

America's Boating Club of Winston-Salem



CROSSED ANCHORS

July/August 2020



Come for the Boating Education...Stay for the FriendsSM

Highlighting Cape Lookout Lighthouse



The **Cape Lookout Lighthouse** is a 163-foot high lighthouse located on the Southern [Outer Banks](#) of [North Carolina](#). It flashes every 15 seconds and is visible at least 12 miles out to sea and up to 19 miles. It is one of the very few [lighthouses](#) that operate during the day. It became fully automated in 1950.^[2] The Cape Lookout Lighthouse is the only such structure in the United States to bear the checkered daymark, intended not only for differentiation between similar light towers, but also to show direction. The center of the black diamonds points in a north-south direction, while the center of the white diamonds points east-west.¹

The first lighthouse at Cape Lookout was completed and lit in 1812 at a cost of more than \$20,000, which Congress authorized in 1804. It took eight years to build.^[4] It was the fourth lighthouse to be built in North Carolina and was a 96 foot high brick tower with wooden shingles painted with red and white horizontal stripes. However, it proved to be too short to light the treacherous Lookout Shoals, which were nicknamed the "Horrible Headland."

The present lighthouse was completed and lit on November 1, 1859 at a cost of \$45,000, which Congress approved in 1857. This lighthouse used a first-order [Fresnel lens](#) which allowed the light to shine brighter. On May 20, 1861, North Carolina joined the [Confederacy](#) and all of the lenses were removed from the coastal lighthouses and navigational beacons to prevent Union forces from using the lights to navigate the coast. [Union](#) troops captured the nearby Beaufort and Morehead City in 1862 and, by the end of the next year, a third-order [Fresnel lens](#) was installed in the Cape Lookout lighthouse. On April 2, 1864, a small group of Confederate troops under the command of L.C. Harland snuck through Union lines and out to the lighthouse. Their attempt to blow up the lighthouse was unsuccessful, however the explosion did destroy the lighthouse oil supply and damaged the iron stairs. With iron unavailable during the war, the damaged sections of the stairs were replaced by wooden ones. The Fresnel lenses from all the North Carolina lighthouses were found in 1865 in Raleigh. The lenses were shipped back to their original manufacturers to be checked out and repaired. In 1867, the temporary wooden stairs were replaced when iron once again became available after the war and the original first-order [Fresnel lens](#) was reinstalled.

In 1873, the lighthouse was painted in its distinctive black and white diagonal checkerboard, or diamond, pattern. There are those who believe the Cape Hatteras Light and the Cape Lookout Light paint schemes were reversed. This belief arose since the Cape Hatteras Light protects ships from Diamond Shoals and should therefore have the diamond pattern. However, the daymark patterns were randomly assigned and there is no evidence to suggest that the Cape Lookout and Cape Hatteras patterns were switched. [Diamond City](#), a community that once stood on the eastern end of [Shackleford Banks](#), was named after the daymark pattern on the nearby Cape Lookout Lighthouse

The lighthouse is part of the [Cape Lookout National Seashore](#) and can only be accessed by private ferry. During the summer, the Cape Lookout Light Station Visitor Center and Keepers' Quarters Museum are open. Though tower climbs were suspended in February 2008, the lighthouse opened for climbing permanently July 15, 2010. The regular season lasts from mid-May to mid-September each year. During the open season, visitors are allowed to climb the 207 steps to the top of the lighthouse.

Never miss a chance to go to the lighthouse. I have climbed all the stairs in the lighthouse. It was tough, but I did it with my grandchildren. The views are amazing. The panoramic views are worth every step it takes to get up there. Yes....even at the age of 60 something. I did not want to leave.

And if you come by your personal boat, to anchor and spend a night or a couple days is the most tranquil time. You can take your dingy to the spit, or kedge your boat to the shore, across from the lighthouse, and walk across the dunes to your private beach. The water and waves are amazing. Spending the night there is amazing also. The night is so dark you can see what seems to be all the stars in the sky. Then fall asleep with the boat gently moving with the water will surely give you a restful slumber.

