

alleyscape

Valleyscape is now available online! www.eldoradocommunicationspublications.info

Effective On the Job Training

• See President's Message Page 4



Hawaii Convention Postponed Until 2021

WOW! The Channel Islands Chapter and Friends Sept. 18 Fishing Trip Sold Out in three days. 30 Lucky Anglers (max) have signed up. Sponsorships still available. (See page 3.)



PRSRT STD
U.S. POSTAGE

PAID
Pasadena, CA
Pasadena, CA
Pasadeni No. 740

California Landscape Contractors Association San Fernando Valley Chapter c\o El Dorado Communications 18466 Dragonera Drive Rowland Heights, CA 91748



Coverages Included in Package

- General Liability Business Auto
- Inland Marine-Contractors Equipment Property Crime

Residential and Commercial Coverages

- Landscape Maintenance
- Landscape Construction
- · Synthetic Turf Installers
- Irrigation System Installation & Repair
- Arborists/Tree Trimming
- Hydro Seeding
- Nurseries and Nursery product sales
- Greenhouses
- Pond Installation & Repair
- Weed Control
- Landscape concrete curbing/paving
- Habitat Restoration Services
- Excavation with limited ornamental planting/tree and fencing work
- · Landscapers with incidental snow plowing and/or street cleaning
- Landscapers with ancillary pool work such as decorative tile, rock, decking and limited plumbing work
- Landscape Consultants & Architects (except Errors & Omissions)

Program Highlights

- Tract home or multi-unit developments Not Excluded
- Cranes, boom trucks and bucket trucks eligible
- New ventures OK with 3 years experience in the industry
- Multiple premium finance plans
- · Flexible deposits and installment plans

Services Included

- Dedicated Certificate Unit 24 hour turnaround
- · Customized claims oversight
- · Claims handled by a leading National Claims Administrator
- Loss Control
- MVRs run for new hires
- LCIS Business Services (legal, HR, safety and more)

Brought to You by



Landscape Contractors Insurance Services, Inc. 1835 N. Fine Ave, Fresno CA 93727 Tel (800) 628-8735 Fax (800) 440-2378 www.lcisinc.com CA LIC # 0755906





San Fernando Valley Chapter 2020 Board of Directors

PRESIDENT
Luis Casas
Legacy Tree Care
818-618-7703
luiscasas@me.com

CHAIRMAN OF THE BOARD

Steven Kinzler
S K Landscape Design, Inc.
818-345-0492 office
818-345-0494 fax
818-266-3828 cell
skinzler@sklandscape.com

VICE PRESIDENT PROGRAMS

Francisco Salazar Groundcare Landscape Company 888-255-5755 818-970-7592 cell francisco@groundcarelc.com

VICE PRESIDENT MEMBERSHIP

Jennifer Nelson SnapFence LLC (661) 644-9619 jennifer@snapfence.com

SECRETARY

Natalie Balyasny Landscape Contractors Insurance Services, Inc. (818) 426-0521 nbalyasny@lcisinc.com

TREASURER

Josh Emeterio
Specialized Landscape
Management Services Inc.
805-520-7590
661-212-0595
joshuae@slmlandscape.com

BOARD OF DIRECTORS

Nelson Colvin Life Member 818-400-9674 nellie830@aol.com

Rene Emeterio Specialized Landscape Management Services Inc. 805-520-7590 805-823-5603 cell remeterio@slmlandscape.com

Mickey Strauss MSM Landscape Services, Inc. 818-402-4500 818-341-9236 fax MStrauss@msn.com

AMO REP Ted Sirkin Valvette Systems 818-887-1866 littlevalve@valvettesystems.com

> Jan Veis 818-772-7233 sfvclca@gmail.com

www.clcasfv.org

VALLEYSCAPE PUBLISHER

John Hernandez 626-715-1757 18466 Dragonera Drive Rowland Heights, CA 91748 eldoradowriters@gmail.com FAX 866-591-5093

ASSOCIATE EDITOR/ ART DIRECTOR

Jerry Robin 626-644-4239 jrobinps2@gmail.com



STATE AND LOCAL EVENTS

Aug. 6 Board Meeting, 10am Zoom

Sept. 10 Board Meeting, 10am Zoom (tentative)

Sept. 14 Extended deadline to enter State Trophy Awards. Entrants submit a 5-minute video per project for judges to review. See Page 7.

