

Crack & Crevice

OREGON PEST CONTROL ASSOCIATION

December 2020 Edition

The New Normal

Message from the OPCA President

It is easy to get down from all the negative news that has been bombarding us this year and everyone wants things to get back to "normal." Now the holidays are on us and everything seems a little off.



Bernard Black, OPCA President

It is important, however, to keep things in perspective and to try to see the positive changes that are happening. Here's a few positive things I noticed:

- The roads less congested because of people working from home. In the bigger cities anyway, you are a lot less subject to traffic jams.
- We have come to appreciate how important it is to be around other people, even strangers. People are actually going to grocery stores simply to be around other people! We are figuring out new ways to connect online too.

Keep things in perspective and try to see the positive changes that are happening.

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OPCA Southern Oregon Seminar, A "Virtual" Success

The "Year of the Zoom" continued for OPCA with the virtual Southern Oregon Seminar held on **Friday, November 13**. We had about 50 attendees, many of whom were in classrooms in their offices. ODA was generous and awarded us 3 hours of CORE credit. Speakers included:

Tim Hussen, BASF - Spider Biology and Control
Eric Payson, Syngenta - Ant Control
Jeff Weir, Sprague - Flies
Vince Romao, Liphatech - Rodent Behavior and Control
Jim Shaver, CatchMaster - Establishing and Servicing Commercial Accounts

We'd like to thank our virtual exhibitors: **BASF, Bell Labs, Ensystem, Zoecon, Vesperis and Liphatech**. Take a look at the **Virtual Exhibit page** from the seminar, Click [HERE](#).

Next year we look forward to going back to the Bear Hotel in Grants Pass!

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Quick Calendar

Winter Seminar
February 13, 2021
Virtual, Date Tentative

High Desert Seminar
June 5, 2021
Mt. Bachelor Village
Bend, OR

Fall Beach Seminar
September 18, 2021
Best Western PLUS
Agate Beach Inn
Newport, OR

Southern Oregon Seminar
November 19, 2021
Evergreen Savings "Bear Hotel"
Grants Pass, OR

Government Affairs Update: *Oregonians for Food and Shelter*

From OFS Newsletter, November, 2020

Katie Murray is New Executive Director of OFS



I'm thrilled to be joining this team as Executive Director of Oregonians for Food and Shelter and stepping into a new mode of advocacy and education on issues impacting Oregon's natural resource communities.

In my almost 20-year career, I have worked on agricultural issues with communities across the state, region, and even internationally. The production of food, fiber, and timber are vital to communities – and this is certainly the case in Oregon, where these industries form the base of our state economy. Their long-term viability also hinges on effective stewardship of the natural resource base. A great deal is at stake when decisions are made by legislators and government agencies. Maintaining balance in the public policy arena is often challenging, but I am excited to step into the role as your advocate at OFS.

My work over the years has focused largely on amplifying the voices of stakeholders to influence the research, education, and policies that impact them. I have worked closely with growers and crop consultants, registrants, state natural resource agencies, and state and federal legislators and regulators to bring more focus to the realities and needs on the ground and the impacts of regulatory decisions. I look forward to meeting you and listening, understanding, and communicating with decision-makers to provide a clear picture of the benefits and consequences of natural resource policy and regulation.



It is a great privilege to represent all of you to ensure that OFS remains a credible voice toward collaborative and well-informed policy decisions. I officially start as your new Executive Director on December 1, 2020, but please feel free to email me before then with any questions or issues at katiemurray@ofsonline.org.

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Insurance Update: What Happens When a Claim Goes Bad

By Andy McGinty, LIPCA Insurance



I get asked all the time how we settle claims one way and on others a totally different manner. There are various factors such as location of the claim, parties involved, who our insured might be with their experience, etc. With that said, one of the most important reasons we settle claims a certain way is what happened before we received the loss notice.

A lot depends on the claimant's "attitude" when we first start dealing with them after the claim hits our office. The bottom line is how our insured treat their customer when the problem was first reported to them. Over the last 25+ years in handling pest and lawn claims, I can assure you we have seen a lot of examples of how NOT to treat a customer when a potential claim occurs.