Commander

Lt/C Bill Davis, SN



Where to begin. Four score and seven years ago. No, that's not it. Friends, country men, lean me your ears. No, that's not it either. I typically learn things the hard way. Yes, that's it.

Remember when I railed about using ethanol gas in your boat. Actually, I still think that is an issue but I learn recently a second source of "water in the tank".

The stepchildren, their children, and a few other people I couldn't identify were at Roanoke Island in a rented house for several days recently. I took the boat down to the farm in Jamesville a few months ago to stage it for the vacation. So far, so good, mostly. Won't get into that.

The beach house had a canal behind it and that made it very convenient for boating with the group, both during the day and at night. Yes, my navigation lights all work plus I have a tractor head light with a long cord that plugs into the cigarette lighter to look for crab pot buoys at night. Clever, right?

Anyway, my stepson takes a bunch out for some water boarding and jumping in the water off the boat for fun. I, having been sweating profusely on the farm doing chores, thought that a vacation consisted of staying in air conditioning. After all, like Al Gore, I invented air conditioning. So Brandon did most of the boat outings. However, the first day he and his boat load came limping back to the dock and one of the kids came running in the house yelling "the boat died, the boat died". Since no one personally died, I didn't get too excited. So I went down to the dock to see what was the matter and determined it was "water in the tank". You will hear that phrase several times in this article. I explained to Brandon how to drain the water from the big "a" water separator I put on the boat several years ago. Didn't give it too much thought as this was not a new problem. Move forward to the next day. Same problem.

Now the plot thickens. Boy, that's a lot of water coming into the tank. The third day the fuel transfer pump died. Again, one of the kids came running into the house yelling "the boat died, the boat died". Fortunately Auto Zone has a replacement, so off to Kill Devil Hill we went. That solved that problem but the moral of that lesson was, carry a spare fuel transfer pump! However the "water in the tank" issue continued without abatement.

Now the gears in my head began to grind. Where is all this water coming from? The tank is below the deck; can't be that. The fill cap has a good rubber gasket. Not that. Ah, the tank vent on the side of the boat. Yes, the only other source of getting water in the tank. My theory evolved that all the splashing the boat was doing entertaining the kids was throwing water into the vent. Had to be. Nothing else made sense. I had long converted to non-ethanol gas. So now to put on the thinking cap. What to do. I could get a cowling to cover and protect the vent port from the splashing water.

Straight to Google and then to Amazon. After taking some measurement of the vent port I found a large stainless steel cowling and immediately ordered it. I think I will add some stainless mesh to better prevent spray back. Another project. Just what I needed. Brandon told me he also once had a Sea Pro boat like mine and had a similar problem. However, he fixed the problem by selling the boat. Don't think I want to go with that solution.

We are organizing a "Belews Cruise" October 3rd for those who can join us with a boat to practice our GPS skills using a chart plotter or other GPS device. Too much light to practice your celestial navigational skills so bring something electronic. Let me or Sheila know if you can participate in this event. At this rate this may be our only official event of the year. We should have a few folks from Greensboro join us. David Schultz of Greensboro will be organizing the event.

Last, I am working on setting up a "Go To Meeting" virtual meeting with our members. It looks like this 19 thing is going to drag on and on so just phoning each other isn't quite getting the job done. We need to talk about things as a group. So much for heat melting the fatty covering of the virus. Stand by for communication on how we will set this up.



Administrative Officer

David Jackson



Well, it has been the lost Covid summer. Everyone is busy staying safe and staying home. I on the other hand got tired of hiding under a rock. After being sick in February and having two shoulder surgeries in March with two stints in the hospital, by a stroke of luck I managed to survive. So off we went, on a long weekend at Litchfield beach just south of Myrtle beach, a week at Edisto Island in SC and a week in Orlando. Traveling with plenty of masks, hand sanitizers, pre made sandwiches, we managed to make it work.

Coming up another run to Orlando for baby delivery and long weekend at Litchfield and a week in October at the Outer Banks if the hurricanes stay away. Looking forward to a possible off shore fishing adventure.