Sept. 18 Channel Islands Chapter and friends Annual Fishing Trip, Channel Islands Sportfishing, Oxnard.

Nov. CLCA Convention in Hawaii postponed to 2021.

MAXED OUT! 30 Lucky Anglers Signed Up

CI Chapter and Friends Annual Deep Sea Fishing Trip is Full

The 6th Annual Channel Islands Chapter and Friends Deep Sea Fishing Trip set for Friday, Sept. 18, from 6 a.m. to 4 p.m. out of Channel Islands Sportfishing in Oxnard, has **reached its limit of 30 reservations.** At \$125 per person, the trip sold out in three days.

This year these 30 lucky anglers will be going out for a full day of fishing on the Speed Twin, a 65' spacious twin hull boat that slices smoothly through rough seas without the pounding that can occur with mono-hulls and is much more stable at rest.

Thank You to Our Generous Sponsors as of 7/28/20:

Cadre Landscape, El Dorado Communications, Husqvarna, Landscape Contractors Insurance Services, O'Connor Sales, Rain Bird, SiteOne Landscape Supply, Southland Sod, and SPJ Lighting.

Sponsorships Opportunities Still Available – \$250 gets you pre-publicity, post publicity, company logo on flyer and Registration Form, recognition on the trip itself...and more! Contact CI Chapter Treasurer John Hernandez at (626) 715-1757, or eldoradowriters@gmail.com to sponsor or for more information. FISH ON!

SFV Nominations Committee Open to 2021 Chapter Board Office Seekers

The SFV Nominations Committee, under the leadership of Past State and Chapter President Mickey Strauss, is considering potential Chapter Officers for the 2021 CLCA year. The committee will develop a slate of candidates it will send out to Chapter members as part of the elections process. There are vacancies on the current Board. SFV members who wish to run for a Chapter office should contact Mickey Strauss at (818) 402-4500 or MStrauss@msm.com.



LUIS CASAS SFV President Legacy Tree Care

Effective On the Job Training

Recently, I completed my recertification for Certified Tree Care Safety Professional (CTSP) under the Tree Care Industry Association. Due to the pandemic the training had to be done virtually. Although the system did have the usual first-time hiccups, the content was engaging and confirmed that I need to continually improve how our employees are trained. The exam was

focused on the American National Standards for Arboricultural Operations Safety Requirements ANSI Z133 and how to effectively train using on the job techniques.

My first realization was that I needed to prepare more for the training session to make it as effective as it needed to be. Too often we train employees without first properly identifying the possible areas of difficulty and checking for the learning and performance of a skill. Just as important is the follow up to see how the performance of the skill was implemented into daily operations.

To set up a training session, we first need to know what the learners know and what the specific objectives of the session are. From there the training must be tailored to demonstrate the tasks and skills needed to practice. It is highly recommended to

get feedback from others on your team or experts in the field regarding best practices.

On the day of training we need to start off with telling the learners what they will do, how, and why. A demonstration and practice should be set up. It is important to learn from seeing, listening, and doing. Open questions should be asked, and we should let the learner talk at least 50% of the time to ensure they are engaged in the activity. Observe and provide feedback.

Make sure that you provide special considerations to address issues that may arise during live training. At the end of the training ask what was learned and how they would implement it. The next important step is to follow up as to how they have applied what they learned in real world situations.

