

America's Boating Club of Winston-Salem



CROSSED ANCHORS



Sept/Oct 2020

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

Commander

Lt/C Bill Davis, SN



It was good day on the water despite. Talking about the Belews Cruise on October 17, 2020. We sort of had 6 boats, 4 floating, all with their own assorted issues, and 2 that never got wet. It was on the cool side to start but by the lunch raft up we were coming out of our sweaters.

Allow me to elaborate. Charlie Sikes showed up with his boat so we had David Jackson team up with him as the navigator. Craig Cooper came with his boat and Eddie Shinlever was his navigator. David Schultz teamed up with Todd Ring and I was the fourth semi functional boat. I had Debbie Mayfield and Cathy Clark with me.

Now back to the boats. Craig dumped his boat in the water and that's all that happened. Between Eddie and Craig they concluded the Mercruiser 3.0L was flooding. They tricked it by holding the choke open manually and it ran fine the rest of the day. Charlie's boat decided it didn't want to go home after lunch but finally relented and took him back to the marina. David's boat thought it would just not supply electricity to the chart plotter at lunch so he had to go by memory to pick up the milk jugs assigned to him. My boat decided to revert back to its old ways and add a little gasoline to the water while running. It did this a couple of years ago and I think with **another** four hundred dollars will can fix it again.

That's the functional boats. Todd brought his boat but the engine and the propeller weren't speaking to each other. So kind of tiff I understand. Eddie's boat decided to stay home in Kernersville as he/she wasn't quite ready to hit the water. Soon, very soon Eddie said.

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David and I had set out the 10 jugs with the lat/lon's on each that gave the coordinates to the next jug on Friday the 16th. It took us 3.5 hours to do this so we decided that to not project this event out too long we would allocate 2.5 hours from 10 am to 12:30 pm to find as many jugs as possible and that worked out well. Todd and David found all 10 jugs but David had a substantial advantage. He knew the lake like the back of his hand and after all, had done this many times as the leader of this event in previous years. Eddie and Craig found 9 in the allotted time and the rest of us found 7 jugs each. Imaginary trophies were given out. I think in each case it took each of us awhile to get our bearings on how to use our GPS equipment. Eddie was using a Garmin from my car but it did have the ability to enter lat/lon's and that sort of worked. Charlie and David were using a hand held Garmin with a small screen, and I was just having the dumbs getting my chart plotter to work. It needed more digit entries and at times I had to resort to using the GPS on my phone to get more digits to finally locate a jug. Obviously I needed the practice.

All and all a good day on the water. Unfortunately all of us have had a limited year doing the fun stuff we are used to doing due to # 19.



Top right—Charlies boat

Middle left—Craigs boat

Middle right—four boat raft up for lunch.

Bottom left—Bills boat



Administrative Officer

David Jackson



Dear fellow members, another year, 2020 has almost passed us by. We have had some zoom meetings and need to work on generating more support from our members for this format. I encourage all members to reach out to other members. I am sure we have all reached our Covid limit, I know I have. But the sad truth is we still have to deal with it and take all the precautions that we can. Debbie and I have limited our contacts and are trying to go out as little as possible. After saying that, we have been to Orlando Fla twice, spent a week at the Outer Banks and have slipped out a time or two for outdoor dining.

I am happy to say boating is still alive in spite of our current woes. We did have the Belews Lake cruise this past weekend. Ten markers were put out by Bill and David Schultz. Four boats did come out on a chilly Saturday morning and we had a great time relearning our GSP units and finding the markers. The weather was nice by lunch time and we rafted up and social distanced for a good lunch. A good time was had by all. I think we proved that there are still some things that can still be done carefully.

We will continue to work on our virtual meetings, and there is some talk about a Christmas party using pods and zoom. We will do something around a Change of Watch. We want everyone to stay safe, stay positive, and hope the election is over soon!

I am looking forward to working with each one of you for our group to have a productive year in 2021.

Thanks for your support.

