

Golden Gardens eNews



www.californiagardenclubs.com

September 2016, Vol. 8-9

Member National Garden Clubs, Inc. Pacific Region

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cgcipresident@cagardenclubs.org

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Golden Gardens eNews

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Golden Gardens eNews

- published monthly
- distributed electronically FREE
- to subscribe or view past issues:
californiagardenclubs.com/cgcinewsletters
- Deadline to submit articles: 15th of the month.



and



From the President's desk...

Hello everyone,

Where does time go?

Your President has been very busy and there's too much to share in this eNewsletter. Look for the recap in the minutes of our 2016 Fall Board Meeting which is just around the corner. The District Directors attending the Board Meeting have been asked to bring extra luggage (empty) to hold the 2016-17 CGCI *Yearbook, Manual & Rosters* and membership cards they will be getting. Chairman will also be receiving their copies of the new yearbook.

Thank you to Elisabeth Tufo and her proof-readers for working during the summer to get the yearbook to us in a timely fashion. Elisabeth is pleased with how it turned out. I can't wait to see it! A shout-out to Robin Pokorski for picking up the yearbooks, sorting them, and carrying all that extra weight in her car to get them to us...saving CGCI lots of money. Thank you.

In late September, I will be traveling to Portland, Maine to attend the NGC Fall Board. It's a great time of the year to see the east coast colors – which I will be doing as I visit my family and friends after the meeting. A well-deserved vacation, I must say.

See you in Loleta.

Cheers,
SueB



Clayton Garden Club's
Robin, Laney, Jan and
Haley helping make
kits for the President's
Project!
Thanks ladies!

Weeds are flowers too,
once you get to know
them.

A.A. Milne

President's Travel Schedule:

September 7-9: CGCI Fall Board
September 9-10: Fort Bragg GC
September 21-24: NGC Fall Board
September 24-October 1: Vacation
October 13: Roadrunner District

CGCI Official Calendar

californiagardenclubs.com/calendar

- **September 7-9: CGCI Fall Board Meeting.** Host: Humboldt District. Chairman: Mary Lou Goodwin
- **September 9-11:** Pygmy Forest Rededication
- **January 29-February 1: CGCI Winter Board Meeting:** Host: Cascade District
- **March 27-29, 2017: CGCI Wild-flower Conference**
Co-Chairmen: Merrilee Ray & Janice Wagner; Kernville.
- **May 30-June 3: CGCI Convention,** San Luis Obispo (pending ratification)

**NGC Schools Calendar
(California)**

All registration forms are on the CGCI website Calendar page

californiagardenclubs.com/calendar

Go to gardenclub.org
for schools in other states

- **Sept 12 -14: Flower Show School , Course 3,** Sponsor: Southwest Judges Council; Poway, CA, Chairman: Emily Troxell
- **September 17-18: Gardening Study School,** Series 25, Course 4. Sponsor: Colfax GC, Chairman: Myrtle Findley
- **March 13-15, 2017: Flower Show School , Course 4,** Sponsor: Southwest Judges Council; Poway, CA, Chairman: Emily Troxell
- **June 25-28, 2017: Flower Show Symposium,** Ontario, Chairman: Lili Aram-Bost



California Garden Clubs, Inc.
2016 Fall Board Meeting, September 7-9
"Gardening Along the North Coast and Under the World's Tallest Trees"
Bear River Casino and Hotel,
11 Bear Paws Way, Loleta, CA 95551
Host: Humboldt District
Chairman: Mary Lou Goodwin

NOTE: NO registrations accepted AFTER August 26.

Highlights:

- Tour of Humboldt Botanical Garden
- Speakers/Programs
 - Maria Krenek: Color Your Garden with Heathers
 - Redwood National Park and the Park Service Centennial Celebration
 - Lane DeVries: Sun Valley Group, the largest producer of cut flowers from bulbs in the U.S.
 - Michael Kauffmann: Manzanitas
 - Jerry & Gisela Rohde: Guide to the Humboldt Redwood State Park



"Find the Magic! Rediscovering our Pygmy Forests!"

by Ruth Sparks and Joshua Lowell, Fort Bragg Garden Club

Saturday, September 10

- **10:00 a.m. Guided hike** up the Ecological Staircase Trail to the Pygmy Forest. Jug Handle State Natural Reserve Parking Lot, Hwy. 1, North of Caspar
- **12:00 p.m. "Rededication of Charlotte M. Hoak Pygmy Forest"** which will honor CGCI's efforts to preserve the Pygmy Forest between 1951 and 1969. Salad Lunch Reception at the Russian Gulch Meeting Hall following the re-dedication festivities. Join President Sue Bennett at the ceremony and lunch. Location: Across from 42280 Comptche-Ukiah Rd.

