



Spring 2003

Newsletter of CS Yacht Owners West

A Very Successful CS West Dinner Meeting/Social

Royal Vancouver Yacht Club, February 8, 2003.

Forty-eight CS owners and the speaker attended the February Boat Show weekend get-together of CS Yacht Owners West. Forty three came for dinner and six arrived later. Those attending were: Mike and Bev Bayliss (*Luana*), Dave Campbell and Scotty Wilson (*Driftaway*), Phil, June, and Nancy Cocking (*Trelawney I*), Len and Yvonne Daczko (*Minnedosa*), Bill Earle (*Arbutus Girl*), David and Linda Fletcher (*Camp David*), Don and Jonie Foran (*Sabbatical*), Danny and Anne Keeble (*Misty Gray*), David and Jill Krauel (*CS Cape*), Alec Lowenthal (*Huff N' Puff*), Mike McGaw and Edna (*Blue Heron*), Carsten Nachtigahl and Stephanie Greer (*Polaris*), Piere Porcheron and Sally Kobelka (*Katia*), Jurgen and Manuela Schulte (*Chesa*), Tom and Pam Shenton (*Kewao*), Martin and Ann Sheriff (*Sabbatical*), Ralf and Helga Schmidtke (*Mystique*), Mary-Ellen and Don Spinar (*Wind Dancer*), Carl and Jane Swanson (*Carriad*), John and Sylvia Taylor (*Deckadance*), Bob and Kathie Thompson (*Heron*), Luke and Colleen Tsoukalas (*Thaleia*), Ray and Pauline Wall (*Lollipop*), and Alan and Trudie Wilkinson (*Quintessence*).

CS owners are a busy bunch. Regrets were received from many others with such excuses as golf, skiing and sailing commitments. (Easteners, eat your hearts out). Several were travelling to exotic places such as Mexico, Australia, New Zealand and the Grand Canyon.

Bill Earle had arranged for the club to serve a delicious sit-down prime rib dinner with dessert. There were half a dozen round tables covered with white linen tablecloths with attractive floral centre pieces. The dinner conversation was lively and wide ranging.

After dinner, Tom Shenton thanked Bill Earle for having organized the room, meal and CS posters. He then presented the Gulf Yacht Club trophy for the most pristine boat to Carsten Nachtigahl (Carsten could not attend their Christmas dinner/dance), saying that if one were to drop your jam sandwich in Carsten's cockpit, nobody would hesitate to pick it up and eat it, whereas his (Tom's) boat sported a more relaxed attitude to such matters as cleanliness. Anyone want to dream up and create some similar trophies for CS-West- most hair raising accident (Giese), most embarrassing incident (can be nominated by a CS "friend"), good Samaritan etc.?

Piere Porcheron introduced the speaker, Dan Kim, of Pacific Marine Underwriters. Dan gave an informative talk followed by a useful question and answer session. (Please see Kathie Thompson's article on page 6)

Mike Bayliss confirmed that Port Browning Marina has been booked for thirty boats for the May long weekend. Apparently Port Browning has recently been sold. Maybe that will mean some upgrading of the docks and washroom facilities!

Mike McGaw led a short skippers discussion.

Then, after a bit more socializing, the members went their separate ways.

Bill Earle has already booked us in at the Royal Vancouver Yacht Club for the evening of February 7th, 2004 - so mark your calendars accordingly.

Stephanie Greer
CS36T Polaris



Inside this issue:

- *Mini-Rendezvous* 2
- *New Members* 2
- *New CS West Logo* 3
- *Mooring Fees* 3
- *It Really Happened!* 4
- *Marine Insurance 101* 6
- *From Our Members* 8

Dates of Interest

- *Spring Rendezvous - Port Browning Marina - May 17-19, 2003*
- *Fall Rendezvous - Silva Bay Marina - September 19-21, 2003*

Plan to attend the Spring Rendezvous at Port Browning Marina, May 17-19, 2003



"Happy Hour" at the 2002 Port Browning Rendezvous

This Summer's Mini-Rendezvous

Plan to attend one or more CS Yacht Owners West "mini-rendezvous" this summer. Your executive suggests the following schedule:

- Montague Harbour (south end) - June 7
- Clam Bay - July 12
- Squirrel Cove (Desolation Sound) - August 3
- Montague (south end) - August 23

Unlike major rendezvous, mini-rendezvous are usually organized on-the-spot by those attending. Impromptu

festivities often take place on the boats, with attending boaters contributing from whatever is (left) in their larders. Sometimes, however, shore-side events are organized by the participants. (That being said, anytime two or more CS West boats are in the same anchorage, there's potential for a mini-rendezvous.)