The final step of the training is to analyze your own ability to do the training. How did the employees feel about the training? What went well and what could be improved? The million-dollar question at the end of all the training is, were the results worth the effort?

Better trained employees are more productive, have less accidents, stay with your company longer, and can accomplish more tasks with less supervision. Your return on investment of effective on the job training of employees is outstanding.

Stay Safe, Stay Healthy. - Luis

Preventing Heat-related Illness Submitted by Lisa Isom CLCA Insurance Solutions License 0172721

Helpful Tips for Beating the Summer Heat

Be safe and healthy on the job at with these helpful tips provided by CLCA Insurance Solutions. *Heat syncope* is fainting or dizziness that occurs from prolonged standing in hot weather. Avoid this by staying hydrated throughout the workday, even if you don't feel thirsty.

Summer heat can be more than uncomfortable; it can be a threat to your health. Unfortunately, you do not have much of a choice when it comes to the job site. Follow these tips to stay safe in the searing heat.

Heat Exhaustion – Heat exhaustion occurs when a person cannot sweat enough to cool the body; usually the result of not drinking enough fluids during hot weather. Symptoms include:

- Dizziness, weakness, nausea, headache and vomiting
- Blurry vision, body temperature rising to 101° F, sweaty skin, feeling hot and thirsty, and difficulty speaking.
- A person suffering from heat exhaustion must move to a cool place and drink plenty of water to avoid a more severe heat-related condition—heat stroke.

Heat Stroke – Heat stroke is the result of untreated heat exhaustion. Symptoms include:

- Sweating stops, unawareness of thirst and heat, body temperature rising rapidly to above 101° F, confusion or delirium, possible loss of consciousness or seizure
- Heat stroke is a serious medical emergency that must be treated quickly by a trained professional. Until help arrives, cool the person down by placing ice on the neck, armpits and groin. If the person is awake and able to swallow, have them drink a small glass of water every 15 minutes or until help arrives.

Tips for Staying Cool – The combination of heat and humidity in the summer months can be downright uncomfortable and even dangerous. Stay cool by following these safety tips:

- Drink plenty of water—enough water to quench your thirst. The average adult needs eight 8-ounce glasses of water a day, and even more during hot weather.
- Skip the caffeine and soda, drink water instead.
- Dress for the weather. When outside, wear lightweight clothing of natural fabric and a well-ventilated hat.
- Eat light. Replace heavy or hot meals with lighter, refreshing foods. And always eat smaller meals before work or intense activity.

How to Build a Team That Will Transform Your Company

From an Article by Dr. Evans Baiya, Price Associates in allBusiness

Are you looking for the next big thing? Searching for an idea that will attract new customers, or simply give you a leg up on your competition? Your employees will be the defining factor to your success. And creating new value can be easier than you think.

You may have the inspiration or the original idea, but it is your employees who will execute that vision – and maybe even improve upon it – if you give them the right tools. Large-scale change requires the work of a team.

Not only does it require the team to develop, execute, and scale the new work, but it truly takes a team for the first step in any new value creation: the putting forth of ideas. Ideas are the single most effective tool for organizational transformation. Who better to generate ideas than the people who have their finger on the pulse? Let your team be your innovation engine, and they will drive the evolution and growth of your company.

If you set the stage for a company culture that supports constant improvement, you will by default create a team that will transform your company. Here are six ways to do it:

Make Innovation Commonplace

Your team should be consistently thinking of ways to innovate and improve every aspect of your company – from processes to services, and customer interactions to products. If innovation feels intimidating or is considered a major initiative that only few can accomplish, you are leaving major opportunity on the table. Innovation doesn't have to be disruptive; it can also be incremental. Incremental innovations are the improvements we make in our everyday lives that have significant impact.

Take Failure Off the Table

Leaders often make the mistake of overemphasizing the cost of failure and underestimating the priceless value of learning. If you want to create a team that is continuously improving, you must de-emphasize failure and overemphasize the importance of experimentation. Create a culture where no one is afraid of trying because the results of failure are celebrated as an opportunity to learn how not to do it next time.