As far as WSSP Americas Boating Club, some have ventured out to visit the coast and do some boating. Going forward we need to get with the here and now and start having meetings on Zoom or Skype. Even though there is less to talk about. Any face to face meetings will have to be outside with social distancing, I think it is worth the effort. So, we should plan a course of action in spite of the pandemic which will be with us going forward. Please let us know of any ideas and thoughts going forward.

Thanks for your support.

Lt/C David Jackson, S

Admin Officer, America's Boating Club of Winston-Salem

Educational Officer

Lt. Kin Cartrette



Due to the continuing COVID 19 closure we are unable to hold USPS boating safety classes, advanced classes and seminars. As a result, we are dependent upon online classes for a while. If you are looking for an online NASBLA approved boater safety course that meets the N.C. Boating License requirements, please check out the sites listed at www.ncwildlife.org/Boating/Marina-Resources/Boating-Education-Courses#2851308-online-courses:

Americas Boating Course 3 - <http://www.americasboatingcourse.com/> This is the course that is taught by Americas Boating Club/United States Power Squadrons.

Aceboater - <https://aceboater.com/usa/north-carolina>

BOATSmart - <https://www.boatsmartexam.com/us/north-carolina/>

Boat US Foundation - <http://www.boatus.org/courses/>

Boat Ed - <https://www.boat-ed.com/northcarolina/>

All of these online courses cost \$34.95 and have a required online exam. Remember to print your certificate/card after completing the exam and carry it with you on the water along with a picture ID!

I could not find a site for the online US Coast Guard Auxiliary "About Boating Safety" course, but the web address for the USCGAUX classes is <http://www.cgaux.org/boatinged/>.

Sea Scout Ship 924, support by the Americas Boating Club of Winston-Salem has been able to meet and get back on the water using the three W's of Wearing an mask, Waiting six feet apart, and Washing of hands frequently. In July we spent a weekend at Raven Point Seabase at High Rock Lake. The Sea Scouts spent the weekend sailing, paddling, and practicing capsizing and man overboard drills. As a result of being able to resume activities we have picked up a few new members. I've included a few pictures of the activities.

See you on the water soon!

Kin Cartrette, P.





Fish House Chronicles

By P/C Don Breault, AP

How hot can hot be?

Felix Speaks out

With the pandemic of Covid19 taking a significant toll on the population in every state and the southern states seem to be rising to levels that are somewhat out of control with positive tests and the number of people infected breaching over 100,000 in North Carolina. Now add extreme hot weather meaning 90 degrees plus and include high humidity levels of 75% or more for over 20 days in a row. Then add the significance of added restrictions because of the increasing infections. Now add into the pot of discontent the social unrest that is blossoming all over the country. People are angry, people are fed up, and people are out of work as the economy still has not recovered to the previous economic conditions of 2019.

Is racial inequality the reason for the protesting? Or are people using that as an excuse to vent frustrations of being cooped up. Then add no paycheck or a reduced one at best coupled with the news media blowing things out of proportion. No wonder we are all angry. So let us tear down a statue or two and call it a symbol of white supremacy. Or maybe we can go back and change the history books to reflect the opinion of today's citizens on why they thought the revolutionary war was fought to free white men only, or maybe change the reason for a very bloody war between the states called the Civil War as a conflict about slavery. Now change the names of schools, professional sports teams, and the names of historic buildings because the present name may have been related to a racial indignation at that time in the past.

There is no excuse for the heavy handed way law enforcement has treated many people in the last 3 or more decades. But de-funding law enforcement agencies because of a couple of bad apples is no way to solve the issue. For the most part, law enforcement professionals are good people and they want to do the job they swore an oath to do, and that is to protect and defend its citizens in their assigned community. Maybe we have let too many politics direct the path of law enforcement in almost every state. The lack of leadership in local governments to include the law enforcement community is showing its true identity today. Then you add another tragic situation on top of the ones we are trying to deal with and that is the news media blowing it up with half-truth and opinionated sound bites on TV. Then take the uncontrollable internet, and every other page in social media is bound and determined to rouse the anger of almost every one living in this country. Is this a white vs. black, poor vs, rich, liberal vs, conservative, and have not vs, the haves? The manifest of anger goes on and on. Now throw in the election year syndrome!! Yes, everyone is trying to get (or steal) your vote for his or her candidate. Just wait for the stimulated anger on steroids the media will produce in September. They will have you wanting communism just to shut them up for a day. And for those who still have a land line telephone, beware of the uncontrolled robo calls telling you who to vote for.