Creative Floral Design

By Kathy Bramhall, Cascade District Director

Creative Designs are eclectic in concept, borrowing from different styles and/or periods to create new concepts and forms. Your design is YOUR unique ideas, not a copy. These rules or lack of rules give you the designer much more FREEDOM with your creations.

You don't have to own stock in a nursery and you don't have to grow your own plant material! Most NGC Creative Designs "show restraint" in the amount of plant material and/or number of flowers and other components used; designers think Line, rather than Mass.

As opposed to Traditional Designs, Creative Designs can have more than one focal area and more than one point of emergence. Any part of the design may be dominant—just not so dominant that your eye stays focused on that one spot and doesn't move over the whole design.



Creative Designs can include non-naturalistic qualities and placement—upside down and backwards is okay! All Designs may have varying degrees of abstraction—no abstraction, minor abstraction, moderate abstraction, and all but Still Life Designs may have a dominance of abstraction.

You may use man-made components in your design, but you **MUST ALWAYS USE SOME** plant material/flowers. Components and Plant Material may be placed adjacent to each other, one behind the other, above and below to increase the illusion of depth. This placement contributes to the rhythm/movement through forms (components & plant materials) and space within your design.

Components and Plant Material must have contrasting advancing and receding colors and shiny/smooth vs rough textures to create eye movement. You can also incorporate components having transparent and/or reflective qualities. Filler and/or transitional materials are not needed in Creative Design, as structural clarity is important—we want to see the shapes and forms of the plant materials and components that make up your design.



Membership Matters

By Sue Bennett, CGCI President

We are beginning our 86th year and it's a good time to reflect on "why" we joined a garden club and the benefits of belonging to a larger organization.

As members of a local club we have the opportunity to

- ♥ Learn (horticulture, design, landscaping and more)
- ♥ Become involved in and give back to our communities
- ♥ Share knowledge
- ♥ Make new friends

As a member of CGCI your organization

- ♥ **is eligible** for the lucrative Awards program sponsored by NGC, Pacific Region and CGCI.
- ♥ **may be eligible** for
 - ◇ General Liability Insurance and Directors and Officers Insurance (to qualifying garden clubs and associate plant societies)
 - ◇ Group Tax Exemption Program (to qualifying garden clubs)
- ♥ and may take advantage of many additional benefits and services
 - ◇ Communications assistance including complimentary web sites and email accounts
 - ◇ Commendations, Member & Business Recognition
 - ◇ Community involvement through CGCI sponsored projects
 - ◇ Discounts at many businesses and public gardens throughout California
 - ◇ Educational opportunities at the local, state and national level through the NGC Schools
 - ◇ Guidelines and training for organization officers at leadership workshops
 - ◇ Promotional Materials (many are FREE) and Publications
 - ◇ Scholarship opportunities for college students
 - ◇ Youth programs
- ♥ At all levels there is the opportunity to exchange ideas, network and to make a difference!

DON'T FORGET
Effective JULY 1, 2016
CGCI dues increased to
\$2.75 per capita
Dues are due BEFORE
October 1, 2016