LtC David Jackson, S

Admin Officer, Americas Boating Club of Winston Salem.

Last minute communications and we are off!



Education Officer

Lt Kin Cartrette



Squadron Education Officer

Lt/C Kin Cartrette, P

It was great to see boating activities picking up this past Saturday, October 17th. The Winston-Salem Sail and Power Squadron, America's Boating Club of Winston-Salem, took to the water at Belews Lake. Meanwhile, the Sea Scouts of Ship 924 spent the day motoring around High Rock Lake. The day started off a bit chilly, but that didn't slow anyone down! We were represented on two of the more popular lakes in the area. I was covering the Sea Scout activities and have included a few pictures of the activities. Our young mariners managed to boat while still maintaining social distancing, masks, and hand cleaning. Boats are tight quarters, but everyone made it happen and made it fun!

Unfortunately, we are still under the COVID 19 procedures. It may be awhile before we are able to meet together indoors or hold boating classes in person. There are virtual classes that people can take to earn their boating license and the United States Power Squadrons also offers specialized seminars online for those interested. Here are a list of boating safety courses that are offered online that meet the requirements for a North Carolina state boating license:

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/>.

One of the advantages of living in North Carolina is that we have a rather long boating season. Enjoy it while the weather is nice!

See you on the water again, soon!

Kin Cartrette, P.

See pictures next page.

Beautiful day for the scouts to be on the water!





Fish House Chronicles

By P/C Don Breault, AP

“Phase Two, Marinas Are Open”

A Farwell to “Island Girl”

The bitter sweet moment in a mariner’s life

As we all know that when you decide to retire, and you are a boating enthusiast, you will make a plan to get that retirement boat that you have been planning on for some time. After many hours of research, and many miles of driving in many different states, you narrow that list to a couple of boats you can live with and eventually you make an offer and when accepted, the real new adventure begins. So we did this with the understanding that the project will take about a year of part time work on a smaller down east style cruiser that we can cruise on with Squadron members on various trips, go both in shore & off shore fishing, and hang out near Cape Lookout. Behold, that time came in 2020 to start cruising this great little pocket cruiser. Plus what a natural social distancing form of recreation we had at our fingertips. The plan was in place and off toward the Albemarle Sound we were in early June.

Then tragedy struck early in our first long distance trip, and we had a massive cabin fire in the galley that for the most part constructively totaled the boat according to the insurance carrier. (see this month’s article on Insurance Lessons) With both of us being very lucky from this catastrophic event, we eventually physically healed from our injuries and moved on to the task of what to do with “Island Girl”. Because she was a recently restored boat with a lot of upgrades and restoration into the engine and other below decks items, she presented herself as a good salvage boat or a tempting buyback as salvage from the insurance carrier. Because of age, physical and technical limitations on abilities, it was decided to accept the insurance carrier’s offer to total the boat and accept the listed value she was insured for. This would allow us to move forward with a clean slate and re-think this boating hobby of ours and take our time to decide what our next step will be.

The boat sat in our old slip for a few more weeks as the salvage company progressed with the final bids and she was eventually sold and moved to dry land for what appears to be someone else’s project boat to try and restore the cabin and pilot house. So the bitter moment for us as the previous owner was letting her go with all of that sweat equity made over the previous year, and all of the plans that were made for using her on the many excursions we wanted to cruise on. The sweet moment was a bit shorter as we no longer have to worry about the coastal storm risks, monthly expenses while restoring a boat we just finished restoring, and less stress about letting the boating hobby consume us as we could have run into Pandora’s box of unforeseen repairs and other damages not seen by the estimators.

Lessons learned from this experience because how many of us members in the WSSPS know of someone that had this happen to them. Dealing with insurance companies, salvage companies, the many boat yards needed to coordinate the custom repairs that would have to be estimated, and then having an insurance adjustor review, argue, and challenge those numbers. What we were fortunate to have on our side, was the following support crews behind us holding up the flag of support.

