



A NOTE FROM THE CHAIRMAN

I believe in the old adage, when times get tough, the tough get going. This has never been more important than in the current economic downturn we are all navigating. In challenging times we should seize opportunity! We need to be more resourceful and capitalize on services we may not have tried during more prosperous times. Re-engineering or re-booting strategies implemented now will make the difference between those that survive this economy and those that actually thrive.

Be resourceful in looking at possible markets that remain untapped in your area. Ideas might include water audits, backflow testing, irrigation renovation and water management. Think out of the box, there might be a market to associate with a bank to maintain foreclosed properties. And of course, marketing green strategies that are eco-friendly will address buyer's environmental consciousness. Market your services that separate you from your competitors.

Above all else, this is the time to identify the resources that can assist you - Birch Financial for equipment and vehicle loans as well as the business and personal insurance services through LCIS. Charting a course that capitalizes on sound business practices, innovation, and tenacity will make the difference in these rough waters. After 34 years in the business, I can assure you that those businesses that survive are led by resilient business people who capitalize on opportunity.

And speaking of opportunity, I am pleased to share with you information concerning our CLCA insurance programs.

Golden Oak Cooperative Corporation is comprised of all members of CLCA. The equity program is working well; we just mailed checks for the eligible members who retired in 2008 and we have authorized over \$300,000 in equity share payments to date. Golden Oak and L.C.I.S. continue to work with CLCA to bring educational programs to the membership at state meetings. The Safety Video Library for members has been expanded to include several videos covering harassment in the workplace. These, along with the other videos in the library, are available for members use for up to two weeks at no charge other than the cost of shipping. For more information call the Golden Oak Offices (800) 451-2834.

Landscape Contractors Insurance Services, Inc. (L.C.I.S.), primarily owned by Golden Oak, is providing the best business insurance coverage's to the members of CLCA. The Board of Directors has authorized over \$2,000,000 for rebates for the 2008 year. Those eligible Employer Members received their rebates recently. ***Eligible Employer Members can look forward to a rebate again in 2010.*** L.C.I.S. is continuing to work hard to provide members with competitive workers' compensation insurance. In addition to the workers' compensation programs provided by L.C.I.S. we also have partnered with State Compensation Insurance Fund (SCIF) with a group workers' compensation program that has been in place for over 30 years. LCIS has expanded its services to include Employee Benefits and Personal Lines Coverages.

Birch Financial, Inc. is a premium finance company owned by Landscape Contractors Insurance Services, Inc. (L.C.I.S.). Birch's equipment financing division, BIRCH FINANCIAL EQUIPMENT FINANCE, provides financing for mowers, tractors, trenchers and vehicles, new or used. The equipment finance division currently has over \$1,000,000 in outstanding loans. Interest rates are competitive and based on your financial credit report. **If you are thinking about buying equipment, new or used, contact Nelson about financing at 1-800-959-3701.**

For more information regarding the Golden Oak family please visit our website – www.goldenoak.org.

I look forward to calmer waters ahead!

Allen Chariton

Chairman of the Board

NOTICE OF GENERAL MEMBERSHIP MEETING...

May 3, 2010 at 10:00 a.m. Golden Oak Cooperative Corporation will be holding its' Eleventh (11th) Annual Membership Meeting at our offices located at 20946 Devonshire St, Suite 200, Chatsworth, CA. Along with the current directors who are up for re-election, (Richard Angelo and Ron Dietz) anyone wishing to run for the Board should **submit their resume** to the Golden Oak offices by FAX (818.772.2221), E-MAIL (nelson@goldenoak.org), or U.S. POST, attention Nelson Colvin, no later than **March 15, 2010**. If you have any questions please call 800.451.2834.

ON SALE NOW! ACCIDENT REPORTING KITS

Regularly \$10.00 each *plus tax and shipping*

NOW 1-5 \$ 9.00 *

6-10 \$ 7.50 *

11+ \$ 6.00 *

EACH KIT CONTAINS the necessary paperwork to document events and photograph and record items such as damage to vehicles, vehicle occupants, skid marks, points of impact, weather, terrain and other details.

KITS ARE SEALED UNTIL NEEDED, easily making the kit a part of your on-board vehicle equipment components (i.e. tools, first aid kit, extinguishers etc.)

***PRICES GOOD THRU MARCH 31, 2010**

WHILE SUPPLIES LAST.

***** COST CONTROL THROUGH LOSS CONTROL *****

PROTECTING YOUR BACK

Reprinted from TOP SAFETY January 2009

Four out of five adults experience low-back pain at some point. One major cause is lifting incorrectly. If you lift objects, light or heavy, the right form can prevent pain and injury.

