



A NOTE FROM THE CHAIRMAN

Last year ended with a splash, one that Noah would be proud of, as would any ark builder. And what a year we had! We spent the early part of the year watching the gulf oil spill on T.V. until we could stand it no more. Then the political battles began. There was more mud-slinging than at the Tropicana Mud Wrestling Palace in Hollywood. It seems like every state had its' own battles. Now that the political dust has settled a little, a new congress begins the fight all over again. We have no idea how the Health Care Reform will finally shake out. Will there be a renewed attempt at amnesty for undocumented workers? Will the economy rebound sufficiently to allow (or should I say force) the banks to start lending? Here in California, as business people, we are faced with economic uncertainty in an era of increased regulations and political discourse. Will a legislature that's overloaded with labor-backed Senators and Assemblymen, along with a labor-backed Governor continue to raise taxes and possibly overturn the Workers Compensation reform that we worked so hard to get? Only time will tell. It's harder than ever to turn a profit, but we in CLCA have time and again proven that we are resilient. We will persevere as we implement creative and professional business practices. That's where the Golden Oak family can assist.

Golden Oak Cooperative Corporation is comprised of all members of CLCA. We will be distributing the equity allocations for the 2009 year. We will be sending out over \$65,000 in equity shares to those members who retired during 2009. We have authorized over \$450,000 in 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 is being expanded to include DVDs which we are in the process of converting. We will maintain both VHS videos and DVDs in the library 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. L.C.I.S. recently distributed over \$1,000,000 in rebates for the 2009 year. L.C.I.S is continuing to work hard to provide members with competitive insurance rates. In addition to the workers' compensation programs provided by L.C.I.S. we have also partnered with State Compensation Insurance Fund (SCIF) with a group workers' compensation program that has been in place for over 30 years. L.C.I.S. 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 \$800,000 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.

Along with the entire Board of Directors and Staff we wish you all a Happy, Healthy, and most of all Prosperous New Year.

Frank Quaresma

Chairman of the Board

NOTICE OF GENERAL MEMBERSHIP MEETING...

May 2, 2011 at 10:00 a.m. Golden Oak Cooperative Corporation will be holding its' 12th 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, (Barry Cohen and Lebo Newman) 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 14, 2011**. If you have any questions please call 800.451.2834.

Research & Findings – *CWCI study shows recent surge in WC medical payments*

After a brief drop in 2004, when workers' compensation reform measures went into effect, workers' compensation medical payments in California have steadily increased – and are now at pre-reform levels, according to a new report by the California Workers' Compensation Institute (CWCI).

Based on its review of workers' compensation medical expense payments from 2002 through the first half of 2009, CWCI confirmed that medical expenditures decreased after enactment of the 2004 reforms, but by 2006, the average amounts paid for treatment, pharmaceuticals and durable medical equipment (DME), med-legal reports, and medical cost-containment management had reversed course and were increasing steadily.

Although the study noted that medical cost-containment expenditures (such as medical bill review, utilization review, medical case management, and network access fees) have risen sharply, CWCI explains that the increases reflected implementation of several of the 2004 reforms designed to control costs and manage care, all of which require significant, ongoing outlays on the part of claims administrators.

Nevertheless, those measures are actually saving money based on CWCI's projections of how much other medical cost components would have increased if the medical cost-containment measures had not been put into place. In terms of total medical expenditures, CWCI said that the reforms were associated with an estimated cumulative net savings of \$12.8 to \$25.3 billion in insured medical costs for accident years 2004-2008.

The CWCI Research Update report, "Medical Development Trends in California Workers'

Compensation, Accident Years 2002-2009," is available in the "Research" section at <http://www.cwci.org>.

Source: *California Workers' Compensation Institute*

New guidebook to integrate workplace safety with employee wellness programs

California officials recently released a new guidebook to help employers integrate occupational safety and health with workplace health promotion programs. Experts believe that wellness programs may have a greater chance of success if integration with occupational health and safety efforts is a priority.