We suggest that, at each mini-rendezvous, you appoint someone to record the event. Please send those accounts along to the Editor and we'll be happy to publish them in future issues of CS West.

A BIG CS West Welcome To:

Val and Stan Hark

Kimmeridge (CS 33)

(604) 466-1603

hark@shaw.ca

Barry and Katherine Van Leeuwen

Feliner (CS 36M)

(604) 931-2409

bvanleeuwen@telus.net

formerly *Havre de Grace*

New CS Yacht Owners West Logo

As those who attended the Winter Meeting/Social know, thanks to Bill Earle, CS Yacht Owners West now has its own logo. In fact, he's given us two logos, one oriented horizontally (shown below), the other vertical (shown to the right).

There are two versions of each logo: one full-color and another for use in black-and-white documents. (If you are looking at a paper copy of this issue of CS West distributed by Stephanie, the logos you see are the actual black-and-white versions. If however, you are looking at a black-and-white copy printed from the e-mailed version, what you're seeing are the full-color logos converted by a computer to black-and-white. The true black-and-white logo will look a little different.)

Over the coming months, you'll begin see the logo in more and more places. It will certainly be evident at the Port Browning rendezvous. We'll try to have it integrated into the CS Yacht Owners West pages on the CSOA website. And, we hope it will become



one of your choices of logos for embroidery on clothing, towels, etc.

Please bear with us; it does take time to make all this happen.

In the meantime, please give us your comments about the logo, at the rendezvous or otherwise, and your suggestions as to how else it might be used.

New B.C. Parks "Mooring" Fees - Outrageous!!

B.C. Parks website at <http://wlapwww.gov.bc.ca/bcparks/fees/fees.htm#campsitefee> states "Moorage and docking fees at most marine parks have been standardized at \$2.00/metre/night. The adjusted overnight fees will come into effect May 1, 2003". This is amplified in the related document <http://wlapwww.gov.bc.ca/bcparks/fees/userfees.pdf> entitled "Park User Fees" where, for example, it states "Montague Harbour - mooring (to dock, buoy or anchoring in foreshore) - \$2.00/meter/night". The campsite fee in the same park is a mere (in comparison) \$17.00 and the day-use fee is only \$3.00.

While increases in docking and mooring fees are to be expected, mooring fees based on boat-length are totally unjustified. Charging for the privilege of anchoring in the waters adjacent to provincial parks is outrageous!

Several weeks ago, your intrepid editor e-mailed everyone whose e-mail address had been registered with us to bring the matter to your attention, suggesting that, if you felt as he did, you should write to the Minister - hoping

to help her see the error of her ways. If you haven't already done so, it's not too late - by post at:

Hon. Joyce Murray
Minister of Water, Land and Air Protection
PO Box 9047, Stn. Prov Govt
Victoria BC V8W 9E2

or e-mail at joyce.murray.mla@leg.bc.ca.

You may also wish to make your MLA aware of your displeasure. If (like many of us) you're not sure who he/she is, try the following website <http://www.legis.gov.bc.ca/mla/3-1-1.htm>. As well, for those interested, the Premier's e-mail address is premier@gov.bc.ca. His postal address will be the same as that above for the Minister.

Also, please don't be shy about making your non-CS boating friends aware of the government's intentions.

If enough of us make our views known, who knows, we might make a difference!

It Really Happened

to Don & Wendy Grovestine

The date is Tuesday, January 7, 2003. The location is Canoe Cove Marina in Sidney. The weather is clear and calm and the temperature is 12°C – warm even by Victoria standards for this time of year. This is the first time we've had two fine days in a row since early December. For the past five weeks it's been one winter storm after another as closely spaced fronts from the Pacific - sometimes two in the same day - make landfall. Often, these storms brought exceptionally strong winds. The fronts came not only from the big Alaska Low, our usual source of major winter storms but, this year, due to El Nino, also from the Western Pacific, which is generally benign as a source of weather in this season. Since we'd not been able to take our second annual Christmas/New Years cruise because of that weather, we were anxious to get on the water.