1. Our boating family in both the America's boating club of Winston-Salem, and the Crystal Coast. The many networking connections they presented to us on who to call and offering suggestions of what approach to take with along with options to think about. This was invaluable.
2. A quality insurance agency and insurance carrier that understood marine insurance challenges. They came in and offered remedial solutions to negate further risks of damage exposures and un needed storage costs. They took the scary out of being scared and were on the spot immediately.
3. Having the knowledge and skill to make sure that the boat was properly insured for the investment made. Many boat owners will try to save on premium and reduce the value of the boat as a physical damage risk and attempt to self-insure a large portion of the boat themselves. We realized that what was initially paid for the boat and what would be invested into the boat would have to be added or combined to a point of getting her to fair market value. So we got a policy we could declare the value and easily support it with the estimated investment made in the yearlong restoration.
4. A good survey when the boat was purchased and it was within 3 years of the claim. Having a professional survey on a boat purchase is well worth the cost because it gives you a benchmark of how to insure the boat. It also gives you a more realistic view of what has to be done in any restoration project, and supports the basis of a realistic offer. Sometimes the survey can reveal items you did not know about or see that could cause you walk away from this project. In that case, your time and the cost of the survey is all that would be out of pocket.

So where do we go from here? The Covid 19 pandemic has caused a significant run on available boats for sale. People have found that the boating hobby is a natural social distancing form of recreation. This means that boat yards are all busy delivering new and used boats to new owners and inventory of new and used boats is at an all time low. Storage for boats has all of a sudden become another issue due to the many storms in this area that have reduced the number of slips available. Perhaps a slight delay in the discussion of the next boat for the Breault family fleet is an appropriate decision for the time being. After experiencing an almost life changing event in personal injury, one crew member is not so sure if we need to rush into this again. So the decision has been made to wait a year or even more to see the fall out of this pandemic and one more thing: All of those want to be mariners who are buying or have bought boats in the summer of 2020, may find out how expensive this hobby is, and how much sweat equity work it is. So perhaps 2021 will be flooded with more used boats than one can count. So maybe the gamble is the next boat could be a good deal if waiting a year or more is not such a bad thing. Besides, this gives the emotional healing process more time to run its course.

Meanwhile, we still have a place to live at the coast when that salt in our blood tells us it's time to go east for another week to get that fix of ocean breezes and beach walks. And we also discovered that the best boating experiences still remains on those many boats our Squadron family has.

See you at the coast

Sheila & Don Breault

"Boatless for now"

Marine Insurance

Lesson 1 & 2

When it comes to boat purchasing 101, everyone should know that you will always need a marine insurance policy because having even a small trailerable boat is not insured by either your homeowners or auto policy for physical damages. It will be a very bad day for you to discover that your marine policy was inadequate when submitting a claim. Many boaters make an assumption regarding what is and what is not covered regarding personal property and physical damage. Most boat owners are smart enough to understand the limits of basic liability if you injure someone or someone's property. But after you have spent \$75,000 or even \$25,000 on a new or used vessel, make sure you have a complete understanding of your policy limits and "EXCLUSIONS", because even a licensed selling agent may not understand them.

A good marine insurance carrier will allow you to declare the value you are insuring your boat for. Bear in mind that if you declare a salvaged busted up vessel you plan to restore, you may be required to prove you have invested that much into the boat. You simply cannot pay \$10,000 for a 20 year old runabout boat and motor combination and declare a value of \$50,000. Insurance UW may question the agent selling you the policy to provide more detailed data. For the most part, the average informed mariner will declare a value based on what he or she plans to invest into the new or used boat.

Personal property: if you add cookware and serving ware to include glassware and eating utensils, they become part of the boat and are not considered personal property. If you add a nice flat screen HD smart TV with a separate blue ray player and portable speakers for the surround system in your cabin, they become part of the boat and are not personal property. But if you add a selection of DVD's and music CD's, they are personal property. A hand held GPS and VHF radio used for the operation and navigation of the boat is not personal property. They are part of the boat. Clothing and personal items you need for daily living is personal property. Fishing tackle is considered personal property, but not the attached outriggers or down riggers. You may also want to review your homeowner's policy to what limitations and or coverages you may have on personal property that is damaged or destroyed in a remote location such as a boat. Lap tops, computers, tablets not used for operating or navigation are considered personal property.