The guidebook was produced by the California Commission on Health and Safety and Workers' Compensation (CHSWC) and the Labor Occupational Health Program (LOHP) at the University of California (UC), Berkeley.

Information about the guidebook, *The Whole Worker: Guidelines for Integrating Occupational Health and Safety Programs with Workplace Wellness Programs*, is available in the reports section of CHSWC's Web site at <http://www.dir.ca.gov/chswc/>.

Source: *California Commission on Health and Safety and Workers' Compensation*

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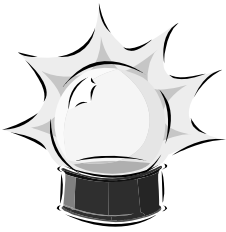
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WHILE SUPPLIES LAST**

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

Predictions for 2011

by Marty Grunder



With some more balance in our government, I think 2011 will be a better year for all of us small business owners. In business and life, I feel when we have balance, good things happen. One piece of cake is good; two pieces of cake are not so good. Some work and some play is good; all work, no play is bad. I hope you get the picture. Our governing body had swung way too far to one side and it was a very unfriendly side for business owners. It should get better in 2011 for all of us as some confidence should return to owners and operators of green industry businesses, and they will buy equipment and hire more people because there is more business to perform. Other than the economy, here are five predictions I have for 2011. (And don't bet your life savings on these.)

- 1. Homeowners will spend money on backyard projects that enable them to spend more time with their families.** Fireplaces, outdoor kitchens, water features, landscaping and hardscaping will continue to fill companies' schedules. It's going to be a few years before the construction of new homes rebounds because it's going to be tough to sell an existing home. For now, I think homeowners will spend money to upgrade the place they're in.
- 2. Someone will come forward with software that enables the landscaper to run all parts of their business efficiently and profitably.** A product will become available that handles the sales, marketing, service, finances, fleet and office operations quickly, easily and at a cost we can all afford. There are many options out there that do certain parts of the process well. The first one to do all this will win the prize; I predict that will be 2011, as I've seen some options that are close.
- 3. It will continue to be very tough to find people who want to work in the green industry.** Kids aren't being introduced to gardening like they should be. Schools aren't exposing their students to gardening

like they expose children to foreign language and the arts. Maybe this will change, but until it does, I predict a shortage of people with a passion for gardening and landscaping. And, we certainly can't count on the H-2B program to provide us with good workers. That's a political hot button few politicians will want to touch.

- 4. Those companies who listen to their customers will continue to win and be paid a fair price to have the work done.** Companies who communicate the value they bring to the table will do well. Many think it's all about the price. In certain sectors, such as commercial maintenance, there is a lot of truth to that. But if Coach, Porsche, fine restaurants and the like can do well, and they are in many areas of the country, you can do well selling a good product and service at a fair price. But you – *you* – have to communicate, show and prove to the prospect and client all that you do and how you do it. A properly positioned offering will bring you business.
- 5. Here's my last one and this one you can take to the bank. Every leader at every green industry company in America will do better if they think positively.** The saying goes: "If you think you can, you will; if you think you can't, you won't." I could not agree more. Believe in yourself and make an investment in yourself. Read five books on business before next spring. Go to a seminar on leadership, time management or sales. Meet with your clients; ask them what you could do better. And spend some time with your family and realize what's most important in this world. I predict if you do that, you're going to be very happy.

MARTY GRUNDER is a speaker, consultant and author; he owns Grunder Landscaping Co. See www.martygrunder.com; email marty@gie.net.

Larry's kindergarten class was on a field trip to their local police station where they saw pictures tacked to a bulletin board of the 10 most wanted criminals. One of the youngsters pointed to a picture and asked if it really was the photo of a wanted person. "Yes," said the policeman. "The detectives want very badly to capture him." Larry asked, "Why didn't you keep him when you took his picture?"

Tips and Trends

The ‘Quickie’ Manual on Manual Material Handling

Virtually every job involves some handling of materials – even your job. You likely lift the odd box, move piles of folders, or carry home a loaded briefcase. Your employees, too, are frequently engaging in material-handling activities of one kind or another.