Lift it right:

-Think before you lift. Don't lift more than you can handle.

-Bend at your knees, not at your waist. Lift with the strong muscles of your hips and legs. Keep your back straight and your stomach muscles tight.

-Straighten up slowly, holding the load close to your body, with the weight balanced.

-Don't twist or turn while lifting, holding or moving with the load. Move and unload slowly and carefully.

More lifting tips: Always turn to face the object you are about to lift...push, don't pull, because pushing is easier on your back...ask for help lifting heavy objects...use tools and lifting machines when possible.

TEST YOUR KNOWLEDGE

Reprinted from Supervisors Safety Bulletin 9-24-2009

Proper lifting: How to prevent back injuries

Every year, improper lifting causes a whopping 20% of all workplace injuries.


And those back sprains and strains cause a lot of folks to miss work.

Test your knowledge of proper lifting by answering *True* or *False* to the following questions.

1. One way to reduce back injuries is to wear back belts – they're proven to prevent pains, strains and sprains.
2. When you need help lifting a heavy load, it's best to ask the strongest person to assist you.
3. The best way to pick up a heavy box is to lift with your legs and keep the load at arm's length from your body.
4. The maximum weight that should be lifted with two hands, under ideal conditions, is 51 pounds.

Answers on page 7

If you are an employer who wishes to obtain assistance from Cal/OSHA Consultation, or want to learn more about what services are available, you can do so by calling the toll-free assistance number, 1(800) 963-9424. If you want to arrange an on-site visit or obtain technical information, you can contact the Cal/OSHA Consultation area office nearest your workplace or you can email us at InfoCons@dir.ca.gov.



HIRING:

How to Keep It Legal During Interviews; What you Can and Can't Ask!

Protecting your business from unnecessary litigation begins well before an employee works a single day. Asking the wrong application or interview questions – or asking the right questions in the wrong way – can land you in court and come with a hefty price tag. But if you have a plan and take the time to learn which questions are legal and which are not, avoiding litigation is easy.

Illegal Interview/Application Topics

Under both state and federal law it is unlawful to ask a job applicant about his or her:

- race/ethnicity
- gender

- age (except whether the applicant is over 18)
- disability
- religion
- national origin
- certain questions regarding military background

In California, employers also cannot inquire as to an applicant's:

- sexual orientation or gender identity
- political affiliation (unless the job the applicant is applying for requires a particular political party affiliation)
- marital status
- non-conviction arrest record or marijuana-related conviction record if

the conviction is more than two years old

Examples of Legal and Illegal Questions

Given the long list of topics that are off limits, it can be difficult to know how to get needed information from applicants without violating the law – especially because it can be easy to inadvertently ask a question the wrong way. Although it would be impossible to create an exhaustive list, the following chart includes examples or common interview questions asked in both legal and illegal ways, and notes those topics about which no question can be legally asked.

Topic	Illegal Questions	Legal Questions
Race/Ethnicity	<ul style="list-style-type: none"> • What is your race or ethnicity? • What is your ancestral background? • Where is your family from? 	<ul style="list-style-type: none"> • None.
National Origin	<ul style="list-style-type: none"> • Where were you born? • Where is your family from? • How long have you lived in the United States? • Are you a U.S. Citizen • What is your “native tongue”? • What kind of name is that? 	<ul style="list-style-type: none"> • Can you provide verification that you are eligible to work in the United States? • What languages do you read, speak, or write fluently? (This question is OK as long as specific language ability is relevant to performing the job applied for.)
Age	<ul style="list-style-type: none"> • How old are you? • What is your date of birth? • In what year did you graduate from high school? • How much longer do you intend to work before you retire? 	<ul style="list-style-type: none"> • Are you over the age of 18? • What are your long-term career goals?
Gender	<ul style="list-style-type: none"> • Do you have children? • What are your childcare arrangements? • Because you have children, will you be unwilling to travel for work? • Are you pregnant or planning on becoming pregnant? • Will your children prevent you from working overtime? • Have you ever felt sexually harassed at work? 	<ul style="list-style-type: none"> • This position requires some/frequent travel; are you able to travel for work? • This position requires some/substantial overtime; can you work overtime/long hours if required?

Reprinted from California Employer Advisor – Nov. '09

Independent Contractors:

Employer's Effort to Save Payroll Dollars Backfires; Watch Out for Misclassification

Reprinted from *California Employer Advisor* Oct. 2009

Under the pressure of a prolonged recession, employers everywhere are looking for ways to cut labor costs – and although it's not a bad idea to seek the assistance of professional business consultants, one California employer's experience is a reminder that if a fix looks too good to be true, it probably is.