I've come to the dock to meet a repairman who is going to fix a leak in one of GADGETS' water tanks. While I'm waiting, I strike up a conversation with my dock-neighbour, a commercial crab fisherman. He tells me that crabbing is a little slow right now, but that "they" are catching a lot of prawns in Saanich Inlet.

We don't often cruise Saanich Inlet, whose primary destination is Tod Inlet. Our experience is that going to Tod Inlet means a minimum of two hours motoring (tide cooperating), and we haven't had the sails up for over two months. The weather is forecast to remain fine and relatively warm - and CALM - for the next few days. Nonetheless, the thought of gorging ourselves on fresh prawns is irresistible.

As promised, Thursday dawns bright and clear. We set out for Tod Inlet around noon. The tide is against us. The winds are light but, as we enter Saanich Inlet, they increase to about 10 kts. We sail for a while, but it's clear that, if we're going to get to Tod before dark, we'll have to motor. So we do.

At about 2:30 pm we enter Brentwood Bay, one of the reported "hot spots" for prawns. We set the prawn trap in about 225' of water and carry on into Tod Inlet. The largely unmarked entrance channel to the inlet is about $\frac{3}{4}$ mile long, but only a hundred feet or so wide at several points. There's lots of depth, though - if you stay in the center. After a final sharp turn to the left, the channel opens up into a bay about a $\frac{1}{2}$ mile long and several hundred yards wide. This is Tod Inlet, a "hurricane hole" surrounded on all sides by steep high hills. The sun has long since dipped behind those hills, even though it's not yet 3:00 pm. As a result, it's rather cold and damp. The

temperature has dropped a good 5° since leaving Brentwood Bay only a few minutes ago. We've been here before - in the summertime. It was idyllic then. But, it's only slightly less so now.

We have the inlet to ourselves. After setting the anchor in 20 ft of water and erecting the cockpit enclosure, we turn on the Espar - which does yeoman duty for the rest of our stay.

Dark comes quickly. Orion rises in the dip between the hills. Around 6:30, we put a small prime rib roast in the oven and pop the cork on a bottle of our "finest red". After dinner, we put on our heavy outer wear and move to the cockpit for our nightly cruising ritual. The stars are incredible. Even though we're only a short distance from world famous Butchart Gardens, there's not a single shore-side light to be seen. We turn in at 11:00 pm.

About 3:30 am, we are awakened by a strange sound. "Rain" says Wendy, still half asleep. While it does sound a little like rain, it doesn't have rain's regular tempo. (Besides, the forecast had indicated a 0% probability of rain.) Instead, the noise is rather scratchy, much as a lot of birds on the deck would sound. But, in the middle of the night, it isn't likely to be a flock of birds. In my not-quite-awake state, I thought perhaps an otter somehow had managed to get aboard and we were hearing the scratching of its claws. I pound on the roof of the forepeak to scare it off (that works with birds!) - to no avail. The noise continues. It's eerie!

I get up to investigate. Nothing seems amiss in the cabin, so I go to the cockpit. It is very cold - especially clad the way I am. The boat has a heavy covering of frost. I shine a flashlight around outside. We are still in the middle of the bay; there is no debris in the water; there is not a breath of wind; the stars still shine brightly. But, there is no indication of the source of the noise.

There has to be an explanation! Then I realize what is happening (or so I thought). The mast and rigging are covered with frost. We are heating the cabin. The heat is travelling up the mast, causing chunks of frost to fall. The noise we are hearing is that of the chunks of frost landing on the deck. It's possible!

Convinced I've "worked it out", I return to bed, but sleep only fitfully as the noise continues.

At daybreak, I get up and put on the coffee pot. Then, after dressing, I remove the companionway board which, throughout the night, has kept the cold air outside in the



cockpit. The warm, moist air from the cabin below quickly condenses on the cockpit curtains. So, I go up into the cockpit and zip open the enclosure - to discover that ice extends over the entire bay. We are solidly frozen in! The sound I had heard during the night must have been the boat shifting against the forming ice.

