

"TERMITE" TERRY'S INSIDER INFORMATION

TOP SECRET

September 2011



Happy Labor Day!



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(949) 631-7348

Inside This Issue...

- Bed Bug Insurance Policies? 1
- Rave Reviews! 2
- West Nile Virus In Long Beach! 2
- Bees Kill Elderly Couple! 3
- Rats & Roaches Ground Airlines! 3
- Celebrating Betty Ford 3
- Rats Drive A Woman To Tears! 4

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Bed Bug Problems Are Getting So Bad That Insurance Companies Are Now Having To Offer "Bed Bug Policies"!

Since the late 1990's, bed bug populations have multiplied at an alarming rate and they are becoming a nightmare for many owners of apartments, hotels, motels and college dorms. Insurance companies are always looking for new opportunities and several of them have now decided to start selling "bed bug policies".

Bed bugs measure about 1/4 inch long, less than 1/8th inch wide and their oval shaped body is somewhat flattened top to bottom. Adult bed bugs are a brown to reddish brown in color. They only feed on blood, prefer human blood and they like to have at least one blood meal a week. The rest of the time, they spend hiding out in the smallest of cracks and crevices, usually in or near a bed.

Bed Bugs Are By Far The Toughest Pests We Have To Deal With And Treatment Costs Can Be Very High!

Most commercial insurance policies consider pest control services to be a maintenance expense and coverage of these services was almost always excluded. However, lawmakers began pressuring insurers to start offering coverage. Hoteliers and property owners were also seeking protection from financial losses caused by infestations. From these demands, a new market was created.

Bed bug insurance coverage is currently available from Aon Risk Solutions of Chicago, Willis North America of New York and NSM Insurance Group of Conshohocken, Pennsylvania.

"You've got legislators in the state of New York Assembly who are trying to make this mandatory that insurance companies do this," said John Lafakis, senior vice president at Willis North America and program manager for the bed bug recovery insurance. "So we figured, 'You know what, we're going to beat everyone to the punch.'"

To eradicate bed bugs in a hotel, costs can be estimated at \$600 to \$800 per room. However, those cost estimates do not include the potential loss of income if an infestation becomes public knowledge. Just imagine how much business you might lose if your hotel were to be listed on a website, such as the bedbugregistry.com. Can you imagine seeing a story of your hotel in a newspaper or on a local television news program? That kind of publicity can be very damaging to any business!

The new bed bug insurance policies, offered by Willis and Aon, are sold as separate lines of coverage and have already taken off. Annual premiums sold are ranging from \$3,000 for a 100 room hotel in Oklahoma City to \$150,000 for eight state colleges with 36,000 beds in New Jersey, said John Lafakis of Willis North America.

Coverage offered by Willis will include decontamination services, rehabilitating expenses, lost profit due to business interruption, crisis management (includes a 24-hour/7-day-a-week hotline), coordination

(Turn the page)

90th Anniversary Of The Miss America Pageant!

The first Miss America Pageant was held on September 8th, 1921 in Atlantic City, New Jersey. Sixteen year old Margaret Gorman, of Washington D.C., was the winner of the inaugural event.

Remembering J.C. Penney's Birthday!

"A merchant who approaches business with the idea of serving the public well has nothing to fear from the competition."

J.C. Penney, born September 16th, 1875

Rave Reviews!

We just want you to know how much we appreciated the “extra mile” your crew went when doing our home! I’m sorry I don’t remember his name, but when he came to where we were staying to tell us they were finished, I sooo appreciated it. Our son’s mom in law went in for some serious surgery and we needed to get there to watch our grand kids so they could get to the hospital. Whew! Thank you all for undoing us sooo quickly that morning. I pray the person has already been born who will connect all the dots with this damn cancer . . . (by the way, Mom is recovering slowly but surely). Anyway, closing with Gobs of Gratitude!

ps: Glad you helped our neighbor Tom, on Pioneer Drive in Huntington Beach!

Sue & John Watts
Huntington Beach

We had a termite infestation. They came out and gave us a quote. They supplied the estimate and plastic bags to put everything in to keep from being contaminated. Once we made the decision to go with them, we chose a date and they came that morning and tented the whole house. They said they would be there for 2 days. After 2 days, there were gone and there were no lingering fumes or anything. I came home and opened my windows and used our fans, but I really didn’t think we needed it. There were professional and did a great job. Overall, it went well and they delivered what they promised. From the initial contact to the tenting and to the time we went back into the house. They made the arrangements to have the Gas Company come out to turn the gas off and come back out and light the pilot light for the house.