CGCI Programs & Projects

Go to californiagardenclubs.com
for details

- **Membership dues**

Mail to: Rita Desilets
8316 Sparton Avenue
Van Nuys, 91402-4030

- **Insurance**

Chairman: Shane Looper
213 Carmelo Lane
South San Francisco,
94080-2204

- **Group Tax Exemption Program**

Chairman: Krystal Migliore
P.O. Box 1414
Gridley, 95948-1414

- **Penny Pines**

Checks to US Forest Service

- **President's Project 2015-17**

Chairman: Maryanne Lucas
1986 Channelford Road
Westlake Village, 91361-3558

- **Project Mission Blue**

Chairman: Shane Looper
213 Carmelo Lane
South San Francisco,
94080-2204

- **Scholarships (Applications)**

Chairman: Martha Smyser
4949 Mammoth Ave.
Sherman Oaks, 91423-1319

- **Stagecoach Hill Propagation**

Chairman: Mary Lou Goodwin
1312 Gates St.
Eureka, CA 95501-2627

- **Stamps**

Chairman: Claudia Marsh
19822 Ottawa Rd, Apple Valley
92308-6155

- **Donations to the following projects are mailed to:**

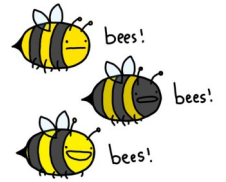
California Garden Clubs
P.O. Box 75, Graton, CA
95444-0075
Anza-Borrego Desert State Park
Blue Star Memorials
CGCI Endowments
CGCI Scholarship Fund
Rare Plant Treasure Hunt
Reforestation/Restoration
Sempervirens Fund

Horticultural Happenings

"B" is for Birds, Bees and Butterflies

By Judy Paul, Red Bluff Garden Club

This alphabet theme is going to be fun! As I thought about **B**, I kept hearing that old tune in my head, "the birds and the bees and the flowers and the trees, the moon up above and a thing called love..." Thanks to Google, I can give credit to Dean Martin for that old time favorite. It's a good gardening tune to sing while you work!



Enticing birds, bees and butterflies into your gardens gives a deeper dimension and greater enjoyment. My husband feeds the birds in our yard and we have added water fountains and a bird bath for their use. Most mornings we enjoy our coffee on the deck and watch our birds. The hummingbirds are always the most boisterous and sneak in for little sips of their sugar water. The amount they drink varies with the nectar available from flower sources.

A few plants to consider if you would like a "**B** friendly garden" would be Salvias, Asters, Bee Balm, Catmint, Cosmos, Echinacea, Honeysuckle, Zinnias (a huge butterfly favorite), Lavender, herbs, and certainly native wild-flowers. Vegetables and fruits of all kinds are great, as of course are fruit trees. Plants like Salvia that are tubular or have landing platforms or flower spikes are favorites. I read that bees and butterflies are partial to blues and yellows.



Grasses are another suggestion. In addition to being easy to care for, many birds will enjoy the seeds and use the grass for nests. The Lesser Finches that come in our yard seem to love not just flowers with seeds, but they feast on the leaves too, making them a bit unsightly, although obviously tasty to them!

Besides the nectar rich plants, a source of water is necessary. A bird bath with some rocks works for bees. They don't want it too deep. They all seem to like some slightly moving water like in trickling fountains. It's fun to watch the birds, especially hummingbirds, take a little bath in the fountains and get their drinks too. Trees give shelter to the birds, and some dry open ground area can be homes for some bees. I read that some bees like old mouse holes for a home.



Whether to use insecticides and which to consider is another big decision if you want to create a **B** friendly yard. Research is finding that a large group of products containing neonicotinoids can be harmful to bees. It is believed it makes them susceptible to more parasites and pathogens. A safe approach is to treat problems naturally. Read labels carefully and follow instructions exactly. By using natural products in good composted soil, your plants will be healthier and can withstand some harmful insects more easily.

Strive towards keeping a balance with nature, finding ways to co-exist. Creating a creature and plant happy environment is not a process to be completed quickly, but rather an ongoing journey with beauty, satisfaction and trial and error along the way.

Awards, Honors & Recognition

CGCI offers many ways to say
"Thank You" or "Good Job"

NOTE: Check the forms for the
correct mailing address

Californiagardenclubs.com/forms

♥ **Angels**

Chairman: Jane McKee
1276 Palomares Court
Fallbrook 92028-4480

♥ **Awards Program**

Check the website for updated
forms and instructions

♥ **Business Commendations**

Chairman: Launa Gould
New online request form

♥ **California Consultants Council**

Landscape Design (various) &
Outstanding Private Garden
Chairman: Julie West
850 Grandview Road
Sebastopol 95472-2930

♥ **Honor Book**

Chairman: Deedee Speer
30861 Saddleback Road
Valley Center 92082-3848

♥ **Life Memberships**

Chairman: Carlotta Wixon
14216 Karry's Place
Grass Valley 95945-7934

♥ **Long-Term Certificates**

Chairman: Mike Gould
New online request form

♥ **Member Award of Distinction**

Chairman: Mike Gould
1212 Avenida Buena Suerte
San Clemente 92672-2348

Promotional Materials

Did you know that CGCI offers promo-
tional and informational materials and
many are FREE*!