Employer Has Big Cost-Saving Idea; Gets 'Expert' Advice

NCM Direct Delivery, a Hayward-based courier service, thought it had a good cost-trimming idea: converting its messengers from employees to independent contractors. After all, independent contractors generally cost employers significantly less than employees because independent contractors aren't entitled to overtime or meal or rest periods, and employers don't have to pay payroll taxes or make unemployment insurance contributions for them.

To help guide and facilitate the conversion of its messengers to independent contractors, NCM hired the National Independent Contractor's Association (NICA), which claimed to have extensive experience with the legalities surrounding independent contractor status. As part of its service, NICA took over payroll and insurance administration for NCM, and advised NCM that the employee-to-independent-contractor conversion was legal.

EDD Rules the Employees Were Misclassified

Unfortunately for NCM, NICA had been the focus of a number of state investigations and complaints regarding how it handled payroll for the independent contractors it oversaw. NICA had also been the subject of previous investigations regarding failing to make required unemployment insurance contributions.

Because NICA was already on the California Employment and Development Department's (EDD) radar, an audit of NCM's payroll practices was conducted. The EDD found that the messengers were performing the exact same duties as independent contractors that they previously performed as employees, but that NCM was no longer paying payroll taxes for those employees. The EDD ordered NCM to pay not only back payroll taxes to the state but hit the employer with hefty fines as well.

ADD found that the messengers are, legally, employees rather than independent contractors, a ruling that the state Court of Appeals upheld. This decision will now apply to many messengers and couriers in California.

Independent Contractors Must Be Carefully Classified

Simply labeling a worker as an "independent contractor" will not get you out of your obligation to comply with the wage and hour, unemployment insurance, and workers' comp laws – unless the circumstances of the person's work justify the classification.

Whether a worker is an employee or an independent contractor depends on the type of work performed and the total circumstances of the relationship between the worker and the company. In most cases, a worker will legally be an employee, rather than an independent contractor, and therefore entitled to all the benefits and protections of state and federal employment laws.

California uses a multifactor test to determine if a worker is legally an employee. The factors considered are:

1. Whether the person performing work is engaged in an occupation or business, or is doing work, that is distinct from that of the company; if the worker is involved in making the goods that the company produces, or is involved in providing the primary service that is the company's business, that worker is very likely to be an employee.
2. Whether the company or the worker supplies the equipment, tools, and the place for doing the work; workers who do not own their own tools, equipment, or place to perform the work are more likely to be employees.
3. The worker's financial investment in the equipment or materials necessary to do the work; a worker who has invested his or her own funds into purchasing equipment or creating a service is more likely to be an independent contractor.
4. The skill required in the particular occupation. The less skilled the worker, the more likely he or she is to be an employee.

continued on page 7

EQUITY SHARING

Effective December 31, 2001 CLCA members who have been purchasing their eligible insurance from one of Golden Oak's endorsed programs have become fully vested in the Equity Sharing program. The ten most frequently asked questions and the answers are listed below.

Members who are corporations or partnerships must notify Golden Oak if the distribution of eligibility rights is to be assigned to one or more individuals. This can be done by utilizing one of the two forms on the next page, which should be reproduced on your company letterhead.

The main features and requirements of the Plan are summarized below:

Who is eligible?

Any regular member of the California Landscape Contractors Association (CLCA) who purchases their General Liability, Business Auto, Umbrella, Workers Compensation, and/or Personal Lines (Homeowner's, Personal Auto, etc.) insurance through a program endorsed by Golden Oak Cooperative Corporation.

How is it Calculated?

Gross eligible premium paid by employer member divided by total premium (all eligible vested premium for qualified members) times eligible equity (GEPTEP X EE) = Equity Share.

When will a member be eligible?

After 5 consecutive years of contributing eligible premium an employer member will be eligible to share in equity. Once a member reaches the 5-year milestone, and then all ensuing eligible premiums count 100% toward their equity share, as well as the first four years of premium. Golden Oak Cooperative Corporation began January 1, 2000. For eligibility purposes the most recent prior three years (1997, 1998 & 1999) have been "grand-fathered", and premiums paid by members during those years will count towards earning an equity share.

When can an 'equity share' be taken?

An equity share may be requested upon retirement from the landscape industry, either by selling the business, retiring, death or otherwise alienating oneself from the industry. A person may not simply quit the insurance program or CLCA and be eligible for the "equity share".

When is Equity Share Value Calculated?

Equity Shares value is calculated on or about June 30th of the year following the qualifying year.

How is Equity Share Payout Distributed?