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For the elite ½ %, they may be able to travel to an exotic island in the Caribbean for the next 4 months bearing any tropical storm treats, so they can avoid this pandemic called socialism politics. Or maybe some of us can hibernate to a peaceful place in the smoky mountains for 4 months and become one with nature and just take a walk into the woods every day. But make sure you have a generator because Felix was told that the grid may be experiencing some challenges in capacity. (Funny how this happens every time we have social unrest) But soon this will all pass us by and another pandemic will emerge. Maybe the North Korean's will release Covid 20 followed by the Russian's releasing Covid 21. After all isn't every tragedy followed up in pairs or threes?

But we still have the greatest nation on the earth. Our elected leaders are the best that money can buy, and they are all in this with us together. Some from a distance and some very close. In the meantime, practice that social distancing by trying your skills at golf, or better yet, try the boating thing. After all, boating is best form of family entertainment with natural social distancing.

As for Felix? He is still recovering from a new normal as they say. Maybe being cooped up has its value after all. So Felix will leave us all with this thought as we go into our 7th month in this pandemic: Take a moment to reflect and to be thankful for what we have, because what we have is more than what we ever had hoped for in life.

Be safe, and keep on boating!

See You on the Water Soon
P/C Don Breault
"Island Girl"





Maintenance

Mike

Installing and Adjusting a Compass

Almost every boater uses either a built in or a handheld GPS to find his way on the water. However, a die-hard sailor will always have a quality compass to use in addition to the GPS. So installing one or replacing one is essential knowledge. All Magnetic Compasses are vulnerable to magnetic interference, which will produce errors, called deviation. It is the Owner/Operator and/or Helmsman's responsibility to make sure the compass is properly installed and compensated. Compensation is the act of correcting for deviation. Magnets (speakers, microphones etc.), ferrous metals (steel, iron, etc.) and current carrying devices are common causes of deviation. Understanding the difference between **DEVIATION and VARIATION. Deviation: Boat interference. Variation: Geographical location.**

SELECTING A LOCATION

The compass should be close enough to the helmsman and positioned below the helmsman's line of sight so it is easily read during normal operating conditions. You will need a flat and level surface (when the boat is on a level keel). Many boats have a curved mounting surface and if this is the case, a fairing block should be utilized to bring the compass to a level position.

Select a location that has no more than 20 degrees deviation on any of the four cardinal points (N S E and W). Most compasses have a built in compensation system that will correct for fixed deviation up to 20 degrees. It is important to realize that proper compensation is not possible when a compass is subjected to a magnetic field that is variable. Some shipboard devices can cause varying magnetic fields. Devices such as windshield wipers, high current carrying wire and even some steering wheels must be considered when selecting a location for your compass.

TESTING YOUR LOCATION FOR DEVIATION

Use your compass to test a location.

1. Start by setting the compensation screws to neutral. There are two brass rods near the bottom of the compass which rotate 360 degrees, the slotted ends may be all that is visible. To neutralize the comp-rods turn the rods so the slots are in a horizontal position.
2. With the boat heading North or South, begin your test by holding the compass away from any possible interference and observing the compass reading. Then move the compass into position carefully; keeping it pointed in the same direction. If the compass reading is different without a change in direction you are observing deviation. You will then need to do the same thing on East or West (You need to find a location that has less than 15 degrees of deviation on the 4 cardinal points if you intend to adjust your compass using only the built-in compensator rods.

After finding a location you should test for intermittent changes in the magnetic field. With the compass mounted temporarily in its intended position try moving the steering wheel, throttle controls or anything else that might cause deviation. It is also advised to turn electrical devices off and on. Please be advised that a changing magnetic field cannot be corrected with compensation and you will need to find another location for your compass.