- Banners
- Bookmarks*
- Rack Cards*
- Pamphlets*

(Check the website for
ordering details)

CGCI Programs & Projects**Awards****REMINDER: NEW AWARDS DEADLINE**

ALL award entries (CGCI, PR, NGC) must be submitted by

December 1, 2016

**Exceptions: Smokey Bear/Woodsy Owl Posters & Publicity Press Books
are due January 10, 2017**

FLOWER SHOW AWARDS

By Patricia Claves, Flower Show Awards Chairman

Did you win an NGC Designer's Choice Award in a Standard Flower Show between 1/1/16 and 12/31/16? If so, you can apply for the CGCI FS-5 Designer's Choice Award -- to an individual whose design entry in a Standard Flower Show won an NGC Designer's Choice Award. Check the evaluation form for details ([Awards](#) under the Flower Show tab). Contact this chairman, for more information or help. patclaves@aol.com

SMOKEY BEAR/WOODSY OWL POSTER CONTEST

Vicki Smith and Charlotte Tucker, Co-Chairmen

We encourage you to work with your local schools, Scouts and other youth programs (grades 1-5) to participate in this program. Our local club has provided the paper to encourage participation.

Reminders:

- posters with misspellings, not on the right size paper, are scanned or otherwise do not meet the contest rules will be disqualified;
- the local Chairperson should fill out the Chairman's report legibly (print or type) so no child's name is misspelled or any important information is left out;
- submit only the top 4 winners for each grade for State judging;
- January 10, 2017: date posters must be received by Co-chairman Charlotte Tucker, 18047 Lime Kiln Rd. Sonora, CA 95370;
- All information and links to forms are on the CGCI website

<http://californiagardenclubs.com/youth-contests-awards>

Thank you and we hope to get many posters this year.



The 2016 NGC
Grand Prize Winner
from
Tennessee



**In the Garden
this month...**
from
Sunset Magazine

September marks the beginning of fall planting season -- the ideal time to get many plants into the ground. Most nurseries are well stocked now with trees, shrubs, vines, and ground-covers.

- Give cool-season annuals a strong start by planting after midmonth in cooler areas and at the end of the month in warm inland locations (*Sunset* climate zones 7-9, 14-17). Keep the soil moist while plants develop and, if weather is hot, temporarily shade new seedlings. Set out calendula, forget-me-nots, Iceland and Shirley poppies, ornamental cabbage and kale, pansies, primrose, stock, sweet peas, and violas. In coastal areas, try cineraria, nemesia, and schizanthus.
- Shop soon for the best selection of healthy bulbs; choose firm ones without soft or moldy spots. Plant anemones, crocus, daffodils, Dutch iris, freesias, homeria, hyacinths, ixia, leucojum, lycoris, oxalis, Peruvian scilla, ranunculus, sparaxis, tritonia, tulips, and watsonia. (Some, such as freesias, homeria, and watsonia, are not hardy in zones 1 and 2.) In mild climates, chill crocus, hyacinths, and tulips in the refrigerator for about six weeks before planting, keeping them away from fruits and veggies, which can thwart bulb development.
- Cool-season greens like arugula, chard, kale, lettuce, and mustard are some of the easiest vegetables to grow from seed and have much better flavor than store-bought types.
- Dig and divide: Plants like agapanthus, candytuft, coreopsis, daylilies, and penstemon may need to be tidied up and this is the time to start.

President's Project & Season's Greetings
Maryanne Lucas, Chairman

Season's Greetings are back and proceeds will **benefit the 2015-17 President's Project "Encouraging Future Gardeners."** They are a great way to send special holiday messages to your garden club colleagues and friends. Messages will appear in the December 2016 issue of *Golden Gardens eNews*. If there is an overwhelming response early submissions will be included in the November issue.

Greetings can be purchased by individuals, clubs and/or districts. Each greeting is \$5.00 and you have your choice of eight graphic images.

To order:

- ♥ Go to [Season's Greetings](#) on the website
- ♥ Complete the online form. (ONE form for each greeting)
 - Print one copy to mail with your check
 - Submit the form electronically
 - Mail check and copy of form to the address shown on the form
- ♥ NOTE: Please send only ONE check to cover all greetings submitted by individual, club or district.