Personal Injury coverage: if you have this item added to your policy, you need to read and re-read the fine print regarding exclusions. Most marine policies may have this as a standard line item for \$10,000 per person. But the exclusions may indicate this coverage is not for the owner operator or his immediate family that lives with him. It is coverage for unrelated guests or guests who do not live in the same household. Be cautious of this item as most selling agents do not understand this line item unless all what they sell is marine policies. This is an item that is often overlooked regarding proper coverages. The upside of this coverage is it does not cost very much and for the most part, owner operators already have other means of accident coverage elsewhere such as a standard healthcare policy or Medicare. One consideration to make with this type of insurance is ambulatory coverage. The average ambulance ride to a hospital from the docks may cost \$5,000 or more depending on the level of services. And if the EMT's on the dock request a medivac by air, that little ride can be over \$25,000.

Hull coverage: this is the basic boat policy that covers the entire boat to include anything built in plus all propulsion systems. Collisions, fires, theft, and vandalism are the basics covered. Storm coverage is also standard but be aware of the policy exclusions and automatic deductibles. For example, if a named storm is headed your way, the deductible on your policy may go from the standard \$1,000 to \$25,000 or more. If you do not have a hurricane haul out plan in place you may not have any coverage at all depending on the policy language. Most insurers will require a hurricane haul out plan or what you plan to do if a named storm comes your way. This can be a bit challenging if your boat is located a 5 or more hour drive to get to it. So having a cooperative plan in place with other boaters who live nearby may help with that. Even if you haul the boat in compliance with your insurance carrier, and you still sustain damage, the higher deductible will still apply. If you present to the insurance under writer your haul out program and when a storm hits and you fail to execute the plan, your physical damage insurance may not cover you or it may be reduced significantly.

So what perils can you expect to see effective coverage on the hull policy? If another boat strikes your boat and the damage results in a significant loss, the insurance carrier will pay you the policy limits or the damages and then subrogate with the other boat owner who hit you. If your boat is struck by lightning or an act of God damages your boat, you will be covered. Beware of exclusions in the policy. One very important exclusion is corrosion or lack of preventative maintenance. If your boat sinks in the slip and is a total loss, the insurance carrier will hire a marine surveyor to determine the cause of sinking. Many boats sink because the owners failed to maintain the through hull connections or hoses. These are easy to fix and very easy to see if there was a lack of maintenance. So if you fail to take care of the boat, the insurance carrier may deny the claim based on that exclusion. This can be an ugly battle of one surveyor VS. another. Another exclusion to pay attention to is navigational limits. The most common one is taking a boat south of St. Mary's GA during hurricane season. This is for obvious reasons if your boat is berthed north of Georgia during the primary boating season. So transporting your boat seasonally to Florida will have to wait until November 30th to go further south. Other navigational limits may exclude coverage beyond the territorial limits of U.S. coastal waters. Be specific on where you plan to use the boat when shopping for coverages. **MAKE NO ASSUMPTIONS!!!**

What happens if another boat in your marina catches fire and the fire spread from boat to boat to include the marina docks and buildings? Then we find out that the boat that caught fire was a direct result of negligent wiring by the owner of that boat and you guessed it, he has no insurance. Then you find out that the marina had no adequate insurance for boat owners, only coverage for the docks. This is a textbook case of liability insurance issues. Maritime rules of law may come into play here regarding which insurance carrier is responsible for who. Be advised that U.S. maritime laws have not changed very much since the 18th century. We will not go into this any further as this can be an excellent article for Leon to write for the next newsletter.