MOUNTING THE COMPASS

Great care must be taken to mount the compass so that it is aligned with the keel of the boat. An ALIGNMENT error is a constant error on all headings caused by the compass not being pointed in the same direction as the boat. One recommendation is to temporarily mount the compass using one fastener so if an alignment error is detected it is easily corrected. Masking tape can be used as a reference or to keep the compass steady during installation

Due to variations in bulkhead and deck materials, mounting screws are not usually supplied by the manufacturer. Use hardware that is suitable for your specific installation. **SELECT MOUNTING HARDWARE THAT IS NON-MAGNETIC.** Most quality stainless steel and solid brass fasteners can be used. If you are unsure test them with a magnet. Most models have built-in lights which will require routing the wire or wires to your power source. To assure a clean installation you may want to wait and drill the routing holes after you are satisfied with the compass alignment. A built-in correcting magnet system consists of two sets of magnets fixed to two adjusting rods with slotted ends. The slots should be horizontal before starting the adjusting procedure. A small non-magnetic screwdriver is provided for this purpose.

ADJUSTING THE COMPASS

All Magnetic Compasses are vulnerable to magnetic interference, which will produce errors, called deviation. It is the Owner/Operator and/or Helmsman's responsibility to make sure the compass is properly installed and compensated. Compensation is the act of correcting for MAGNETIC deviation aboard your boat. Every boat has its own "magnetic signature", magnets (speakers, microphones etc.), ferrous metals (steel, iron, etc.) and current carrying devices are common causes of deviation. It is important to understand that magnetic compasses point toward Magnetic North unless they are "deviated" by other magnetic influences **NOT TO BE CONFUSED WITH TRUE NORTH.** There is a difference between Magnetic North and True North, and that difference is called variation. Variation differs depending on your geographical location and can be determined by referring to a local chart. **THESE INSTRUCTIONS DO NOT PERTAIN TO VARIATION.**

METHOD 1 . (Preferred)

STEP ONE. With the compass in its intended position, but not finally secured, (see Mounting the Compass) select a course on your chart using two fixed aids that are within ten degrees (10°) of the North/South line. Try to select this course so that you can maneuver your boat "down range" of the marks selected.

STEP TWO. From a position down range of the North/South marks, and keeping the marks lined up, run the boat visually along the Northerly course selected. Turn the port/starboard compensator (slot is facing starboard) until the compass reads correctly.

STEP THREE. Simply repeat steps 1 & 2, except this time, using an East/West course and the fore/aft compensator (slot is facing aft).

STEP FOUR. Check compass alignment by running the boat in a Southerly direction, again keeping the marks lined up. If the compass is not correct at this time, there is an alignment error. To correct, rotate the compass itself to remove one half of this error. Repeat steps 1, 2 & 4 until your North/South line is correct then repeat step 3. Now Install fastener (s), taking care not to disturb alignment.

METHOD 2. (Requires the use of GPS)

In this method you will be using a GPS as your reference.

1. Your GPS must be set to provide you with Magnetic, not True headings. Check your Manual.
2. GPS provide headings based on COG (course over ground). Compasses provide heading based on the direction the boat is actually pointed. Because of Tides, Currents and Winds, the boat may not always point in the same direction as COG. Pick a time and location that will minimize these effects.

STEP ONE. While at sea, with the compass in its intended position, but not finally secured, (see Mounting the Compass), obtain the GPS bearing to a fixed aid or landmark that is within 10 DEGREES of a North/South line.

STEP TWO. Position your boat along that line and steer directly at that mark. Turn the port/starboard compensator (slot is facing starboard, THE PORT/STARBOARD COMPENSATORS ONLY AFFECT NORTH-SOUTH) until the compass heading matches the GPS bearing.

STEP THREE. Simply repeat steps 1 & 2, except this time, using an East/West course and the fore/aft compensator (slot is facing aft, THE FORE/AFT COMPENSATORS ONLY AFFECT EAST/WEST)

STEP FOUR. Check compass alignment by running the boat 180 degrees from the heading used in step 2. If the compass is not correct at this time, there may be an ALIGNMENT ERROR.