There will be a Season's Greetings "station" at the 2016 Fall Board meeting. You can submit the form and payment at that time...save a stamp!

President's Project - Donors this month:

Susan Aaberg
Clayton Valley Garden Club
Cactus Wren Garden Club
Myrtle Findley
Sierra Madre Garden Club
CGCI Circle of Poppies in memory of Angela Michaels
CGCI Circle of Poppies in memory of Martha Ann Walter

TOTAL TO DATE \$8,947



**Thank You
Thank You
Thank You!!!!**



Dear Presidents and Scholarship Chairmen,
Due to limited funds, Pacific Region is unable to offer a Scholarship at this time. That makes the National Garden Club Scholarships ever more precious. I would like to encourage you all to submit a student to NGC for consideration. It would be wonderful if every state in our Pacific Region could receive a NGC Scholarship for their worthy student. This is a realistic goal which through your diligence and hard work is well within reach. There's money out there for our kids, let's go get some! Thank you for all you do for our youth. Please feel free to contact me at 602-438-4003.

Carol Parrott, Pacific Region Scholarship Chairman

**President 2015-2017****Sandra H. Robinson****Headquarters:**

4401 Magnolia Avenue
 St. Louis, MO 63110-3492
 Telephone: (314) 776-7574
 Fax: (314) 776-5108

Email: headquarters@gardenclub.org**Publication:** *The National Gardener***Website:** gardenclub.org**Convention:**

May 16-21, 2017, Richmond, VA
 Richmond Marriott

Ongoing projects:

- Ames Garden Tools
- US Botanic Butterfly Garden
- Ecology Warriors Workbook
- Plant It Pink
- Rain Gardens
- SAGE & ROSES
- School Gardens
- Spring Planting for Butterflies
- Photo Archiving
- Water Projects

(Go to gardenclub.org for details on these and other projects)

**Director: 2015-2017****Kristie Livreri****Publication:** *WACONIAH***Website:**PacificRegionGardenClubs.org

Convention: April 18-20, 2017,
 Seattle, WA

Are you receiving *WACONIAH*, the
 newsletter of the Pacific Region?

If not, you can subscribe here
 (it's FREE):

[californiagardenclubs.com/
 cgcnewsletters](http://californiagardenclubs.com/cgcnewsletters)

National Garden Clubs, Inc.**NGC Schools****Flower Show School, Course III****Chairman: Emily Troxell****Host: Southwestern Judges Council****September 12-14, 2016 - Old Poway Park, Poway, CA**

- ◇ Horticulture (Begonias & Container Gardening): Darlene Newell
- ◇ Creative Design: Janice Hamlin
- ◇ Cost (full program): \$145.00

Gardening Study School, Series 25, Course IV**Chairman: Myrtle Findley****Sponsor: Colfax Garden Club**

**September 17-18, 2016 - Shady Glen Recreation Hall,
 450 Gladys Road, Colfax, CA**

TOPICS: Woody ornamentals, pruning techniques, Orchids, Outdoor identification of plants, specialized style of gardening

INSTRUCTORS: Ingrid Else, Rob Littlepage, Lyn Muth and Chris Bushman

Registration forms for each of the above:

<http://californiagardenclubs.com/calendar>

Save the Date! April 18 – 20, 2017

Pacific Region Convention

"Best of the Northwest, the Pause that Refreshes"

Embassy Suites, 15920 W. Valley Hwy, Seattle WA 98188



Members of Washington State Federation of Garden Clubs (WSFGC) are working hard to prepare a fun and educational event with ample time to reconnect with your friends from across the region, brainstorming at meetings, and learning new gardening tricks at workshops.

This will be an installation convention so please come support current Pacific Region Director, Kristie Livreri from Nevada, and welcome our incoming Director Peggy Olin from Oregon.

Special event: A docent tour - "Best of the Northwest Designers Gallery." Nine of the best WSFGC designers will display designs highlighting the beauty of Washington from all over the state.

Watch for the registration form, coming soon. Please join us in Washington, it will be the pause that refreshes.