An Equity Share is paid out beginning six months after the request for payout and may at the Board of Directors discretion be paid over a three (3) year period.

Are There Other Payout Restrictions?

An Equity Share may only be paid to the member as identified on the rolls of CLCA and participating in the insurance programs that qualify the member. Should the member wish to assign the Equity Share rights to an individual other than the member a notarized statement must be sent to Golden Oak Cooperative Corporation notifying the Cooperative of this assignment. The Directors of Golden Oak Cooperative Corporation may attach and redeem members earned equity share to satisfy outstanding debt owed to LCIS, Birch Financial, Inc. or any other affiliate of Golden Oak Cooperative Corporation.

What If An Equity Share Is Not Claimed?

Should an Equity Share not be claimed it would be held in reserve until it is claimed. The disadvantage of not claiming in the year of retirement the value of the share may be diluted as the total premium grows.

Which Policy Premiums Count?

General Liability, Business Auto, Umbrella, Workers Compensation, and/or Personal Lines (Homeowner's, Personal Auto, etc.) insurance, (or any other programs to be added as Directors see fit), purchased through a program endorsed by Golden Oak Cooperative Corporation.

How is the Value of Net Assets Determined?

The value of net assets is determined by the Board of Directors who may at times solicit services of outside consultants. This determination will be the sole discretion of the Board of Directors.

[TO BE REPRODUCED ON YOUR COMPANY LETTERHEAD]

NOTICE OF ASSIGNMENT OF DISTRIBUTION OF RIGHTS
IN EQUITY SHARE PLAN OF
GOLDEN OAK COOPERATIVE CORPORATION

The undersigned Member of GOLDEN OAK COOPERATIVE CORPORATION hereby assigns its Equity Share distribution rights to the following principal(s):

_____ (%)
[print name]

- Sole Owner
- Partner
- General Partner
- Managing Member
- President

_____ (%)
[print name]

Dated: _____, 2009

By _____
[signature]

Member:

[print name]

_____,
[print name of Member]

- Partner
- Secretary

- sole proprietorship
- general partnership
- limited partnership
- limited liability company
- corporation

By _____
[signature]

[print name]

[TO BE REPRODUCED ON YOUR COMPANY LETTERHEAD]

NOTICE OF ASSIGNMENT AND
CERTIFICATION OF ADOPTION OF CORPORATE RESOLUTION

The undersigned officers of _____, Inc. hereby certify that the Board of Directors of said corporation has adopted the following resolution, with respect to its Equity Share distribution rights in GOLDEN OAK COOPERATIVE CORPORATION:

RESOLVED THAT the Equity Share distribution rights of _____, Inc. are hereby assigned to the following individual principal(s) of the corporation:

_____ (%)
[print name]

_____ (%)
[print name]

Dated: _____, 2009

President

Secretary

DRIVING TIPS:

Know the risks of driving after dark

Intoxication and fatigue contribute to a high rate of nighttime crashes, but according to the Federal Highway Administration, nighttime driving also is inherently hazardous because of decreased visibility.

Statistics from the Department of Transportation's Fatality Analysis Reporting System show a large proportion of nighttime crashes are single-vehicle, run-off-the-road crashes. FARS officials say a contributing factor could be that drivers are unable to recognize pavement markings and warning information. Adverse weather also complicates nighttime driving.

The National Safety Council warns that 90 percent of a driver's reaction depends on vision, which can be severely limited at night. Twilight is one of the most difficult times to drive because your eyes are constantly changing to adapt to the growing darkness. Depth perception, color recognition and peripheral vision are compromised after sundown. NSC offers the following tips to stay safe while driving at night:

- Prepare your vehicle for night driving. Clean headlights, taillights, signal lights and windows at least once a week.
- Reduce your speed and increase your following distance. Judging the speed and distance of other vehicles is more difficult at night than during the day.
- Don't overdrive your headlights. You should be able to stop in the illuminated area.
- When following another vehicle, keep your low-beam headlights on so you do not blind drivers ahead of you.
- If an oncoming vehicle doesn't lower its beams from high to low, avoid glare by watching the right edge of the road and using it as your guide.
- Don't drink and drive. Alcohol impairs your driving ability and acts as a depressant that can lead to fatigue.
- Avoid smoking while driving. Smoke's nicotine and carbon monoxide hamper night vision.
- If you're too tired to keep driving, stop and rest.
- Observe nighttime driving rules as soon as the sun goes down. Early evening can be one of the most difficult times to drive.