To correct for an alignment error, rotate the compass itself to remove one half of this error. Repeat steps 1, 2 & 4 until your North/South line is correct then repeat step 3.

STEP FIVE. Upon completing the procedure, secure the compass in its final position. If you feel that the deviation on your boat is of an unusual nature, the services of a professional compass adjuster will be a wise investment.

To assure accuracy on all headings, check for deviation every thirty degrees and record any deviation on a deviation card. We recommend checking at the start of each boating season, and any time new equipment is added near the compass. Protect your compass from the sun when not using your boat. Strong sunlight may decrease the life of your compass. Custom fit covers are available for Ritchie compasses. To remove salt spray deposits or dirt, rinse the entire compass with clean, fresh water and wipe carefully with a damp cloth. Important Note: Never Use Chemical or Abrasive Cleaners to clean your compass.

If you have an older boat and the compass has lost the fluid inside, this fluid is replaceable along with a new o ring & seal that can be purchased from the compass manufacturer. One of the most popular compasses in production is Ritchie. This company uses a special type of oil as the fluid inside the compass card area. Most compasses on smaller powerboats such as 30' and below can be replaced for \$150 to \$200. Larger cruisers and blue water sailboats will have larger and more expensive type of compasses built into the bulkheads.

Now that you have a properly installed compass, you should never get lost. But if you do, try hailing our friend Felix on your VHF (not your CB radio) and he will give you directions.

A Tragedy on “Island Girl”

As some members know, the Breault family had a tragic accident aboard their latest addition to the fleet named “Island Girl”. She was a restored and updated down east cruiser designed for blue water off shore fishing and occasional overnighting. While cruising with “Sea Esta” on the Albemarle Loop Cruise, a tragic fire happened in Belhaven while finishing the breakfast meal. The butane galley stove exploded causing a massive flash fire injuring both crew members putting one into the trauma burn unit at ECU for 3 days. First responders came and toted off the injured sailors to the Hospital in little Washington where initial treatment was given. Sheila suffered 1st degree burns on the face and back as she was the lucky one because the explosion occurred while she was exiting the cabin into the pilot house. She was treated and released. Not so lucky for Don. The emergency room doctor immediately summoned another ambulance to transport him to ECU in Greenville where they have a larger and newer facility with a state of the art burn trauma unit. The 2nd day in the hospital, it occurred to me that we were both very lucky to be alive and to have survived that explosion. Perhaps it may have been Divine Providence at that moment that saved our life.

As time went on since the June 8th accident, Don has recovered by almost 90%. He has no permanent injury but has to watch the amount of sunlight exposure to his face and hands. So now the result of this accident has come down to a very large property damage claim. The insurance carrier had the boat towed back to Morehead City to be kept at the owner’s home marina. Repair estimates were pending after the towing was completed because almost every boat yard is at or over capacity with work. This means it was looking very grim in getting technicians to board the damaged vessel for an estimate of repairs in a timely manner. However, some came through around the end of July and others are still pending. Because of the vast amount of damage, the repair estimates will have to come from several marine repair facilities because damages were done to electrical systems, canvas, interior fabrics, appliances, teak, Formica, starboard, hatches, port windows, headliners, carpeting, and the list goes on.

Now lessons are being learned about a large marine insurance claim process. The insurance carrier has hired a marine surveyor to be the eyes on the ground locally for them. Then they hired a fire forensics investigator to determine the cause of fire and to search for subrogation opportunities. Then they sent a denial letter for the personal injury claims due to an exclusion in the policy. The exclusion prohibits the primary owner and his immediate family from filing a personal injury claims as this coverage is limited to un-related guests of the owner only. The next item learned is the insurance carrier wants the owner to search for repair estimates from the owner’s choice of vendors. Then the insurance carrier wants the owner to be the coordinator or “managing contractor” of the repair process. As repair estimates come in, the hired surveyor will then contact each boat yard or vendor to get more details on the estimates to insure that the estimates are realistic and what they entail. The caveat to this process is what happens if the vendors find more hidden damages as they begin the work process.