What needs to be remembered is: when a customer contacts your office, in the back of their mind they need to know why the problem occurred; however, most feel they have been wronged in some way. The issue needs to be investigated quickly and professionally, and thoroughly explained, even if you must repeat yourself multiple times. Yes, it can be aggravating, but please get over it. You are always the professional and need to act like it.

One of the biggest mistakes is being defensive right from the start. "I hear what you are saying but we are not responsible for your damages." "There is no way we hit that pipe during your termite treatment." "There were no bed bugs found during our last inspection." "I placed these rodent bait stations where no pet could get to them." These examples, and trust me there are many more, are all said before the PMP even does the smallest amount of investigation. I am not sure how these comments are made without a little due diligence on your part.

Oh, please do me a favor: if a customer calls with a complaint or claim, please do not tell them you will have to charge them for an additional visit or inspection. Yeah, that went over well with the future plaintiff. As expected, they filed suit, and the extra charge issue was one of the allegations made against the insured. Can you imagine the plaintiff attorney looking at a jury with that gem of information? Depending on the regulators we have gotten to know over the years what they might say? You could bet it would not go over too well in some states.

When the claim hits our office and our insured has said or told the customer some of the examples stated above, we start "behind the eight ball." Instead of getting right to the heart of the claim and complaint we must get them over their defensive and combative positions. This, of course, is if they have not already gone to an attorney which takes the claim to another level most times.

Continued on page 4



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When a Claim Goes Bad

Continued on page 2

Most attorneys have no idea how to pursue say a termite, WDIR, or inhalation claim. But, as with many legal scholars, they think they are smarter than everyone involved. Again, after many years adjudicating these matters, they are not. This creates the problem.

The PMP has incensed the customer to the extent they run to an attorney, and when that happens and suit is filed, the cost of the claim goes up automatically. As stated above, most attorneys are not skilled with pest claims, and you have to legally “beat them over the head.” We must obtain experts, do discovery and the like before they realize their claim is weak or has no credence. So, after usually spending 5 figures \$\$\$\$\$ on the defense, we get them back to what the original claim should have cost or sometimes even less. Either way, you still have a large claim against your loss history and can affect your renewal premium. Book it.

The larger companies need to really focus more on this issue. A constant person dealing with potential claims is crucial. Those answering the phone at the office, techs in the field, and the like need to know what to and what not to say. If there is no consistency from all personnel in your office then the credibility factor comes into play. Once that is lost with the customer, then the handling of the

claim is taken to another level. This is an excellent training subject and please give examples during these sessions. Best ways to handle these complaints are imperative.

Could these subsequent problems have been prevented by handling this matter a little more professionally and less defensively from the start? I can pretty much state that the answer is yes, most times. Of course, there are customers, claimants, and plaintiffs that will never listen to reason. They think they know more being educated by the internet. They think their claim is worth more, or they think they have won the lottery. These are understandable, and there is little you can do about that. That is what we are prepared for and ready to handle.

Oh, one more favor. Please—I sincerely request that you never tell your customers they need “professional psychiatric help.” Yes, I can truly see that as an example of how a claim can go bad. Good luck.

Andy McGinty is the CEO of LIPCA Insurance National Pest/Lawn Industry Owned Program

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Government Affairs,
Continued on page 2

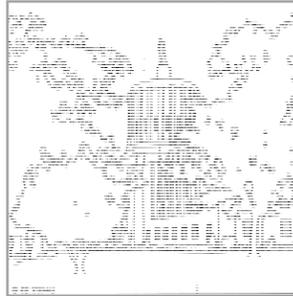
Oregon Gov. Kate Brown Pledges \$55 Million in State Aid for Businesses Hurt by COVID-19

With her “freeze” order set to take in effect Wednesday, Oregon Gov. Kate Brown said Tuesday the state will allocate \$55 million in financial assistance to businesses hurt by the coronavirus pandemic.

