



A QUICK NOTE FROM THE CHAIRMAN

Challenges abound as we begin 2009! The feds are grappling with Obama's American Recovery and Reinvestment Act of 2009 while California is poised to go bankrupt. But there is good news for CLCA members insured through Landscape Contractors Insurance Services, Inc. Here's an update of the progress of our Golden Oak services: Golden Oak Cooperative, Landscape Contractors Insurance Services, Inc. and Birch Financial, *the only endorsed programs of CLCA*.

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 2007 and we have authorized over \$250,000 in equity share payments to date. We have recently made an agreement with AFLAC (quack, quack) to provide services to members and their employees. More information will be forthcoming in the next few months. 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 coverages to the members of CLCA. Rebate checks were mailed last month for the 2007 premium year to those eligible members who participated in any of the LCIS endorsed business programs. **A total of over \$2,300,000 has been distributed to date.** L.C.I.S. is in the process of finalizing a new group program to provide 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 am proud to serve as Chairman of the Board for Golden Oak. The dedicated professional leadership of the directors of Golden Oak, L.C.I.S. and Birch Financial assures the highest caliber of services for our members. As a 33 year member of CLCA and over 40 years experience in the landscape industry, I am confident that while challenges surround us, LCIS will strive to work with its members to improve business opportunities.

I wish you all a healthy, prosperous and rewarding 2009.

Sincerely,

Allen Chariton

Chairman of the Board

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 (GEP÷TEP 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]

By _____
[signature]

Dated: _____, 2009

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

SURETY BONDS AND HOW THE ECONOMY EFFECTS THE INDUSTRY

By Carol Strum, Landscape Contractors Insurance Services

WHAT IS A CONTRACT BOND AND WHAT DO THEY GUARANTEE?

BID BOND: A bid bond is presented when you bid a public works project. This requires that your account be pre-approved for the contract price, not the bid price. Usually this requires 10% of the contract amount; but may be any amount as per the specs. This guarantees that if the contractor is the low bidder and awarded the project, he will provide the final bonds (Performance and/or Payment Bond) and the insurance as listed in the specs or contract. If you do not meet these obligations, the public entity has a right to make a claim against this bid bond and may recover the full amount. The contractor is ultimately responsible for any loss.

FINAL BONDS - PERFORMANCE AND/OR PAYMENT (LABOR & MATERIAL) BONDS: These are issued when a contract is awarded and are based on specifications or contract. This may be either one or both and may be 100% or partial. We always issue exactly what is required, no more and no less. The Performance Bond guarantees that you will do the work according to the specifications and/or contract and may include that you pay all bills arising from the bonded project. The Payment Bond guarantees that you will pay all bills against this contract: both suppliers and laborers. Again, the contractor is liable for any valid claims made against a bond.

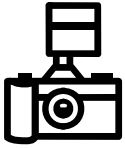
Getting into this niche of the market, I'd suggest that you start slow. Look for a smaller contract to familiarize yourself with things like: prevailing wage, reporting to Public Works Agencies, etc. These are new and different and better not to be overwhelmed.

WHAT QUALIFIES A CONTRACTOR FOR PUBLIC WORKS PROJECTS: The standard 3 C's: Character, Capital, and Capacity are the tools for underwriting an account. Character, we'll do references for work completed to determine that you do quality and professional work, that you respond to issues, and get the job done on time. Capital means we review both: company and personal financial statements to be sure you have the ability to meet your obligations and pay your suppliers and laborers. Last we review your largest single project(s) and combined projects to determine that you have the manpower and equipment to do a project of the size requested.

As part of the underwriting process I will need: Proof of financial strength, in other words standard would be 3 company year-end statements, CPA prepared, compiled, accrual method at a minimum. I do have the ability to accept in-house balance and Profit & Loss statements with Federal Tax Returns. To coincide with the most recent company year-end statement, I will need aging of Accounts Receivable and Accounts Payable. I will need proof of all bank accounts and stock, both company and personal, including line of credit. Current Work-on-hand, as this is based on capacity and taking on too much work can be just as devastating as not enough. Once approved by a surety for contract bonds, these items will be annually and periodically updated to be sure that your company is still financially sound and not extended with too many projects.