Zina Edwards,
Orange

with regulatory authorities, risk control and prevention programs.

“We had immediate reaction, not only from our current and prospective real estate customers, but also from our hotel and hospitality customers and have had a lot of interest from our higher-ed practice, which includes the universities and colleges, and to date, we have 15 indications out to major corporations around the country,” said Greg Gatti, the director at Aon Risk Solutions.

“Termite” Terry is not at all surprised to hear that insurance companies are getting involved. He has long been concerned about the risk of litigation over bed bug problems and he is sure that the additional protection provided by these insurers will be welcome news to many owners of commercial properties.

“Termite” Terry wants to remind everyone to really take bed bug problems seriously. If you even suspect that you have a problem with these pests, **call our office at (949) 631-7348** and schedule an inspection. Yes, bed bug treatments can be very expensive. But, if you’ll tackle these problems early, your costs can be substantially reduced. And, early detection and treatment may even cut your losses and save your reputation!

West Nile Virus Is Found In Long Beach!

Long Beach health officials warned that the West Nile virus was recently detected in two dead crows for the first time this summer.

Residents are being asked to take precautions against the virus.

There have been no human cases reported in Long Beach this year. So far, 12 counties have detected the virus. Infected birds and mosquitoes were found in both Los Angeles and Orange counties.

The West Nile virus is transmitted through the bite of an infected mosquito. Fever, body aches, rash, nausea, vomiting and headache are some of the signs and symptoms.

Summer weather is an ideal environment for mosquito breeding. Dr. Helene Calvet, a Long Beach Health Officer, encourages everyone to take the following precautions:

- Stay out of mosquito-infested areas, especially at dawn and dusk. This is when mosquitoes are most active.
- Standing water is where mosquitoes breed and you need to eliminate any standing water on your property. Drain all water from neglected ponds, birdbaths, fountains, buckets and old tires.
- If you’re out at dawn or dusk, protect yourself by wearing long-sleeved shirts and long pants.
- Use a mosquito repellent that contains DEET (N,N-Diethyl-meta-toluamide) or oil of lemon eucalyptus. Always follow the manufacturer’s instructions. You should consult your physician before using these products on a child under the age of two.
- Make sure your home has tight-fitting screens on doors and windows to help keep mosquitoes out.
- Keep your swimming pool and spa well maintained. If not in use, make sure they are kept drained.
- Try and reduce the amount of watering of lawns and gardens. Avoid forming pools of standing water. Keep your sprinklers adjusted to help reduce the amount of runoff into gutters.
- Always report dead birds and dead tree squirrels to the California Department of Health Services. Their number is (877) 968-2473.

For more information, you may also contact the Orange County Vector Control District at (714) 971-2421.

Swarming Bees Kill Elderly Couple!

An elderly couple in Texas was killed after they tried to remove bees from the fireplace in their home, located on a remote ranch. The couple's daughter-in-law told reporters that the bees began swarming after her father-in-law started spraying a hive the bees had built in their fireplace. The owner's son was also stung, but managed to get away and drive to the nearest phone so he could call emergency services. There are no cell phone services in this remote community.

The County Sheriff's deputies responded and the owner was found dead upon their arrival. They were able to get the owner's wife, who had been stung more than 300 times, out of the house. The wife was rushed to the hospital. Unfortunately, the bee stings were more than she could handle and she wound up dying the following day.

"Termite" Terry would like to remind everyone of how dangerous it is to try and take care of bee problems on your own. Unless you have been specially trained and have all of the proper equipment, bee treatments really are best left for a professional to handle. Do you have a bee problem? **Call our office at (949) 631-7348** and we'll schedule an inspection at your convenience.

Rats And Roaches Grounding Airliners!

Just before passengers were due to board a Qantas Air Lines Boeing 767 in Sydney, Australia, flight attendants discovered five rats in the airplane's cabin. The passengers were all moved to another flight. The airline's engineers had to check all wiring for damage and exterminators were

brought in to remove the rats.