Almost every manual material-handling activity carries some potential for injury, from minor to severe. That’s why at every stage in the process it is essential for workers to understand and follow best practices for safe material handling.

Safe Lifting and Shifting

When it comes to most manual material-handling jobs, the critical lesson is how to lift and lower objects safely. This isn’t as simple as many of your workers probably assume. And a lot of them could be out there right now lifting any old way and putting their backs at risk. Unless you train them in the specifics of safe lifting, you’re likely to experience a higher injury rate – particularly back injuries – than you would if employees were lifting properly.

Safe lifting is really a four-step process that involves not only the actual lift but also preparing to lift, moving the object safely and placing it properly at the end of the move.

Step 1. Preparing

Train your employees to follow these steps when preparing to lift and move an object:

- Know in advance where you are going to set the load down and whether stairs or ramps are involved.
- Make sure the entire path is free of obstructions or slipping hazards.
- Watch out for nails, splinters, or anything else that could cause injury.
- Wear appropriate protective gear – gloves that will provide a safe grip and safety shoes in case of a dropped load.
- Think your way through the entire procedure.

Step 2. Lifting

Teach them the safe lifting technique:

- Face the load with feet about shoulder-width apart, one slightly ahead of the other.
- Bend at the knees and keep the back straight (not vertical but in a forward lean), with chin tucked in so that the neck and head follow the same straight line.
- Grasp the load and draw it close to the body, with arms and elbows tucked to the sides.

- Lift gradually and smoothly, using the leg muscles, not the back muscles, to power the lift.

Step 3. Moving

Emphasize safe carrying rules, such as:

- Move steadily and slowly, keeping the load close to the body and balanced.
- Turn the entire body when changing direction, as turning only the upper body causes severe strain.
- When walking through doorways or between machines, adjust the grip or turn the load slightly so that fingers won’t be trapped between it and the other surface.

Step 4. Placing

And finally, train workers to place loads safely at the end of the move:

- To lower the load, reverse the lifting steps: bending the knees, keeping the back line straight and the feet in the proper position.
- If the load must be placed at shoulder height or above, plan to rest it at about waist height and change the grip before completing the lift.
- To make sure the fingers are not pinched by the load when setting it down, let one edge or corner rest on the floor or table and then slide hands up the side of the object before completing the placement.

Other Considerations

Besides knowing the proper techniques of lifting, moving and placing a load, it is important to fairly access both the scope of the job and one’s own strength. Encourage employees to ask for help if the load is too heavy or awkward (too bulky or too long) to manage safely alone.

When employees perform a team lift, one person gives the orders to lift, turn, and set down. All members of the team perform these tasks in unison. They should move slowly and steadily, keeping the load level and weight evenly distributed, without changing their grips while carrying. • *Cal/OSHA Compliance for Supervisors 01/2011*

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



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]

Dated: _____, 2011

Member:

_____,
[print name of Member]

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

By _____
[signature]

[print name]

- Partner
- Secretary

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: _____, 2011

President

Secretary

Best ways to protect yourself when working with pesticides

BY CAROLYN MASON

The accident: A newly hired Hispanic landscaping employee is applying a slightly toxic pesticide to a client's backyard. It's hot outside, and he takes off his gloves for the job. Sweating profusely, the worker uses his hands to wipe his face. Within minutes, his eyes start to burn. He calls for help, and by the time his co-workers arrive, his hands, neck and face are covered in red blotches. The co-workers flush his face, eyes, hands and arms with water from a nearby hose. The Material Safety Data Sheet (MSDS) about the pesticide is not available. Co-workers transport him to a nearby emergency room, where he is treated for an allergic reaction to the pesticide.

The bottom line: The good news is the co-workers performed the correct first aid for the injured worker, and their quick thinking saved his eyesight and prevented serious burns. The bad news is everything else that went wrong could have been prevented. MSDS sheets for every chemical workers' use should be available at jobsites in both English


and Spanish, and workers should always wear protective equipment such as gloves and safety glasses around chemicals.