A NEW CONCEPT IS THE UNDER \$250,000.00 CONTRACT BOND: You will love this. Information for underwriting is a 1-page app and a 1-page General Indemnity Agreement. All that is required to qualify for a bond in this range is a Credit Report (basic for every bond issued). If your score is within the surety range your bond is approved; providing the work is within your experience and it meets the surety criteria, which is: Must be short term, or completed within 1-year; warranty within 1-year; non-hazardous; bid spread within 15%; liquid damages must be under \$1,000; contractor has no claims pending; not a dual obligee; and no outstanding bonds with another surety. Sounds involved, well this is as simple as it gets.

For any contract bond every surety will need pages from the specs that show what is being bonded and the terms. Contracts are binding and it is essential that the surety and the contractor know what they are getting into. The common goal is success. Remember the contractor and the Surety are a team.



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 MAY 1, 2008 - ORDER YOURS TODAY!

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.



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Sugg. Retail \$29.95
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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 Sakes |
| 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 ? _____ |
| <i>For delivery purposes, is this a BUSINESS or RESIDENCE address? (Circle One)</i> | |
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| | 2009 Alameda County | \$ 19.95 | \$ 14.96 |
| | 2009 San Francisco/Marin | \$ 24.95 | \$ 18.71 |
| | 2009 Bay Area Metro – <i>Combo Pack</i> (Book and CD) | \$ 45.95 | \$ 34.46 |
| | 2009 Contra Costa County | \$ 19.95 | \$ 14.96 |
| | 2009 San Francisco and San Mateo Counties | \$ 29.95 | \$ 22.46 |
| | 2009 Santa Clara and San Mateo | \$ 29.95 | \$ 22.46 |
| | 2009 Santa Clara County | \$ 19.95 | \$ 14.96 |
| | 2009 Monterey Bay Metro Area | \$ 29.95 | \$ 22.46 |
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| | 40 th Edition Sacramento & Solano - <i>Combo Pack</i> (Book and CD) | \$ 29.95 | \$ 22.46 |
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| | 6 th Edition Napa & Sonoma Counties | \$ 29.95 | \$ 22.46 |
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| | 8 th Edition No. San Joaquin Valley (Stanislaus, Merced & San Joaquin Counties) | \$ 19.95 | \$ 14.96 |
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| | 2009 San Bernardino County – <i>Easy to Read</i> | \$ 19.95 | \$ 14.96 |
| | 2009 San Bernardino/Riverside Counties TGCD | \$ 32.95 | \$ 24.71 |
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| | 2009 San Diego County TGCD | \$ 26.95 | \$ 20.21 |
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| | 2009 Las Vegas / Clark County <i>Combo Pack</i> | \$ 24.95 | \$ 18.71 |
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| | 2009 Los Angeles/Orange Counties <i>Combo Pack</i> | \$ 34.95 | \$ 26.21 |
| | 2009 Los Angeles/Ventura Counties <i>Combo Pack</i> | \$ 34.95 | \$ 26.21 |
| | 2009 Los Angeles/Ventura Counties PRO EDITION | \$ 79.95 | \$ 59.96 |
| | 2009 Orange County – <i>Easy to Read</i> | \$ 19.95 | \$ 14.96 |
| | 2009 Riverside/Orange Counties | \$ 29.95 | \$ 22.46 |
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Company Name _____ Phone No. _____

Contact Name _____



(ORDER FORM)
rev. 02/2009

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, Back-Up ALERT, Lo-Jack Theft Recovery System, and Thomas Bros. Guide Books.

* SB198 Book cost includes shipping

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



www.goldenoak.org

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

- ✓ Liability Package
- ✓ Workers' Compensation
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- ✓ Bonding
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- ✓ Insurance Premium Financing
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- ✓ Accident Reporting Kits
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- ✓ OSHA Wall Posters
- ✓ Thomas Guide Map Books
- ✓ Back-up Alert

GOLDEN OAK CO-OP CORPORATION BOARD OF DIRECTORS

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President/CEO/Treasurer
Secretary/Director

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Nelson Colvin
Richard Angelo

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

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

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

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

STATE COMPENSATION INSURANCE FUND:

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

DAVID WHITE & ASSOCIATES

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

STAN ISRAEL INSURANCE SERVICES, INC.

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

AFLAC

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

BIRCH FINANCIAL EQUIPMENT FINANCE

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

*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.

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