Reprinted from 'Traffic Safety' Vol. 09 No. 12

Independent Contractors:

continued from page 4

5. The kind of occupation, with reference to whether, in the locality at issue, the work is usually done under the direction of the company, the more likely the worker is to be an employee.
6. The workers' opportunity for profit or loss depending on his or her own managerial skill (a potential for profit does not include bonuses or commissions); unless the worker can manage the work in a way that gives the worker a greater opportunity for profit or loss, the worker is likely to be an employee.
7. The length of time for which the services are to be performed; more permanent working engagements tend to demonstrate an employer-employee relationship.
8. The payment method, whether by time or by the job; workers who are paid for their time, rather than on a per-job basis, are more likely to be employees.
9. Whether the parties believe they are creating an employer-employee relationship.

Although no single factor in the test is determinative, the first factor – whether the individual's work is the service or product that is the company's primary business – is often given the most weight. As in NMC's case, a worker who was previously treated as an employee cannot legally be reclassified as an independent contractor unless the duties the worker performs change *substantially*. Because it is unlikely that you can alter an employee's job duties dramatically enough to meet the standards of the independent contractor test, changing an employee's classification in an effort to cut costs will rarely be lawful.

Misclassifications Are Costly

The cost of misclassifying employees as independent contractors can be extremely high. Besides owing back payroll taxes and being subjected to administrative fines, employers can also owe the misclassified employees considerable back wages, including minimum wages, daily and weekly overtime, and missed meal and rest period premiums. If the employee no longer works for the company, employers will also owe waiting time penalties for not paying all wages due at the time the employee left. %

TEST YOUR KNOWLEDGE – Answers

1. **FALSE.** The National Institute for Occupational Safety and Health (NIOSH) says there is insufficient evidence to prove back belts prevent injury. But they can do some good – independent studies have proven that back belts might help prevent certain injuries, or at least remind workers about proper lifting postures.
2. **FALSE.** When it's time to find a lifting buddy, it's more important to find someone your own height. If the lifting partner is a different height, the shorter person ends up carrying the bulk of the weight and could get hurt.
3. **FALSE.** It's best to lift with your legs, keeping your back straight while you move the load.
4. **TRUE.** NIOSH states that the healthiest workers shouldn't lift more than 51 pounds.

More info: <http://snipurl.com/rpmax>



ACCIDENT REPORTING KITS



- **BOTH ENGLISH AND SPANISH VERSIONS IN EACH KIT.**

- Each Kit contains necessary paperwork to document events and photograph and record items such as damage to vehicles, vehicle occupants, skid marks, points of impact, weather, terrain and other details.
- KITS ARE SEALED UNTIL NEEDED, easily making the kit a part of your on-board vehicle equipment components (i.e. tools, first aid kit, extinguishers etc.)

***** COST CONTROL THROUGH LOSS CONTROL *****

SB 198 : THE COMPLETE SAFETY PROGRAM & RISK CONTROL GUIDE

Every landscape contractor is required by law to have a complete safety program and risk control guide.

- Easy to use - helps you comply with SB 198
 - Designed for landscape contractors
- Written in English and Spanish
 - Has One-Day "Quick Compliance" chapter

PRE-PAID ORDERS ONLY (includes shipping) : CLCA MEMBERS = \$240.00 NON-MEMBERS = \$320.00

LAMINATED WALL POSTERS ALSO AVAILABLE

SAFETY COMPLIANCE MOBILE POSTER PAK



- ✓ INCLUDES ALL REQUIRED STATE, FEDERAL, OSHA & IWC POSTINGS.
- ✓ SATISFIES MANDATORY OSHA REQUIREMENTS FOR JOBSITES WITHOUT JOB TRAILERS.
- ✓ AVAILABLE IN ENGLISH OR SPANISH for only \$39.00 each

MANDATORY UPDATES EFFECTIVE JULY 2009 – ORDER YOURS TODAY!

EASY TO INSTALL
Sugg. Retail \$29.95
MEMBER PRICE \$20.00

Back-Up ALERT®

You can't avoid what you can't see.....

- **WARN OTHERS AS YOU BACK UP!**
- Use in Cars, Vans and SUVs, Light Trucks and RVs
- **NO WIRING NECESSARY - ONLY ONE BACK-UP ALERT® BULB REQUIRED PER VEHICLE.**
- Provides a clear (but not disruptive) "Beep-Beep" whenever your vehicle is in reverse.



STOLEN TRUCK AND EQUIPMENT RECOVERY SYSTEM

Special Prices To All CLCA Members!

