward is receiving a fair amount of feedback. We receive our response from customers the moment they click send.

Recently, a customer gave us a fair grade but expressed she still had ants in her home. My office manager was on the phone with her within 10 minutes after she responded to our report card. We dispatched a service technician to her home for extra service that same day, and she said how impressed she was with our fast, courteous response.

My employees know I ask customers if we've lived up to their expectations. In fact, we make it a celebration. Each time we receive positive feedback on a report card, we add it to a report we present at an all-employee meeting. It's counted as an accolade, and we reward the employee with the most accolades a cash prize at our Christmas party.

Treating customers like royalty is a win-win all around — for them, your staff and your bottom line. **PMP**

You can reach Johnson, a past president of the National Pest Management Association (NPMA), president of Sevierville, Tenn.-based Johnson Pest Control, and founder of ACES for Business, at ray@johnsonpestcontrol.com.





The Risk Management **Toolbox**

Frank A. MacDonald | Contributor

To protect your business, go beyond general liability coverage.

Some risks are synonymous with any business; however, the pest management industry presents a unique set of risks, which requires a comprehensive, multi-line insurance program.

Pest management professionals (PMPs) are trained in various methods necessary to address various control scenarios that arise during daily operations. But what's in your risk management toolbox? Have you made sure the products in that toolbox are reviewed and updated?

The ideal insurance program should contain a comprehensive general liability (GL) policy, automobile coverage, workers compensation, umbrella liability, commercial property, employment practices liability, and commercial crime with a cyber liability component. Other products should be considered based on a review of the operation.

General liability. A common misconception is that a GL policy covers multiple aspects of an operation. While the review and selection of a GL policy is critically important, no GL policy covers exposures such as sexual harassment, alleged theft by an employee, fire at the office, data breaches, etc. The GL policy basically covers an operation as a pest management company. The coverage is triggered by bodily injury or property damage caused primarily by the negligence or alleged negligence of the operation.

Commercial automobile/fleet. This coverage is one of the most important policies in a program. You're much more likely to be involved in a claim or litigation within your automobile exposures than your general liability. One of the most overlooked exposures in pest management is employees using their own vehicles. While employees carry their own personal automobile coverage, the company is not covered. The company is exposed to any incident involving an employee's vehicle whenever it's operated on behalf of the company. The same is true if the company

is renting, leasing or borrowing vehicles. Because of these exposures, it's critical that your commercial automobile policy contain coverage for hired and non-owned autos. Review your policy: Symbol 1, or 8 and 9 should appear on the declarations page. Primary commercial automobile limits should be at least \$1 million combined single limit. Umbrella limits should apply to the auto limit.

Workers' compensation. This is legally required for varying employments nationwide. Some states are mandatory for any employment; others allow for a few or more employments before it becomes mandatory. Carrying workers' compensation for any employment is strongly suggested. Regardless of the state-mandated limit, policies should be set at \$1 million for each accident, \$1 million disease limit and \$1 million each employee. Umbrella limits should apply to the workers' compensation limit. This policy is going to pay all the medical expenses and loss of wages because of an employee's inability to work following a workplace injury. It doesn't take much to reach six figures for surgery —

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and more will follow for the rehabilitation thereafter.

Umbrella/excess liability. This coverage has become increasingly important because of the litigious nature of the pest management industry. Umbrella liability policies increase primary liability limits in denominations of a million. Umbrella policies should always cover the primary GL, auto liability and workers' compensation limits, which means when the primary limit has been exhausted, the umbrella limit is triggered.

Commercial property. This coverage is somewhat self-explanatory. It basically covers the building, the contents (business personal property), equipment, business income and extra expense. The coverage should be "special cause of loss," with replacement cost for the building, equipment and contents. Business income and extra expense applies to the amount of income lost because of a covered cause of loss (such as a building fire) and the extra expense associated with obtaining a new or interim location and replacement computers, equipment, etc. Thanks to

the remote, web-based nature of the pest management industry, the extra expense portion of the coverage part is usually the one most used in the event of a covered loss.

Employment practices liability insurance (EPLI):

This provides coverage for defense costs and damages related to various employment-related claims. Such claims commonly involve wrongful termination, sexual harassment, discrimination, failure to employ, and retaliation. Business owners make decisions every day that will have an impact on employees — any one of these decisions can lead to an employment-related claim. Most EPLI carriers will provide the insured with an employment hotline for properly handling employment issues. The most important EPLI coverage part specific to pest management is the third-party coverage endorsement, which usually involves an additional premium, will cover allegations made by a third party against the company for the acts or alleged acts of an employee. Considering employees are in and out of

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apartments, homes and businesses all day, alleged sexual harassment of a third party is an exposure throughout the workday. Historically, this is an exposure that has been overlooked despite a number of claims through the years. Claims of this nature are not commonly covered under any other policy type.

Commercial crime. This coverage has become critical, with organizations losing an estimated \$3.5 trillion to fraud in 2011 alone (*2012 Report to the Nations on Occupational Fraud and Abuse*). The coverage should include first- and third-party coverage. This will cover the company against acts of the employee against the organization, as well as third-party claims. With technicians frequently having access to unoccupied homes and apartments, we've seen an uptick of claims arising from stolen jewelry and missing cash. Despite the validity of these types of claims, it's an increasing exposure facing the industry. Crime claims aren't commonly covered under any other policy type.

Cyber liability. This coverage has evolved during the past decade, and policies are changing to keep up with new exposures technological advancements have added to organizations nationwide. Pest management companies that handle or store personal information such as credit cards and bank account numbers should be considering their exposure. Coverage under a cyber liability policy normally covers data breaches and cyber-attacks. Common coverage should include privacy liability (first- and third-party coverage for access to employee and client information) and security liability, which covers an organization's ability to prevent entrance by hackers. There are a various coverage options in this class, and no two insurance carriers have identical language.


An organization's exposures and risk management options should be reviewed and updated by an insurance broker who is familiar with the pest management industry — a partner in the success of your business. **PMP**

MacDonald is senior vice president and principal of Select Insurance Agency, Inc.



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