Here are more tips for working with pesticides:

- Don't spray pesticides on a windy day.
- Always read the product label before arriving at the work site.
- Wear gloves, eye protection, long sleeves and pants when handling and applying fertilizers or pesticides.
- Some pesticide labels recommend wearing a respirator. Make sure it is clean and functioning properly before wearing.
- Clear the area of people and pets before beginning any chemical application.
- Apply chemicals at the rate the label specifies.
- Make sure your clothes are laundered after every work day that you use pesticides. Wash work clothes separately.
- Inspect hoses and parts before spraying.
- Lock chemicals in child-proof, properly labeled containers. The manufacturer's label gives instructions for



reusing and refilling containers.

- Don't park chemical-containing equipment near spill drains or waterways.
- Wash your hands when the job is completed. 

What a chemical label tells you

- The chemical formulation
- Hazard ratings
- Signal words: "Warning," "Caution"
- Precautions
- Personal Protective Equipment (PPE) recommendations
- Chemical identity by common name, synonyms and physical characteristics
- Application method
- First aid for accidents and health precautions

Trabajando con pesticidas

POR CAROLYN MASON




El accidente: Un empleado hispano de jardinería recién contratado estaba aplicando un pesticida ligeramente tóxico en el patio trasero de un cliente en una gran área residencial. Como hacía calor, se quitó los guantes para el trabajo. Sudando profusamente, el trabajador de 26 años se limpió la cara con las manos. En minutos, sus ojos comenzaron a arderle. Pidió ayuda y para cuando sus compañeros llegaron, tenía manos, cuello y cara cubiertos de manchas rojas. Sus colegas le lavaron la cara, ojos, manos y brazos con agua de una manguera cercana. La ficha de seguridad (MSDS) del pesticida que el hombre estaba utilizando no estaba disponible. Sus compañeros lo trasladaron a la sala de emergencias más cercana, donde fue tratado de una reacción alérgica a los pesticidas.

Conclusión: Lo bueno es que sus colegas realizaron los primeros auxilios correctos para el trabajador lastimado, y su rápida reacción le salvó de perder la vista y sufrir quemaduras graves. Lo malo es que todo esto pudo haberse prevenido. Las fichas de MSDS de todos los productos químicos que usan los trabajadores deben estar disponibles en inglés y espa-

ñol en los sitios de trabajo, y los trabajadores siempre deben usar equipo de protección como guantes y gafas de seguridad en torno a los productos químicos.

Aquí algunos consejos más para trabajar con pesticidas:

- No aplique pesticidas con spray en un día con viento.
- Lea siempre la etiqueta del producto antes de llegar al lugar de trabajo.
- Utilice guantes, protección para los ojos, mangas largas y pantalones al manipular fertilizantes o pesticidas.
- Algunas etiquetas de los pesticidas recomiendan el uso de un respirador. Asegúrese de que esté limpio y funcionando correctamente antes de usarlo.
- Despeje el área de personas y mascotas antes de aplicar cualquier producto químico.
- Aplique los productos químicos en la proporción establecida en la etiqueta.
- Al fumigar o espolvorear verduras, flores o arbustos, use camisas y pantalones de manga larga.
- Asegúrese de lavar su ropa después de un día de trabajo utilizando pesticidas. Lave la ropa de trabajo por separado.

- Inspeccione mangueras y componentes antes de usar el spray.
- Guarde los productos químicos en envases con bloqueo a prueba de niños debidamente etiquetados. La etiqueta del fabricante da instrucciones para la reutilización y relleno de envases.
- No deje equipos conteniendo productos químicos cerca de desagües o corrientes de agua.
- Lávese las manos al final del trabajo. 