Build Team Chemistry

Team chemistry is the interactivity between members' differing thoughts, differing personalities, and differing approaches to problem solving. Notice how your employees feed off each other, and lead each other to creative solutions, and generate more opportunities. The more you practice working together around different problems and solutions, the better the chemistry will be.

Share Responsibility

People love to contribute to solving problems, so charge every team member with problem identification and continual improvement. Build it into your weekly team meetings and address it in your quarterly reviews. Innovation is not limited to specific people or certain teams. We all conceive, view, and understand problems differently. We also envision and develop solutions differently. These differences in perspective create strength in a company. Your employees will see something that you may have missed, based on their personal experience.

To be a team that can transform a company, every person must be a part of the challenge. Give everyone a role in the process of identifying problems and opportunities and helping to create solutions.

Create a Shared Goal

Give all of your employees some skin in the game. People will work harder when they know they are part of building something greater than they could accomplish on their own. Most importantly, people contribute when their participation is acknowledged and valued. Establish not only company-wide goals, but also smaller shared team goals that require everyone to collaborate, including our administrative support team. If your employees understand how their participation either helps or hinders the goal, they will feel like they are an important part of the solution.

Establish a System

In order to make a culture of continuous improvement work, there must be a system in place to support and sustain it. You'll need a means of generating ideas, options for idea storage, a process for developing and implementing ideas, and a way to measure the success of your initiatives.

When your people are actively looking for solutions, you will no doubt have more ideas than you can deploy. Some ideas may need to be revisited and some may need additional development at a later date. You may even have ideas that are not scalable by your organization but can still be developed and sold to other companies or industries. You need a way of cataloging these ideas, so they aren't lost. You also need a process for developing and scaling the ideas that are selected, so that innovation doesn't stall.

Putting these six factors in place will set the stage for a culture of constant improvement, innovative solutions, and organizational transformation.

Dr. Evans Baiya is an innovation and technology strategist, speaker, and author with Price Associates. He is the founder of Innovator's Advantage Academy and the co-author of The Innovator's Advantage: Revealing the Hidden Connection Between People and Process.



PETE DUFAUDufau Landscape
Channel Islands
Chapter President

Membership Matters!

n times of social unrest, we all have a proclivity to reassess ourselves and what priorities superseded others. Within our busi-

Education, peer interaction,

cutting-edge advancements,

market demand acuity, quality

differentiation with project

awards, leadership, and the

fact that you are making

an effort toward all those

elements of being the best

landscape contractor, make you

more professional.

nesses we are constantly being asked to value the cost of equipment, training, marketing, and other indirect investments. This time of year, many of us are asked to make that decision regarding CLCA with your

annual dues renewal or a solicitation to join if you are not a current member.

So, what are good parameters to make the decision to renew your membership or join CLCA? The simplest answer is the singularity.

CLCA is the only Landscape Contractor Association in California. The only place you can enter a statewide Awards program, the best resource for California-specific rules and regulations, and the most effortless way to meet with your professional peers. The Association maintains a constant venue to meet and discus one-on-one with peers and Green Industry manufacturers, growers, designers, consultants, insurance agents – all of whom do business in your local area and the state.

Professionalism is a term widely assumed, yet many fail to practice.

"Being" a member of a trade association allows you to practice professionalism at its highest level. Education, peer interaction, cutting-edge advancements, market demand acuity, quality differ-

> entiation with project awards, leadership, and the fact that you are making an effort toward all those elements of being the best landscape contractor, make you more professional.