An Air Canada flight, bound for London, was also canceled after a giant rat was found in an overhead locker. Once the captain became aware of the problem, he immediately ordered all 205 passengers off the Boeing 767. The flight was canceled after a pest control team conducted an intensive search, but could not find the rodent.

A Delta Airlines jet, in Atlanta, had to be grounded because U.S. health inspectors found rodent droppings "too numerous to count" near the jet's food and drink storage area. The airline took this problem seriously, caught the rodents and cleaned up the plane as needed.

A passenger, on an American Airlines flight to Washington, was horrified when she found a bunch of cockroaches in the first class section. The flight was delayed for 90 minutes while the plane was searched. This passenger said she sat there the entire time, curled up in her seat thinking, "How many roaches are going to be in my bag when I get out?" She was eventually told that 50 roaches were found on a curtain, located between the pilot and first class.

"Termite" Terry says, "In these tough economic times, every company is looking for ways to cut cost. But, as you can clearly see by these stories, a quality pest control service would have saved these airlines a fortune and would have done wonders for protecting their reputation." Do you have a business that needs pest control protection? **Call our office at (949) 631-7348** and we'll be happy to schedule an appointment at your convenience.

Celebrating The Betty Ford Center!

September is National Alcohol and Drug Addiction Recovery Month. On July 8th, 2011, former U.S. First Lady, Betty Ford, passed away and in honor of her life, I thought it would be appropriate to celebrate the Betty Ford Center and its great accomplishments.

The Betty Ford Center is located in Rancho Mirage, California, and was co-founded in 1982 by Mrs. Ford and Leonard Firestone (of Firestone Tires).

Mrs. Ford had a long running battle with alcoholism during the 1970's. In 1978, about one year after she had left the White House, her drinking had increased and the effects of her pain medication were having a huge impact on her life. Her daughter, Susan, arranged a formal intervention with her husband, the former President. This is a process by which those refusing to recognize their addictions are forced to face them by their loved ones.

Mrs. Ford was initially upset by this encounter, but decided to remain home and undergo a monitored detoxification of her system. In 1978, she registered herself at the Long Beach Naval Hospital's drug and alcohol rehabilitation program. While in the program, she found herself having to share a room with other women, perform tasks like cleaning restrooms and participate in revelatory therapy sessions. To her credit, rather than try and hide the true reasons for her hospitalization, she decided to fully disclose the full details of her addictions and treatment.

At that time, there were no recovery facilities specifically established to help women deal with their unique drug and alcohol problems. Mrs. Ford discussed this with her friend, Leonard Firestone. In 1982, The Betty Ford Center was opened in association with the Eisenhower Medical Center.

Many famous people have gone there for treatment, but their primary focus hasn't changed - 50% of all beds are always reserved for women.

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Your Treatment Is FREEEEEE!!****

Rats Drive An Elderly Woman To Tears!

We got a call from a person one day and she told us about a problem her aunt was having with rats in her home. She said her aunt was going hysterical! I told the younger lady I'd take care of it and I drove over to the aunt's home to see what we could do.

When I arrived, the aunt shook my hand and I asked if she would show me the areas where she was seeing rats. As we started the tour, she also apologized about the condition of her home. I personally thought she did a good job of keeping it clean. But, it was terrible to see what the rats had done to her home.

First thing I noticed was a 2 inch hole where rats had eaten through the bottom of a kitchen cabinet. Found a rat's nest behind the washing machine. In her master bedroom closet, rats had chewed up various clothing items and shoes. Behind her nightstand, rats had chewed up her carpet and tried to make a nest of it. The most dramatic event occurred when we walked into her family room and saw a dead rat laying there on the floor. When the aunt saw this, she started crying and fell to her knees! She couldn't understand why this was happening to her. I helped her to a chair, told her to relax and assured her we'd take care of everything.

This was a decent home and I knew there had to be a simple answer to her problem. I kept looking until I found the answer. The source of the problem turned out to be in the attached storage room, outside. The storage room's doors had large gaps at the bottom that allowed rats to go in and out. Once inside the storage room, rats were able to chew through the wall and get into her home under the kitchen cabinets. The solution was simple; Repair the doors and fix the holes in the wall.

The aunt is a good woman and there is no reason why she or anyone else should have to put up with rats. If you know anyone with a problem like this, please have them **call us at (949) 631-7348** - Don't we all hate seeing anyone get this upset?



"Termite" Terry Singleton