DONATIONS 2016
Total this month: \$748.00
Pat York, Chairman
 Total January 1 to date:
 \$17,386.00

BUTES DISTRICT

GC of Colusa County

Memory: Dorothy Ann

Marshall Peterson.....\$68

GOLDEN FOOTHILLS DISTRICT

Colfax GC

Honor: Steve Swift\$68

GREATER LOS ANGELES DISTRICT

Los Angeles GC

Memory: Chester Weiche.....\$68

PALMS TO PINES DISTRICT

Riverside-San Bernardino Counties

Orchid Society

Memory: Howard Curhs\$136

Memory: Peggy Power\$68

PALOMAR DISTRICT

Chula Vista GC

Honor: Betsy Cory..... \$68

SACRAMENTO RIVER VALLEY DISTRICT

Vaca Valley GC

Honor: Lollia Arlington..... \$68

SAN FERNANDO VALLEY DISTRICT

West Valley GC

Memory: Tressie Manor \$68

SANTA CLARA VALLEY DISTRICT

Sunnyvale GC

Memory: Helen St. Cyr Schell..... \$68

VALLEY LODGE DISTRICT

District Donations

Memory: George Matthies..... \$68



Note from Penny Pines Chairman Pat York

There is a **NEW DONATION AND REPORTING FORM**

- The new form and instructions are included on Pages 11-12.
- Be sure to download and/or print the new form before the club year begins so that you will have the correct one to report your 2016-17 donations.

Go to <http://californiagardenclubs.com/pennypines>

- Please DISCARD any previous versions. Use only the form marked 2016-17
- Questions? Contact Pat York: (510) 724-4612; phyork1931@aol.com

STAGECOACH HILL AZALEA PROPAGATION PROJECT DONATIONS**Mary Lou Goodwin, Chairman**

Eureka Sequoia Garden Club

Honor of Sue Bennett, CGCI President

Bernice Hendrix

Honor of Robert Morris MD & Leonard Morris, DDS

Carolyn Hoyum

Memory of David Hoyum

Maryanne Lucas

Shane Looper

Humboldt District

Tom & Maria Krenek

Tim & June Walsh



Presidents & Board Members: Have you completed and submitted the [Pacific Region Survey](#)?



Insurance Workshop – CGCI Convention 2016 – Edited 8/23/16

Policies

General Liability (Insurance participation purchased through CGCI.)

Who is “insured”?

The California Garden Clubs, Inc.

The member clubs that have purchased this insurance

Their executive officers, directors, and volunteers with respect to their liability for the activities of the insured club or activities on its behalf

What are they insured for?

The legal liability of its insureds to others for bodily injury, property damage, due to an occurrence and personal injury and advertising injury. The company has the right and duty to defend the insureds against any suits to which the insurance applies, subject to policy provisions. For more detailed general information about General Liability, see http://mcdanielinsuranceservices.com/index_files/Page955.htm

What are CGCI’s requirements?

The liability insurance coverage is not available to clubs or APSs that own real estate or have exclusive ongoing use of building premises or clubs that have primary use of, or any degree of ongoing maintenance responsibility for gardens or land. In other words, no premises liability exposures are allowed. This could be a rented or owned clubhouse, office, storage area, or other building space (exclusive, ongoing use) or any owned, rented or managed land. (Any degree of management of land constitutes a premises liability.)

Accident (Included in insurance participation purchased through CGCI.)

Who is “insured”? Volunteers and Participants.

What are they insured for? Medical bills not covered by other insurance. Accidental Death and Dismemberment

Directors and Officers (optional, purchased directly through McDaniel Insurance Services LLC)

Who is “insured”?

The incorporated non-profit entity, any past, present or future directors, officers, trustees, employees, volunteers, and/or any member of the staff, faculty, or any duly constituted committee of the insured entity.

What are they insured for?

Wrongful Acts and alleged wrongful acts, broadly worded.

Shared \$2,000,000 Aggregate

What are CGCI’s requirements?

D&O participation is available to clubs and Associate Plant Societies.

Affiliates are not eligible. Clubs with employees are not eligible.

General Liability

What activities are included for coverage?

Normal activities such as meetings, luncheons, volunteering at public gardens (under the direction of the agency), garden tours, field trips, flower and plant shows, sales, workshops, etc. Signs and banners are fine. It is expected, as a nonprofit organization, you will have guests from the general public at your activities.