Policy limits: unlike a motor vehicle, you can declare the limits of the coverages you want to cover the hull as long as you have a survey that can closely match that declaration. Liability limits are based on other underlying coverage requirements you may have in other policies such as umbrella coverage or homeowners. But this amount can also be based on what's in your wallet!! Physical damage coverage should be close to how much you plan to invest in the boat because once you declare a limit and you live with it for a few years and then decide to increase it due to a major upgrade you were putting off. The insurance carrier may require you to get another marine survey to justify the higher limits of coverage if the initial survey is over 3 years old. Reducing the coverage limits for physical damage over the life of the boat may not be very wise. Yes you will see a reduction in premium but like a home, what is the replacement cost of that boat?

Conclusion: make sure you insure your boat with people who understand the risks, especially coastal waters. Research and make decisions based on the actual risk you are presenting to the insurance carrier. Cover your investment and your liability areas of risk such as what other assets you own. Do the homework and make the business decision based on factors discussed above. Once you have it in place, enjoy the boat and not worry about it when a claim comes into play. Remember: you go cheap, you get cheap. Be a good mariner and take care of the asset and not letting the essentials go in way of maintenance. Negligence in taking care of a boat is always easy to prove with any major claim. Keep your policy in force as long as you own the boat. If you move a smaller boat from inland waters to coastal areas, let the insurance carrier know as this is a change in material risk. Having a better experience with a claim is a lot easier to deal with than having to litigate with the insurance carrier to get your claim settled. So do business with those who understand marine insurance risks. Shopping on line and doing business direct may not get what you need. Having an expert helping you in this hard to understand insurance business will get you better results in the right product needed for protection. There is no risk management substitute for knowledge than those connections you get with education and networking connections in America's Boating Club. After all this group of people have bought it, sold it, broke it, and fixed it with the combined years of experience in boating in both inland and coastal waters.

See you on the water

Maintenance Mike



Installing and Adjusting Trailer Bunk Guides and basic end of season trailer maintenance

For trailer boaters: Do you have difficulty getting your boat properly aligned on the trailer when loading it at the end of the day? Installing bunk guides is the way to go. They are inexpensive, offer a foolproof way of getting the boat properly aligned on to the bunks or rollers of the trailer, and some models can assist you in backing into the water allowing you the knowledge of how far you need to go into the water at the ramp.

You can buy readymade bunk guides that are generic for any type of trailer, or if you are handy, you can fabricate this yourself. Installing a readymade bunk guide requires minimal tools such as wrenches, and a Philips screw driver. The time it takes is around 2 hours or less. Make sure you are using galvanized metal parts for these guides because a simple powder coated metal product may rust in one season especially if you launch into salt or brackish water. Stainless steel may be cost prohibited and may be very hard to find. Make sure the bunk guides have plenty of padded bunk carpet pieces covering the pressure treated wood. If you have to install extra carpeted pieces to match those of the bunks supporting the hull and keel, make sure you use stainless steel staples and staple under the bunks that do not touch the hull of the boat to avoid unsightly scratches on the gel coat or paint in case one of the staples comes loose. Best to install these bunk guides while the boat is properly centered on to the trailer. This way you can make adjustments to the guides as needed quickly after installation.

Make sure when you choose the installation location on the trailer, you are clear of taillights and any marker lights and wiring so they don't get pinched during the tightening of the brackets supporting the guides. It is also a good idea to wear thin mechanics gloves with no slip finger tips while handling the hardware to prevent cuts and abrasions from the metal hardware pieces because these parts may have some sharp edges left over from the galvanizing process. When installing these guides, do not tighten the bunk guides until you have completed the entire install because this way you can adjust as needed to be sure they are as close to the hull of the boat as possible for guiding the boat back on to the trailer.

A properly installed bunk guide should be strong enough to withstand the full force of the weight of the boat while loading in case a bad wake or strong gust of wind tries to make the loading process difficult. Have you ever seen boats going fast in front of the loading ramps ignoring the no wake signs? If you haven't, then you have not been boating very much on a crowded weekend at Lake Norman.

