



## A QUICK NOTE FROM THE CHAIRMAN

Spring has sprung and we see new growth everywhere. There are even hopeful signs of recovery in the economy. Challenges remain in California for the landscape industry; water conservation will continue to be a major concern with the warm dry weather. Now is the time when we should be looking to get certified as water managers. With rising water rates and less resources, landscape contractors who specialize in water management are increasingly in demand by consumers, especially in high water-cost regions. Several cities have already initiated water rationing procedures including limiting the hours of watering. Some have put in systems for auditing water usage hours. This should give us the opportunity to sell retrofit systems and other water conserving items.

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 will receive their rebates in November of this year. 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 coverage's.

**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](http://www.goldenoak.org).

I would like to take this opportunity to thank all of you that voted to re-elect me to another 5 year term on the Board. I am confident that while challenges surround us, Golden Oak, LCIS, and Birch Financial will strive to work with its members to improve business opportunities.

Sincerely,

***Allen Chariton***

Chairman of the Board

**GOLDEN OAK CO-OP CORPORATION  
10<sup>th</sup> ANNUAL  
GENERAL MEMBERSHIP MEETING  
MAY 1, 2009 – MINUTES**

President, Nelson Colvin, at 10:00 a.m., called the meeting to order.

**QUORUM:** Per Article 2.09 and 2.14 of the Corporate bylaws, it was determined that a quorum was met with a total ballot count of 248.

**ELECTION OF DIRECTORS:** Candidates Allen Chariton and Frank Quaresma were both re-elected to new 5-year terms expiring on June 30, 2014.

**ADJOURNMENT:** There being no further business, the meeting was adjourned at 10:15 a.m.

**Respectfully Submitted,**  
*Nelson L. Colvin*  
President/CEO

## ARE YOU HEADED FOR A FALL?

Who hasn't tripped or stumbled at home or on the street? It's no less common at work. Of the more than 3 million disabling injuries each year in the workplace, more than 1 in 10 are due to slips, trips and falls. Here's what to watch for – and what to do:

HAZARD	PREVENTION
<b>Obstacles in walkways and work spaces</b>	Clean up spills and debris immediately. Store supplies away from walkways and aisles. Remove clutter.
<b>Wet, slippery surfaces</b>	Wear shoes or boots with slip-resistant soles. Take shorter steps when walking on slippery surfaces. Watch for grease accumulation
<b>Drawers and file cabinets left open</b>	Keep an eye out for open drawers, and close drawers and file cabinets when they are not in use.
<b>Stairs, ramps and escalators</b>	Use the handrail going up and down.
<b>Obstructed view</b>	Avoid carrying bulky objects you can't see over.
<b>Improper use of ladders</b>	Practice ladder safety, particularly the 3 points of contact rule for ladders. Use a stepladder, rather than a chair, to reach items on shelves. Face the ladder when climbing up or down.

## Before You Climb a Ladder

Going up? Tens of thousands of serious injuries involving ladders occur each year.



### ***For safer ladder climbing:***

**Select** the right ladder for the job. For example, don't use a metal ladder near power lines or electrical equipment.

**Choose** the proper height for the job. The correct ladder height is a minimum of 3 feet above the roofline or work area.

**Place** the ladder on a flat, level surface. Don't use an unstable base such as bricks or blocks to make it reach farther.

**Don't** place a ladder in front of an entryway or door.

**Set** up straight, single or extension ladders at a 75 angle.

**Inspect** the ladder before each use. Never step on a ladder that is shaky or slippery or isn't well maintained. Make sure all rungs and hardware are tight and secure.

**Clean** off debris from your shoes before using the ladder. Wear shoes with slip-resistant soles.

**The bottom line:** Using a ladder can be risky business. For common "high-up" jobs around your house, such as cleaning gutters, painting or window washing, consider enlisting a professional help.

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](mailto:InfoCons@dir.ca.gov).

  
**A FREE SERVICE!**

## ALERT and AWARE

Alcohol and drugs have no place in the workplace. A single alcoholic drink can reduce your coordination, impair your judgment and affect your ability to do your job wisely. And some medications (prescription or over-the-counter) can cause sleepiness. Check all labels for side effects. And talk to your supervisor if any medications you take could impair your judgment. When your safety and the safety of those around you are at stake, being alert and aware can save lives.