We buy insurance to protect our business from the unknown liabilities of operating a business and employees. CLCA's constant vigilance and legislative bellicosity in Sacramento is protection for our industry, and your business. It is not inexpensive to maintain a Lobbyist fighting for your rights and interests, but it has proven to be well worth the investment. Look no further than what a C-27 can do compared to other licensed

C trades, and you can surmise the achievements of 50-plus years of representation. You can also thank CLCA for the intense lobbying to get Landscapers on the COVID-19 "Essential" workers list with the Governor's office in April. How VALUABLE was your ability to work for the past four months? How valuable was it that all the vendors could sell plants and supplies to the industry, and THEY are still in business?

As you can speculate, it is not inexpensive to have an advocate in the halls of the Capitol, to have staff in an office coordinating tradeshows, education, conventions, awards, and all of our local chapters. Can you imagine if that all went away?

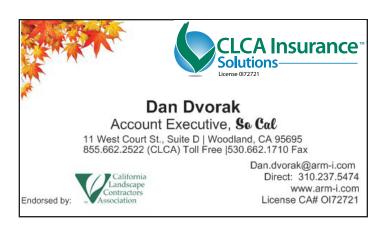
The most salient argument I've heard against being a CLCA member is, "You do all those things and I get the benefit whether or not I become a member." That's true, right up until the day it starts to go away or is gone. The cutbacks have and will affect the most expensive endeavors, with Legislation being at the top of that list. Then go awards, education, and chapter support.

The most succinctly I can put it is, "Once CLCA is gone, it will never come back." Your Membership Matters, now, more than ever!

 Pete Dufau, CLT, CWM; President C.I. Chapter, Chairman Birch Financial, Chairman Landscape Water Conservation Foundation, President Ventura County Lincoln Club, Board member Green Industry Co-Op and Golden Oak.







Reach Your Target Market ADVERTISE WITH US!

(626) 715-1757





10 Simple Client Appreciation Tips to Keep Your Business Growing

From an article in allBusiness by Larry Alton, Independent Business Consultant

Client appreciation improves your client relationships and facilitates retention – and it doesn't cost much to execute. When customers feel appreciated, they're much more likely to stick around, and they're more likely to recommend you to a friend or colleague. If you apply a customer appreciation strategy consistently, you can greatly improve both client retention and acquisition, and sustain business growth indefinitely. Here a few tips:

- 1. Remember the Pareto principle. The Pareto principle is an informal rule that says you get about 80% of your results from about 20% of your efforts. For our purposes, we can estimate that 80% of your revenue will come from 20% of your customers. Even if your business doesn't closely follow that formula, we can assume that some of your customers will be inherently more valuable than others and should be the ones getting the most appreciation. Appreciate all your customers, even the small ones, but go above and beyond for the ones you're most eager to keep.
- 2. Be specific in your messaging. Whenever you're writing messages of appreciation or doing something special for a customer, be specific. A generic "thank you" card won't mean nearly as much as a paragraph-long message of gratitude for the experience of working together. A generic gift basket won't mean nearly as much as a gift basket that was hand-picked for a specific client.
- **3. Send handwritten notes or greeting cards.** Email and other digital messages can be valuable, but few communications are as powerful as receiving physical mail. Consider printing greeting



Growers of Quality Sod Since 1969



Ruben Aranibar Sales Representive E-mail: raranibar@agsod.com Cell: (661) 965-2865 41120 40th St. East Palmdale, CA 93552 Phone: (661) 274-9192

Toll Free: (800) 669-4763 Fax: (661) 274-2168 cards for your clients, and/or sending handwritten notes. The excitement of getting a piece of physical mail that isn't junk can instantly make someone feel appreciated – and handwriting always feels more personal than written text.