Another tip from Maintenance Mike is to install PVC tubes behind the guide bunks so you can use them as a depth of vision aid in case the empty boat trailer disappears behind your tow vehicle. The height of these tubes depends on the rig you have. Some can be 4' or 6' tall. Mike has seen many trailer boaters install tail lights on these PVC tubes to keep the lights out of the salt water. Submerging lights and the wire connectors into salt water will spell replacement time at the end of the season. Even sealed beams could become corroded in no time flat if launching into our "Briny" water along the coast.

Another tip Mike wants to pass on is to make sure that the bearings and brakes (if the trailer is equipped) on your trailer are flushed out every time you go in and out of salt water. It is also good PM to replace or at least repack wheel bearings on the trailer every season. The winter time is a good time to do these off season chores along with inspections and replacement of lights and wires. Mike had to replace his trailer brakes every winter after one season of salt water launching of his boat in New England. Even galvanized brake parts rusted and froze after a while. The flushing systems used to keep salt water from eating up these components just did a little but not enough to prolong the life of brake components.

Winter Down Time

During the winter down time, it is a good idea to inspect the trailer for any signs of rust as rust will happen even on galvanized trailers. If you spot any rust, use the Whink rust stain remover product as it will eradicate the rust stains as soon as you apply it. Then fresh water rinse the area after. If you need to touch up those areas that rust has caused a slight blemish in the metal, you can buy galvanized paint in a spray bomb at Lowes Hardware. Another inspection item is the springs on the trailer. These are often overlooked and can break and or split one leaf at a time. They are ordinary steel leaf springs and they will also rust. Mike always cleaned the rust after inspection if he found no broken springs, shackles, or splits in any of the leaf's, then he repainted the springs using a black spray bomb making sure the over spray did not get on the boat or other parts of the trailer. If you have to replace the brakes and they are hydraulic, you will have to bleed them as well. If they are electric brakes, then the electrical connectors will be inspected and if applicable, re-lubricated as needed to keep moisture out. Don't forget the trailer safety chains. They sometimes get damaged a bit if one should fall off the tow vehicle and is dragged some distance wearing off the galvanized coating. In some extreme winter climates where you will never use the boat and trailer for 3 or 4 months, that long of a time period could cause tire damage if the trailer is left in one parking position all winter. Mike would jack up the trailer and place trailer safety jacks to take the weight off the axle and tires. At that time it was a good idea to remove the wheels and inspect the tires for dry rotting and sidewall cracking. Trailer tires wear out from dry rot before they wear out from tread depth. If they are good, Mike would put on a heavy coat of armorall or some other rubber protectant on all sides of the tires. While you have the wheels off, this is a good time to address the repacking of the wheel bearings. A careful inspection of the actual spindle and bearing set is crucial as Mike would soak the bearings in a degreaser type of solvent to make sure the bearings were not showing premature signs of wear. Mike would also address any rust build up in the hubs and wheels to make them like new before the start of the next season. He would apply never cease lubricant on every stud that holds the wheels to the hubs. This just makes it easy to get the wheel off in case of a road side emergency.

Now trailer boaters, you have your marching orders for end of season maintenance tips. The end of the season is just around the corner so start planning your end of season maintenance schedules to include the trailer. The trailer is a lower cost investment than the boat, but it is an investment worth taking care of as it will give you many years of service if properly serviced. If only Felix had taken Mike's advice, he would still have a nice dinghy on a nice trailer. But the climate and the salt exposure got to his little rig and all the wiring and lights did not work along with the wheel bearings all failed because of many corrosion issues. Poor Felix, now he has to hand carry his dinghy to the water.





Due to the present situation with Covid 19 Virus, all future meetings and events have been suspended. We will be having some "Zoom" meetings in the future. Instructions and information will be sent to you as they become available.

In the meantime, please all stay in touch with each other and stay healthy. God Bless you all.

WSSPS



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

Please visit with us anytime.