The money will be distributed by county, based on population, and each county will be responsible for managing applications. Brown’s office said financial assistance will be prioritized for businesses in the hospitality industry, those hurt by the freeze order, small businesses and those from Black, Native American and other historically disadvantaged communities.

“Our iconic main street businesses have sacrificed too much already in this pandemic,” Brown said.

The freeze order accompanies an unprecedented spike in coronavirus infections. Brown is shutting down gyms and live events venues across the state and ending dine-in service at restaurants and bars for at least two weeks – and two additional weeks in Multnomah County, where the recent outbreaks have been especially severe.



President’s Message,
Continued on page 1

- Pest control professionals have been recognized as essential workers.
- The stores and the parking at the local malls are not packed. You can go Christmas shopping with ease.
- Governments are acting business-friendly.
- Dogs are happy because their masters are home
- Christmas lights are going up.

So, “things” are never going back to “normal”, they are going forward into a different type of “normal.” There will likely be a much greater emphasis on being clean, on sanitation. The public will see the association between pests and disease. I think pest control will be an important part of the new, “clean” normal.

Happy Holidays everyone!

Sincerely, Bernard Black, B.C.E.
President OPCA 2020-2021



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Advertise in Oregon

Crack and Crevice, OPCA’s quarterly newsletter reaches OPCA members and their employees.

Crack and Crevice has a long shelf life. Issues are frequently handed out at member events and sent in member kits to new members. Exposure lasts longer than typical newsletters.

Rates
Business Card—\$75
Quarter Page—\$125
Half Page—\$200
Full Page—\$375

Publication Calendar

March Pacific NW Conference
June High Desert Seminar
Sept. Fall Beach Seminar
Dec. So. Oregon Seminar
Jan. Winter Seminar

For additional information and ad deadlines contact...

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Tips for Successful Virtual Meetings

OPCA and many other trade associations have had to pivot to virtual meetings for continuing education. For many of you, this may be new territory. OPCA's recent Virtual Fall Beach Seminar was the first for us. We learned a few things we'd like to share.



1. **Download Zoom.** This is the program OPCA will be using for its seminars. In September, the meeting was a regular *Zoom* meeting, but the next one may be a webinar. There are some differences. The regular *Zoom* is kind of like *The Brady Bunch* where you see everyone's picture in "gallery view." A webinar will only show the speakers and attendees can ask questions in the Q & A feature.
2. When you log in, **mute your microphone** right away.
3. During the *Zoom*, **pause your camera**. This way we won't see you eating your tuna salad sandwich.
4. In *Zoom* meetings, if you're going to speak, **make sure your camera is working well and your mic works**. It's best to test this out first.
5. Use your **most up-to-date-computer**. If you have an older laptop, you may have trouble running *Zoom*.
6. **Learn to use the Chat** in *Zoom*. This is very helpful.

OPCA Membership Report

OPCA member renewals as of November 20, 2020

- *Active members:* 48 (of 60 renewed)
- *Allied members:* 6 (of 14 renewed)
- *Associate (home inspectors):* 2 (of 4 renewed)
- *Honorary members:* 3

Membership Application: Know of any companies that should be members? www.opca.org/join.

Lapsed Membership Policy: OPCA's policy is member companies that have lapsed for one full year must **re-apply** for membership in OPCA.

Dues Paid by Corporate Offices: If your corporate office is in another state and pays your dues, let us know!

OPCA's Dues Year: July 1—June 30. Once a member pays, we will notify the national association of the status.

New Members: OPCA Companies applying for OPCA membership are posted for the members to comment for 15 days. Then, the OPCA board votes to accept their membership.

Joint State Members: Active Members pay their NPMA dues at the same time as OPCA dues. Those dues are sent in to NPMA once a month.



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Wild Fires Impact OPCA Members

Just a couple months ago, the landscape in Oregon was ravaged by wildfires. Several members reported on fires in their cities including Nancy Boerema and Matt White. Fires in Ashland and Phoenix, the western Cascades in Clackamas County, and the Santiam Canyon stand out, as well as the fire near Lincoln City.