Lo que dice una etiqueta de productos químicos

- La formulación química
- Evaluación de Peligros
- Palabras clave: advertencia (Warning), precaución (Caution)
- Precauciones
- Recomendaciones de indumentaria de protección o PPE
- Identificación de los materiales por nombre común, sinónimos y características físicas
- Modo de aplicación
- Distancia proyectada de exposición segura
- Primeros auxilios para accidentes y precauciones de salud



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ID #	VIDEO		ID #		VIDEO
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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. 08/2010

COMPANY _____	CONTACT _____
STREET ADDRESS _____	
CITY _____	STATE _____ ZIP CODE _____
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NEW SAFETY MANAGEMENT PROGRAM AVAILABLE TO MEMBERS

Golden Oak Co-op. has recently entered into an endorsement agreement with Industrial Safety Consultants Corp. (ISCC). Golden Oak will be offsetting a portion of the monthly cost for this safety program.

ISCC will provide a Safety Management program for those interested members. The program is a hands-on program where ISCC will meet with contractors on a monthly basis and assist with safety training and management.

- All employee training in English and Spanish
- All 48 written programs required by Cal-OSHA
- All documentation required by Cal-OSHA
- A monthly written safety inspection of your facility
- A monthly one-hour safety meeting with your supervisors or managers (done at the same time as the safety inspection)
- Unlimited assistance improving workers compensation insurance premiums providing proven techniques in safety
- Unlimited advice regarding CAL-OSHA, other regulatory agencies, occupational safety and health matters (additional charge for OSHA representation)
- A monthly preventive liability inspection of your facility (done at same time as the safety inspection)
- Monitor progress and corrections from safety inspections using the “SUPERVISOR BY OBJECTIVES FORM”
- Hands on assistance in the administration of your complete safety program
- Fees are based on the number of employees in your company. All LCIS Insureds will receive a 30% discount and all other CLCA members will receive a 5% discount.

For additional information and to sign up for this outstanding program contact, Alex Mujica, CHCM, President of Industrial Safety Consultants Corp. at (800) 516-9999.



Heads Up

Zero Accidents: 10 Steps In the Right Direction

Every safety professional’s ultimate goal is zero accidents. Here are 10 steps that can help you achieve this critical objective.

1. Make sure everyone is committed to safety. Everyone in your organization, from top management to the newest employee, must be committed to safety as the number-one priority.

2. Set clear standards for workplace safety performance. Make sure that employees understand the rules and supervisors enforce them.

3. Take the lead. Explain to supervisors and managers the importance of setting a good example and following all safety rules themselves – for example, wearing proper PPE and taking the same precautions as workers. Further, supervisors should lead the effort in hunting down hazards and correcting them.

4. Get employees involved. For example, give workers responsibility for planning and conducting inspections, analyzing their own data on work hazards, and designing safety checklists.

5. Promote understanding. Emphasize that hazards put employees’ personal safety and health at risk. Understanding the “why” of safety is a strong motivator.

6. Train for competence and safety. Train employees well and frequently. Make sure they have the information and develop the skills they need to prevent accidents.

7. Encourage feedback. Welcome input from employees. Praise workers who identify and correct hazards or report problems they can’t fix.

8. Look for teachable moments. When hazards are identified, do more than just correct them. Use them as learning experiences to help workers become more alert and more sensitive to potential danger on the job.

9. Move swiftly to correct safety problems. Make sure you respond promptly to identified hazards and take immediate steps to correct them.

10. View accident prevention as an ongoing challenge. It’s something everyone must focus on every day, always improving, always setting new safety objectives, and always making steady progress toward achieving them. Reprint from *Cal/OSHA Compliance for Supervisors* 11/2010

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



- ✓ Liability Package
- ✓ Workers' Compensation
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- ✓ Insurance Premium Financing
- ✓ Equipment Financing
- ✓ Retirement and Financial Planning
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- ✓ Supplemental Insurance
- ✓ Lo-Jack
- ✓ Safety Videos
- ✓ SB 198 Safety Program & Risk Control Guide
- ✓ Accident Reporting Kits
- ✓ OSHA Compliance Manuals
- ✓ OSHA Wall Posters

www.goldenoak.org

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

ASHLEY HISSONG Office # (800) 628-8735 x 527 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 POHNORF (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.