- **4. Apply both group and individual appreciation.** Your customer appreciation strategy should include both individual and group level tactics. At the individual level, you can send gifts, write notes, and take clients out to dinner. At the group level, you can host customer appreciation weeks and special events where your customers all gather together.
- **5. Take advantage of holidays.** Holidays are the perfect opportunity to show appreciation for all your clients. Around commonly celebrated holidays, like Christmas or the Fourth of July, consider sending a gift basket (or at least a card in the mail). The same is true for birthdays and celebrating personal accomplishments.
- **6. Offer discounts and freebies.** For recurring customers, consider offering periodic discounts and freebies. Customers love to see surprise discounts applied to their orders, and they love getting free extras in the mail even more.
- 7. Make time for face-to-face communications. Even in this predominantly digital age, face-to-face communication remains one of the best ways to bond with other people. Instead of just sending a card or an email, try to have a meal together or a chat over coffee. Periodic in-person visits can make your client relationships much stronger.
- **8. Bend the rules (when appropriate).** Your company likely has some firm rules in place about client interactions, procedures, and other business interactions. Be willing to bend those rules for your best clients in making sure they are satisfied.
- **9. Include small surprises.** Surprise can make any positive gesture seem even better and your clients will be more likely to share surprises with other people they know. Go out of your way to plan and execute small, positive surprises for your customers, like delivering projects earlier than anticipated or sending a surprise gift.
- **10.** Learn from your past efforts. Pay attention to how your clients respond to different gestures. They may be relatively indifferent to one mode of appreciation, but particularly receptive to another. Learn from the past and update your customer appreciation approach for the future.

Consistency vs. novelty

Showing customer appreciation is a strategy you should employ consistently; only if you're persistent with your customer appreciation will you begin to reap the results. However, repeating exact processes can also get stale. If you always send the same greeting card after completing a project, it's going to mean less and less. Accordingly, you should find a balance between consistency and novelty. Always show your customers appreciation but try to show it to them in new and different ways whenever possible.

Letting God's Divine Nature Break Forth

t is just hard to write a message with an inspiring thought with all the news blaring – one day up, one day down – about the Covid-19 virus. It is heartbreaking to hear about the young men and women added to this infection with "invincible stupidity." It is just about too much with all the adults making their transitions along with the children. I get emotional and when I do, I step in the yard and cry...yes, I cry at the loss.

I don't stay down for long, however. Life in general being good, and the love from family and friends acting as a bright light dispelling the dark news of the day, I am continually reminded of the wonderful tapestry of humanity with which each of us is blessed.

This I affirm for all of us – the Supreme Spirit of our Creator that I know as God, is within each and every person. There is a Oneness like no other, as the Creator and Sustainer of life permeates life in and through us. This Divine Nature - God's, not ours - supports us in all areas of life. Easily, intelligently, and effectively we make wise choices. They show up as love, happiness, joy, and health. Abundance is our nature. Everything that we do that is meant to prosper and succeed, does so.

We all have an interconnectedness with all good as we move forward through life's journey with harmony and wellbeing. This is our true self that allows the Divine Spirit of Oneness to break forth. God is the timeless and unchanging Source that is the beginning, continuity, and ending of every season of life. And we are blessed that our Creator has chosen to do much of this great work through us.



DAVID JUNOD Sheridan Landscaping,

We stand on the threshold confident that corrective measures will be found in dealing with this Corona virus...with faith and courage. Be thankful that God is the changeless reality in every situation, for life is good, and great...and LOVE DOES...always.

- Namaste, Dave

"We have an infinite amount to learn both from nature and each other." - John Glenn

"Education is that which remains when one has forgotten everything he learned in school." - Albert Einstein

"Each man is a hero and an oracle to somebody." – Emerson







www.coastlineequipment.com

OXNARD 1930 E. Lockwood St. Oxnard, CA 93036 (805) 485-2106

SANTA MARIA 1950 Roemer Place Santa Maria, CA 93454 (805) 922-8329

SYLMAR 12435 Foothill Blvd. Sylmar, CA 91342 (818) 890-3353



Nor Cal Landscape & Nursery Show Canceled for 2021

The COVID-19 pandemic has not only upended the world's social and economic standards but has turned the business of large events, trade shows, and sports on its head. The Nor Cal Landscape & Nursery Show committee met on July 16th to discuss the upcoming February 25, 2021 Nor Cal Show. The mounting uncertainty about numerous measures, changing regulations and unexpected hurdles has increased the challenges and risks for producing the best and safest show possible for our exhibitors and attendees.