- Lo-Jack for cars and trucks regularly \$695 **CALL FOR PRICES!**
- Lo-Jack for equipment and heavy trucks \$795 **CALL FOR PRICES!**

GOLDEN OAK CO-OP CORPORATION

SAFETY VIDEO LIBRARY

FAX REQUESTS TO: (818) 772-2221

AVAILABLE FOR LOAN: TWO VIDEOS FOR UP TO TWO WEEKS		SHIPPING/HANDLING	\$7.50 commercial/ \$8.50 residential	
ID #	VIDEO		ID #	VIDEO
101	ABC's of Landscape Pruning		160	* Landscape Maintenance Safety (English/Spanish)
101S	* ABC's of Landscape Pruning (Spanish)		198S	* Large Equipment Safety (Spanish)
176	ABC's of Landscape Pruning Vol. 2		148	Lawn Mower Safety
176S	* ABC's of Landscape Pruning Vol. 2 (Spanish)		177	Lawn Mower Maintenance
187	Accident Causes and Prevention		177S	* Lawn Mower Maintenance (Spanish)
187S	* Accident Causes and Prevention (Spanish)		119S	* Lifting & Carrying (Spanish)
102	Accident Investigation		180	Lifting & Safety in Construction
201	ANSI MSDS Update		180S	* Lifting Safely in Construction (Spanish)
151S	* Accident Reporting (Spanish)		120	Long Term Care
103	Back Care in Construction		121	Manual Lifting & Handling
103S	* Back Care in Construction (Spanish)		188	New Rule on Recordkeeping and Requirements
104	Back Injury Prevention: Do It Right!		122	Night Driving - Make Winter Driving Safer
161	Back Injury Responsibility		159	Personal Protective Equipment
161S	* Back Injury Responsibility (Spanish)		203	Personal Protective Equipment: A Refresher Program
147	Back Safety for Landscape Maint. & Custodial Workers		203S	* Personal Protective Equipment: A Refresher Program (Spanish)
105	Backhoe / Loader Safety		123	Poisonous Plant Safety
105S	* Backhoe / Loader Safety (Spanish)		196	PPE For Landscape Maintenance & Custodial 2000 Update
173	Backing and Parking for Cars and Light Trucks		124	Preventing Injury Incidents on the Job Site
106	Backing Safety		124S	* Preventing Injury Incidents on the Job Site (Spanish)
174	Basic First Aid		191	Preventing Sexual Harassment For Employees
174S	* Basic First Aid (Spanish)		191S	* Preventing Sexual Harassment For Employees (Spanish)
107	Blood Borne Pathogens		195	Preventing Sexual Harassment For Managers
181	Breaker / Jack Hammer Safety		195S	* Preventing Sexual Harassment For Managers (Spanish)
108	Call Before You Dig		189	Push Mowers
109	Chain Saw Maintenance & Safety		125S	* Riding Mower Safety (Spanish)
150S	* Chain Saw Safety (Spanish)		165	Right to Know for Building & Construction Companies
146S	* Construction Safe Lifting (Spanish)		165S	* Right to Know for Building & Construction Co.(Spanish)
158	Construction Safe Work Practices		126	Safe and Effective Grinding
158S	* Construction Safe Work Practices (Spanish)		127	Safe Driving on Freeways
164	Contractor/Subcontractor Safety Orientation		153S	* Safe Lifting (Spanish)
164S	* Contractor/Subcontractor Safety Orientation (Spanish)		128S	* Safety and the Supervisor (Spanish)
200	Controlling Chemical Hazards in the Workplace		129	Safety Awareness
199	Defensive Driving		130	Safety for Hand Saws
110	Digging Bar / Pick Safety		154S	* Safety Is Your Responsibility (Spanish)
111	Driving: Risks & Responsibilities		131	Safety on the Job: Orientation
162	Driving Safety		131S	* Safety on the Job: Orientation (English/Spanish)
162S	* Driving Safety (Spanish)		202	Safety Orientation Updated
167	Dump Truck Safety		202S	* Safety Orientation Updated (Spanish)
112	Emergency Preparedness		182	* Safety Tips for New Safety Supervisors
186	Employee Safety Orientation		178S	Sexual Harassment - Employee Awareness (Spanish)
186S	* Employee Safety Orientation (Spanish)		193	* Sexual Harassment for Employees
113	Essential Elements of Hand Safety		193S	Sexual Harassment for Employees (Spanish)
149S	* Eye Care & Safety (Spanish)		192	Sexual Harassment for Management
166	Fire Extinguisher Training		168	Shoveling Safety
170	Foot Protection		157	* Slips, Trips & Falls
114	Golf Course Maintenance Safety		157S	Slips, Trips & Falls (Spanish)
114S	* Golf Course Maintenance Safety (Spanish)		169	Small Jobsite Traffic Control
152S	* Hand & Power Tool Safety (Spanish)		144	Stop It Burning
115	Hand and Wrist Injuries		172	Storm Water Pollution Prevention
185	Hand, Finger and Wrist Safety		179	* String Trimmer Safety
185S	* Hand, Finger and Wrist Safety (Spanish)		155S	Sub-Contractor Safety Orientation (Spanish)
171	Hard Hat Safety		175	* Success with Bedding Plants
194	Handling a Sexual Harassment Investigation		175S	Success with Bedding Plants (Spanish)
194S	* Handling a Sexual Harassment Investigation (Spanish)		132	The Driven Driver
163	Heat Stress		133	* Tree Trimming Safety
163S	* Heat Stress (Spanish)		183S	Tree Trimming Safety (Spanish)
197	Heat Stress for Construction		134	* Trenchers
145	Herbicide Selection and Safe Use		190S	Vehicle Safety - Driving on the Road
145S	* Herbicide Selection and Safe Use (Spanish)		135	* What is Carelessness
116	How to Develop a Safety Program		135S	* What is Carelessness (Spanish)
117	Ladder Safety		184S	Work Zone Safety for Constr. & Utility Employees(Spanish)
118	Landscape Maintenance		156	* Workers Compensation Fraud
118S	* Landscape Maintenance (Spanish)		156S	Workers Compensation Fraud (Spanish)