Normal activities do not include work done on the behalf of others (usually under contract). Premises liability is not included without specifically scheduling on the policy. CGCI has determined premises liability exposures are not eligible for the program. There are many situations that are not immediately clear in this regard and need to be individually evaluated. Please contact McDaniel Insurance Services with questions.

What activities would need to be added?

Additional premium will be charged in the following cases:

- Outings over two days;
- Activities/events out of the usual scope such as:
 - A street fair where the streets are blocked off.
 - An Oktoberfest.
- Activities with more than 1000 in attendance (1001 or more)
- Parades: Underwriting information will need to be gathered and submitted to the underwriter for review for *any* parade activity.
- Work done for others for a fee or trade.

Contractual agreements

Why do we ask for contracts?

- We may need to see the contract to determine the relationship between the club and the other party and the nature of the activity involved and how it relates to insurance coverage.
- There are many different additional insured endorsements and the contract will determine which to use.
- Certain wording is required to be in the contract in order to issue certain endorsements.
- Other insurance requirements may be tucked away in the agreement that are not immediately obvious to the casual observer.

Certificates

- A certificate of General Liability insurance is the only legal proof of insurance coverage.
- The fee you pay is for processing the certificate.
- If the certificate is not correctly requested and we need to reissue it, another processing fee will apply.
- PLEASE provide the fully completed certificate request and the complete agreement to Shane Looper all at once. It becomes very difficult to track the paperwork if it is sent piecemeal and we cannot proceed with processing until we have all of the information.
- If a range is given for the number in attendance, we will use the higher number. The highest probable attendance should be listed on the form. 'Fuzzy' numbers (ie: 500 +) are not acceptable. If you are not sure if an event will have 1000 attendees, but it is a possibility that it may, we recommend that you purchase the additional insurance. It is usually inexpensive.

Endorsements for Additional insured status

- Endorsements are attached to the certificate. There is no additional charge for most endorsements.
- All endorsements must be required by written agreement (except the Additional Insured endorsement for Permits).
- This is not new. We have always stated on the certificate and in our emails that a contract is required but we are now checking the contracts to be sure there are no misunderstandings.

Garden Tours

- Additional insured status for homeowners who offer their homes for tours is not required.
- If additional insured status is desired, the standard agreement suggested by CGCI is required.
- This agreement was developed by and recommended by the Nonprofits' Insurance Alliance of California.
- This is for use with homeowners ONLY. Businesses, government agencies, other nonprofits, are responsible for producing their own contract.
- With the additional insured status, if an injured party wants to put in a claim for an injury, it would then be sent first to the CGCI policy. Without the additional insured status, the homeowner's insurance would be primary. In any case, the homeowner still bears some risk and still has a responsibility for safe conditions.
- Property damage would be the responsibility of the person who damaged the property. In a tour situation, it may be difficult to determine who caused the damage; in which case the homeowner would bear the burden of the loss.

When should Garden Clubs require that others name *them* as additional insureds?

- Independent contractors and other business entities are responsible for insuring their own legal responsibility.
- If a contractor does work for your club, or if you have independent vendors at your event, it is strongly recommended that you request that they name you as additional insured. We recommend the wording "CGCI, [name of your club], and their respective directors officers, and volunteers are additionally insured.
- If a vendor at a show does not have insurance, it can be obtained for \$50, including an additional insured at <https://securevendorinsurance.com/McDanielInsurance> .
- Please feel free to contact McDaniel Insurance Services for help in this regard. We strongly recommend that you submit the certificates and endorsements of your independent contractors for our review. A professional review of the insurance documents is necessary to determine that the paperwork provided to you actually conveys the coverages requested and needed.

Carpools and errands

Clubs should verify that drivers have legal limits of insurance coverage before allowing volunteers to drive on their behalf. Carpools can be encouraged but never assigned. People must be free to decide who they will ride with.

Final Tip – Start Early

Sometimes, handling the insurance takes a surprising amount of time, particularly if contracts have unusual or impossible requirements or if the contract needs to be renegotiated or if there are exposures that need to be quoted and added to the policy. Please make 'asking about the insurance requirements' one of the first things you do when planning an activity.

The above information is for summary information purposes. Please refer to the policy for full information. The policy is the legal governing document and supersedes any information herein. If you have any questions or require additional information, please do not hesitate to call us.