After much thought, deliberation and discussion the committee has decided to cancel the 2021 show.

The show committee is now focused on the 2022 Nor Cal Landscape & Nursery Show and will be releasing dates for the event within the next few months. We thank you for your understanding and continue to work toward a time when we can gather together again in safety.

Sincerely,

The Nor Cal Landscape & Nursery Show Committee





WHOLESALE NURSERY GROWING GROUNDS Phone (818) 348-9266 Fax (818) 348-7699

Green Thumb

NANCY BERGQUIST

plantorders@gtgrowinggrounds.com twitter.com/GreenThumbGG www.gtgrowinggrounds.com

> 7659 TOPANGA CYN. BLVD. CANOGA PARK, CA 91303

Soil Analysis Service

- National Independent Certified Lab
- Analysis Recommendations with Graphics Reports can be send via email or U.S. Mail
- Fast Turnaround Consulting Services



www.gropower.com

909-393-3744 • Fax 909-393-2773 • 15065 Telephone Ave., Chino CA 91710





LANDSCAPERS ADVANTAGE COMMERCIAL INSURANCE PROGRAM

Proud member of CLCA and an

Endorsed broker of the HAA





JOHN R. HERNANDEZ Publisher / CEO

18466 Dragonera Drive / Rowland Heights, CA 91748 tel 626.715.1757 / fax 866.591.5093 eldoradowriters@gmail.com

RICK SACKS Territory Manager

EMAIL: ricksacks@kellogggarden.com

350 W. Sepulveda Blvd. Carson, CA 90745 800-232-2322 www.KelloggGarden.com

Helping people create beautiful landscapes and gardens.

Since 1925

CELL: 805-260-5794 FAX: 805-934-2223

> VM: 800.417.0202 Ext. 5239

San Fernando Valley Chapter

SPONSORSHIP RECOGNITION BRONZE SPONSOR

Thank you for your support!



Tree Town usa

RICHARD BARTO

TERRITORY MANAGER

714-279-3171 / rbarto@villagenurseries.com www.villagenurseries.com

Call Our Advertisers First!
A-G Sod Farms
Birch Equipment Finance
CLCA Insurance Solutions
CLCA Member Advantage
Coastline Equipment
Corona Lighting Inc
El Dorado Communications11
Green Thumb Super Garden Centers
<i>Gro-Power</i>
Kellogg Garden Products
Landscape Contractors Insurance Services
Landscapers Advantage
Performance Nursery
Smith Pipe & Supply8
Southland Sod
Village Nurseries
West Coast Turf



- 24 Hour Approval
- Competitive Rates
- 90% Approval Rate
- Up to 5 or 6 Year Loans
- No Pre-payment Penalties
- Flexible Acceptance Policy
- Loan Refinancing Available



FINANCING VEHICLES & **NEW & USED EQUIPMENT**



Call Janet Schoenfeld at (800) 959-3701 or visit www.birchfinancial.net





See Coastline Equipment for Your Compact Equipment Needs



*Offer ends October 31, 2020. Prices and models availability may vary by dealer. Some restrictions apply; other special rates and terms may be available,

California

Long Beach, CA (562) 242-7400 · Bakersfield, CA (661) 399-3600 · Oxnard, CA (805) 485-2106 · Santa Ana, CA (714) 265-5500 · Santa Maria, CA (805) 922-8329 · Sylmar, CA (818) 890-3353

Idaho

Jerome, ID (208) 324-2900 · McCall, ID (208) 634-3903 · Meridian, ID (208) 888-3337

Nevada

Elko, NV (775) 777-7070 · Las Vegas, NV (702) 399-2700

www.coastlineequipment.com