With this tragic loss occurring in the middle of the boating season, the likelihood of the repair process to begin will be maybe in September at the earliest. Then did we mention that this time of year is the middle of hurricane season? Plus with Covid 19 pandemic, seems that many people decided to take up boating so boat yards are full with new boat deliveries and servicing those older boats that were recently sold and some that came out of mothballs to go back into service. Because boating is a natural way to social distance from others, it made a lot of sense for people to search this hobby out as a way of entertaining the family. The waiting process is still pending.

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Another point to be considered is what if the estimates come in very near the declared value of the policy limits? Then a discussion will be had between the owner's and the insurance carrier about a constructive total loss and pending salvage value of the boat.

Does the owner make the decision to total the boat and walk away with the policy limit amount minus any deductible? No, the insurance carrier makes that decision and it is based on numbers. Then they have a surveyor go aboard to try and determine what the salvage value really is. No guess work here by the insurance carrier. Meantime, the owner is still responsible for keeping the boat and storing the boat. The repairs of this magnitude may take 12 to 16 weeks in layup. This means the boating season for 2020 is lost for this family. But the monthly storage costs and other expenses go on and on.

Words of advice to my fellow mariners. When it comes to marine insurance, make sure you have a policy that will allow you to declare the value. Many used boats purchased at a reduced market price will entail some restoration and improvement process resulting in the total investment to be quite a bit more than the purchase price. Using a marine surveyor in the pre-purchase process will help determine the true value of the project and boat. Then be sure you shop for a quality marine insurance carrier who understands marine claims and issues with the environment we mariners have in this part of the country. Make sure you read the entire policy and not just the declarations page. Never make assumptions on what is covered and not covered. Pay attention to those exclusion items in the policy because this is where the insurance carrier can deny coverage in any given loss. Basic liability is what it is and does not give you coverage for all on board injuries or property damage to your vessel. Make sure you have personal property coverage and never assume that a home owner's policy will cover personal property on a boat you own with other underlying coverages. Many of us have little or no experience in dealing with a marine insurance type of claim. Many of us have expectations that are far different than what insurance carriers will pay out. You should be sure of the policy limits and coverage types and exclusions before you find out the hard way during a claims process. Insurance carriers are not your friend and they are a business in business to make a profit. No different than any other business. It is just that many owners do not educate themselves regarding insurance coverage and exclusions.

So in the middle of hurricane season and having recently dodged one that came very near to Morehead City, we patiently wait for the repair estimates to come in so we can begin the process of restoration or maybe searching for a new way of life on the water.

Boat Safe and take a moment to reflect those things that are near and dear to you all.

Calendar of Events

for 2020

America's Boating Club

of

Winston Salem

Mon, Sept 7	Executive Meeting, Mayberry's Restaurant 1800
Wed, Sept 16	Membership Meeting, Bleu Restaurant 1800
Sat, Oct 3	Belews Cruise with Greensboro.
Mon, Oct 5	Executive Meeting, North Point Grill 1800
Sat, Oct 10	Rain Date - Belews Cruise with Greensboro.
Wed, Oct 21	Membership Meeting, Bleu Restaurant 1800
Mon, Nov 2	Executive Meeting - Mayberry's
Wed, Nov 18	Membership Meeting, Bleu Restaurant 1800
Mon, Dec 7	Executive Meeting - North Point Grill
Wed, Dec 16	Christmas Party

* Address for Bleu Restaurant is: 3424 Frontis Street, WS. 336-760-2026, contact is Sam Strong

** Address for Mayberry's is: 50 Miller Street, WS. 336-724-3682

*** Address for North Point Grill is - 7843 North Point Blvd, WS. Phone is 336-896-0500

**** Polo Park Community Center, 1850 Polo Rd, Winston-Salem, NC 27106

2020 Bridge Officers

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Members at Large: Lt. Jim Frazier S, Faye London, Tisha London, Nominating Committee: Lt/C Eddie Shinlever, P, P/C Debbie Mayfield S, P/C Reid London N

Nominating Committee: Lt/C Eddie Shinlever, P, P/C Debbie Mayfield S, P/C Reid London N

Feel free to contact any of the above if you have questions. Our meetings are open to the public.

Please visit us any time.