All were devastating to many people who lost houses, cabins, barns and other buildings. The impact on city infrastructure was particularly bad in Detroit. It still does

not have water. Here are a couple reports from OPCA staff and members.

Harvey Gail, OPCA: I have several friends who lost cabins and homes in the Fires in the Santiam Canyon. The Little North Fork of the Santiam was hit particularly hard, as well as the City of Detroit. The damage along highway 22 just below Big Cliff Dam is the most apparent, as well as nearly the entire downtown of Detroit. My cabin at Marion Forks was spared, but that's just pure luck. I'd like to thank the firefighting crews that held the line at Pamela Creek road and protected the cabins and structures at Marion Forks.

My wife's PR firm, VanNatta PR is helping with a coalition of construction companies and contractors to rebuild the fire station and city hall in Detroit. We are helping with PR, social media and communications.



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Detroit, OR. This view from Main Street shows building are nearly all lost.

The impact of the fires on wildlife cannot be measured. But the after effects are apparent. When the power went out in many places, at least initially, there were problems with bears and other animals searching for food from abandoned refrigerators and animal feed stocks.

Matthew White, The Killers: Who would of ever thought we'd be in the situation that happened a few weeks ago, that caused extreme havoc all over Oregon. Whether you we're displaced like we were without power for 5.5 days which is inconvenient

We've lost more clients due to the fires where the clients homes are completely gone, than we did from the whole Covid-19 pandemic.



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Wildfires

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Salvage crews clean up in Detroit, OR after wild fires in September.

but I can't imagine those that completely lost their homes.

We've lost more clients due to the fires where the clients' homes are completely gone, than we did from the whole Covid-19 pandemic. Hopefully the State of Oregon will learn from this and at some point start to manage the forests a little better than they have been. I'm guessing they won't, but we can hope.

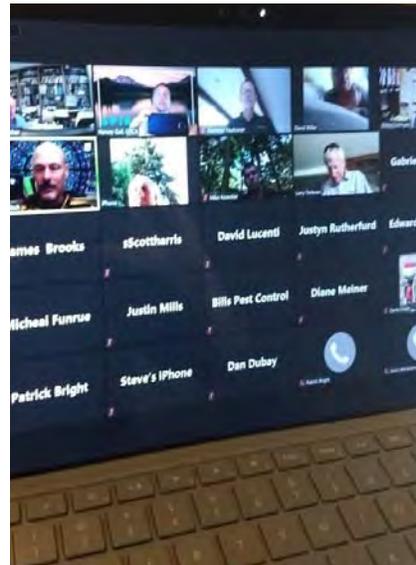
During the holiday season we must not forget about these tragic events. If you are able, give generously to organizations that are supporting these communities. Do what you can to help, even if it's your time and talents.

The major charities in Oregon all have ways to donate. These include:

- Northwest Response Fund
- United Way
- Mid Valley Wildfire Relief Fund
- Santiam Canyon Wildfire Relief Fund
- Oregon Community Foundation
- Salvation Army Cascade Division
- Oregon Food Bank
- The Red Cross

Also, if your family has been effected, remember OPCA has a scholarship program for family members to help with college tuition. Be sure to apply!

Oh, and I forgot to mention Covid-19. So, stay safe this holiday season. The dumpster fire of 2020 is almost over. Hang in there and help if you can!



Save the Date:

OPCA Winter Seminar

February 13
2021

Virtual!

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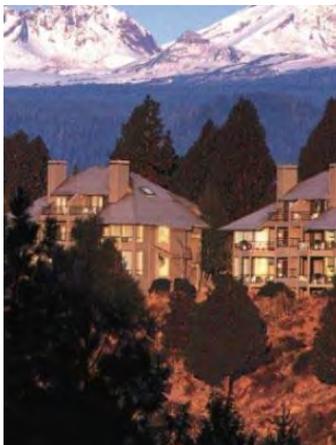
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Save the Date:

**OPCA High
Desert Seminar**

June 4-5, 2021

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