*Spanish Version

Rev. 02/2009

COMPANY _____ CONTACT _____

STREET ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

PHONE _____ ARE YOU A CLCA MEMBER ? _____

For delivery purposes, is this a BUSINESS or RESIDENCE address? (Circle One)

VIDEOS REQUESTED: 1- _____ 2- _____

Mail or fax your order today!

GOLDEN OAK CO-OP CORPORATION

25% OFF
Suggested Retail

The THOMAS GUIDE

Make sure you have the latest Thomas Guides Available!

Quantity	Description	Suggested Retail	Member Cost
	24 th Edition California Road Atlas	\$19.95	\$ 14.96
	Alameda and Contra Costa Counties	\$ 29.95	\$ 22.46
	Alameda County	\$ 19.95	\$ 14.96
	San Francisco/Marin	\$ 19.95	\$ 14.96
	Bay Area Metro	\$ 39.95	\$ 29.96
	Contra Costa County	\$ 19.95	\$ 14.96
	San Francisco and San Mateo Counties	\$ 29.95	\$ 22.46
	Santa Clara and San Mateo	\$ 29.95	\$ 22.46
	Santa Clara County	\$ 19.95	\$ 14.96
	Monterey Bay Metro Area	\$ 29.95	\$ 22.46
	Sacramento County	\$ 24.95	\$ 18.71
	Sacramento & Solano	\$ 29.95	\$ 22.46
	Edition Napa & Solano	\$ 29.95	\$ 22.46
	Edition Napa & Sonoma Counties	\$ 29.95	\$ 22.46
	Edition Central San Joaquin Valley (Kings, Tulare, Fresno, Madera Counties)	\$ 19.95	\$ 14.96
	No. San Joaquin Valley (Stanislaus, Merced & San Joaquin Counties)	\$ 19.95	\$ 14.96
	Edition Kern County	\$ 14.95	\$ 11.21
	San Bernardino County – <i>Easy to Read</i>	\$ 19.95	\$ 14.96
	San Bernardino/Riverside Counties	\$ 32.95	\$ 24.71
	Riverside/San Diego Counties	\$ 29.95	\$ 22.46
	San Diego County	\$ 24.95	\$ 18.71
	Riverside County – <i>Easy to Read</i>	\$ 19.95	\$ 14.96
	Las Vegas / Clark County	\$ 24.95	\$18.71
	Los Angeles County – <i>Easy to Read</i>	\$ 19.95	\$ 14.96
	Los Angeles/Orange Counties	\$ 34.95	\$ 26.21
	Los Angeles/Ventura Counties	\$ 34.95	\$ 26.21
	Los Angeles/Ventura Counties PRO EDITION	\$ 79.95	\$ 59.96
	Orange County – <i>Easy to Read</i>	\$ 19.95	\$ 14.96
	Riverside/Orange Counties	\$ 29.95	\$ 22.46
	San Diego/Orange Counties	\$ 29.95	\$ 22.46
	Santa Barbara & San Luis Obispo Counties – <i>Easy to Read</i>	\$ 19.95	\$ 14.96
	Santa Barbara & SLO/Ventura Counties – <i>Easy to Read</i>	\$ 32.95	\$ 24.71
	Ventura County – <i>Easy to Read</i>	\$ 19.95	\$ 14.96
	Arterial Wall Map (California State, Bay Area/Sacramento or So. California)	\$29.95	\$ 22.46
	ALL OTHER THOMAS BROS. AND RAND MC NALLY PRODUCTS AVAILABLE UPON REQUEST. CALL 800-451-2834 FOR DETAILS!		