**An excerpt from ...  
The Kiplinger California Letter**  
(Vol. 45, No. 10)

STATE ECONOMIC FORECASTS		
	2009	2010
<b>Job growth</b> (Non-farm employment)	-2.5%	0.5%
<b>Building permits</b> (Residential, in thousands)	45	75
<b>Growth in taxable sales</b> (Current Dollars)	-3.7%	-0.7%
<b>Growth in personal income</b> (Current Dollars)	-0.6%	1%
<b>Population Growth</b>	1.1%	1.1%
<b>Average unemployment rate</b>	12%	11.5%

**With businesses hit hard by the recession, Sacramento will cut employers a break**, squelching legislative proposals that would hike costs for companies, possibly leading to further job losses.

**But firms won't get all they want, either.**

**Among proposals that will be scotched:**

- Giving employees paid sick days...one hour for every 30 hours they work.
- Raising permanent disability payments, which would add to workers' compensation expenses.
- Making hospitals' insurers absorb costs of neck and back injuries allegedly suffered at work, without making claimants prove they were job related.
- Paying workers for traveling to a work site from a remote parking lot...including employees at airports, amusement parks and sports venues.
- Eliminating farm worker secret ballots in considering labor representation in the workplace. Employers fret that if the process were transparent, unions could intimidate workers into submission.
- Thumbs-down, too, for health care reform. Lawmakers will leave the complicated issue for Washington to deal with.
- And lowering the ceiling for parcel tax approval by localities from two-thirds to 55%. Republicans will defeat a plan to put the lower limit on a future ballot. Ditto for a similar measure for fire and police protection taxes and bonds. All will either fail in the legislature or be vetoed by Gov. Schwarzenegger.

**A number of business-backed bills will be stifled. Among them:**

- Legislation to lower vehicle license fees, tax credits for research and development and a tax exemption for mandatory gratuities imposed by hotels and restaurants.

**Of course, not all legislation is doomed to defeat. Likely to pass muster:**

- A bill that would encourage infill projects. A law that exempts a builder from liability for hazardous materials found on an infill site will be extended beyond 2010...as long as the builder has made a good faith effort to clean up.
- A measure giving localities more control over green building standards. It would allow local officials to adopt stricter standards than the state requires.
- A boost for green energy. Lawmakers will let voters consider a plan to exempt the installation of wind turbines and geothermal heat pumps from the property tax increases that are assessed after new construction.

---



---

## PERSONAL PROTECTIVE EQUIPMENT CLOSE-UP: WORK GLOVES

Work gloves alone can't prevent hand injuries, but selecting the right work gloves for the job offers substantial protection. Whenever protective gloves are required for your job, make sure that the gloves fit well, are comfortable to wear and are rated to guard against the particular hand hazards you face. Replace gloves if they become damaged.

*Here are five of the most common hazards and the types of work gloves that protect against them:*

**Mild Irritants.** Use disposable gloves, usually made of lightweight plastic, to help guard against mild irritants such as cleaners or detergents.

**Chemical Agents.** No single glove material can provide complete resistance to chemical agents. When you work with chemicals, consult the manufacturer/ distributor of the chemical agent and/or protective gloves. They can let you know if the glove material you're planning to use is appropriate for particular chemicals.

**Handling Slippery Objects.** Use gloves made of cotton or fabric blends, to improve your grip. They can also help insulate hands from mild heat or cold.

**Electricity.** Wear leather gloves in combination with an insulated liner.

**Cutting Tools.** Wear metal mesh gloves to protect your hands from accidental cuts and scratches.

(Source: Centers for Disease Control and Prevention)

*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](http://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](http://www.goldenoak.org)

**ENDORSED PROGRAMS & CARRIERS**

**LANDSCAPE CONTRACTORS INSURANCE SERVICES (LCIS):**

KIM AYALA Offers: workers' compensation, group AD&D, automobile, liability, property & casualty insurance  
(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.