Company Name _____ Phone No. _____

Contact Name _____



(ORDER FORM)
rev. 12/2009

Company _____ Contact _____

Street Address _____ Is this a Business or Residential Address? _____

City _____ State _____ Zip _____ CLCA Member? _____

Phone _____ Fax _____

All sales subject to shipping and sales tax.

Table with 4 columns: ITEM, QUANTITY, UNIT COST, TOTAL. Rows include Accident Kits, SB 198 Safety Program (CLCA Member/Non-Member), Mobile Poster Pak (English/Spanish), Laminated Wall Posters, MANDATORY GINA Update, Back-Up ALERT, Lo-Jack Theft Recovery System, and Thomas Bros. Guide Books.

* SB198 Book cost includes shipping

Please bill me [] Please charge my credit card []

CREDIT CARD PAYMENT AUTHORIZATION

Printed Name as it appears on card _____

Credit Card Mailing Address _____

E-MAIL (for receipt) _____

CREDIT CARD # _____

CARD EXPIRATION _____ TYPE OF CARD: [] VISA [] MasterCard

CVV2 Identifier (last 3 digits on back of card) _____

PURCHASE AMOUNT: _____ (before sales tax and shipping)

SIGNATURE _____

Mail or fax your request today!
GOLDEN OAK CO-OP CORPORATION
20946 Devonshire St., Suite 200, Chatsworth, CA 91311
(800) 451-2834 (818)772-2221 FAX

For everything you ever wanted to know about Golden Oak, check it out.



- ✓ Liability Package
- ✓ Workers' Compensation
- ✓ Business Auto
- ✓ Bonding
- ✓ Group Medical, Dental, Vision
- ✓ Insurance Premium Financing
- ✓ Equipment Financing
- ✓ Retirement and Financial Planning
- ✓ Personal Lines Insurance
- ✓ Supplemental Insurance
- ✓ Lo-Jack
- ✓ Safety Videos
- ✓ SB 198 Safety Program & Risk Control Guide
- ✓ Accident Reporting Kits
- ✓ OSHA Compliance Manuals
- ✓ OSHA Wall Posters
- ✓ Thomas Guide Map Books
- ✓ Back-up Alert

www.goldenoak.org

**GOLDEN OAK CO-OP
CORPORATION
BOARD OF DIRECTORS**

Chairman of the Board

Allen Chariton

President/CEO/Treasurer

Nelson Colvin

Secretary/Director

Richard Angelo

Directors:

Jon Alsdorf

Barry Cohen

Ron Dietz

Lebo Newman

Tim Nord

Frank Quaresma

Mickey Strauss

Keith Walton

GOLDEN OAK CO-OP CORPORATION

20946 Devonshire St., #200 • Chatsworth, CA 91311
(800) 451-2834 • Fax (818) 772-2221 • www.goldenoak.org

ENDORSED PROGRAMS & CARRIERS

LANDSCAPE CONTRACTORS INSURANCE SERVICES (LCIS):

KIM AYALA (800) 628-8735 Offers: workers' compensation, group AD&D, automobile, liability, property & casualty insurance

ED SCHILLING Office # (800) 628-8735 x 597 Offers: group medical insurance

RAMON SIMPSON Office # (800) 628-8735 ext. 541 Offers: personal lines insurance

CAROL STRUM Office # (800) 917-6500 Offers: bonds

STATE COMPENSATION INSURANCE FUND:

DENNIS GAD Office # (800) 252-0419 Offers: workers' compensation insurance

DAVID WHITE & ASSOCIATES

DAVID WHITE / JERRY KOUZMANOFF Office # (800) 548-2671 Northern California (800) 653-8003 Southern California Offers: life, disability and retirement plans

STAN ISRAEL INSURANCE SERVICES, INC.

STAN ISRAEL Office # (818) 706-1100 Offers: long term care insurance

AFLAC

CARRIE POHNDORF (Lic#0828174) Office # (559) 259-8174 Offers: supplemental insurance

BIRCH FINANCIAL EQUIPMENT FINANCE

NELSON COLVIN Office # (800) 959-3701 Offers: equipment financing, new and used

*The employer member firms participating in CLCA group insurance programs agree to abide by the memorandum agreement dated January 30, 1999, of the Fourth Amended Trust and acknowledge receipt of any dividend or rebate declared there from, require membership in good standing throughout such participation and at the time any dividend or rebate is earned and paid.