Upon checking the charts, I discovered that Tod Inlet is fed by a fresh water stream that drains Prospect Lake. (Given the rains of the past month, there was a lot of draining to do! We had noticed that the water was rather murky when we came in, indicating silty run-off.) Fresh water, being less dense, remains on top of the salt water. With the narrowness of the sharply turning entry channel and the lack of wind for the past two days, there had been nothing to cause the fresh and salt water to mix. So, essentially, we were anchored in a fresh water bay (no wonder we had it to ourselves) which, due to last night's very cold temperatures, had transformed into its solid state.



*Ice on Tod Inlet –
looking back towards “the corner”*

Since the bay was ice-free when we arrived, we presume the ice will quickly melt once the sun rises over the hill. There is nothing we can do in the interim, so I return below and read while the coffee perks.

We drain the coffee pot. The sun comes over the hill - but just - at about 10:00 am and, sure enough, the ice around the boat begins to break up – aided by a light breeze that pushes GADGETS around. The noise as GADGETS moves against the ice is quite different now. It

sounds like we're rubbing against rocks. (I'm glad it didn't sound like that last night!) The ice must be thicker. We cook bacon and eggs for breakfast, cringing at each occurrence of the noise, and hope we'll be free by noon. Unfortunately, the patch of sunlight on the ice doesn't extend far from the boat. Around noon, the sun disappears behind the hill and the ice begins to re-form.

Time for action! Even though the temperature had been about 4°C while the sun was shining, the ice beyond where the sun reached is still intact. While I am fearful that trying to make our way through the solid ice will badly scratch GADGETS' hull, staying put isn't an option since we could then be trapped here for several days – or even weeks. I don't think the Coast Guard would be interested in sending a cutter to assist us since we are not in imminent danger.

So we weigh anchor and set off. I let the anchor drag in the water, hoping it will help break the ice just ahead of the stem of the boat. Wendy stations herself at the bow with the boathook. (Now, we're not sure what she was to accomplish, but it seemed a good idea at the time.)

Then we are in it! The whole boat vibrates as the anchor hanging on its chain initially saws through the ice. (Wendy swears it was ½” thick in places.) But, the movement of the boat doesn't seem to be impeded much; in order to maintain boatspeed between 1-2 kts, I have to keep shifting in and out of gear.

We have travelled about ½ mile when, with relief, we see open water near “the corner”. We're going to make it! I look back and see a narrow path of broken ice separating the two solid sheets and think to myself “The Sir John A. MacDonald (Canada's famed icebreaker) couldn't have done any better!” Once we round the corner, we look down the now-ice-free channel out into Brentwood Bay; presumably the wind on the bay had driven salt water up the channel and created enough turbulence to melt/break up the ice.

Upon reaching Brentwood Bay, we stow the anchor, pick up the prawn trap and head for home. We arrive back at Canoe Cove shortly after 3:00 pm. Thankfully, we don't find a scratch on the boat.

Oh, yes! Prawns. We caught one (but, it was a big one!).

CS LogoWear - The CS logo has been digitized and can be embroidered onto a variety of clothing items - fleece vests and jackets, denim shirts, golf shirts, baseball caps, towels, etc. The logo is now on file at Dog's Ear outlets in Nanaimo, Victoria, Richmond and West Vancouver. You can either bring in your items to be embroidered or purchase them from Dog's Ear. If you have a requirement that can't be met by one of these outlets and want to have the work done by someone else, please contact Jonie Foran (CS 33 *Sabbatical*) at (604) 241-1322 for the logo.



Marine Insurance 101

Kathie Thompson

While I have worked in the insurance industry for fifteen years, I have not worked in marine insurance. So, before writing this article, I spoke to a sailmaker, a surveyor, underwriters and a repairer. That was the fun part. Everyone had a story and good examples of both good and bad events and situations to make their point.

The world of insurance is in a state of major upheaval and increased costs of premiums and lesser amounts of coverage as are the norm. The insurance industry has had a fairly predictable business cycle for many, many years. Within the past five years, however, that cycle has unpredictably changed and nothing looks the same anymore.

Insurers began a very competitive period a few years ago. They lowered premiums and ignored conservative risk assessment in order to write more policies for more clients. They were able to compensate for the lower premiums during the heady days of high interest rates and booming investment markets. Increased numbers of claims and litigation combined with an increase in catastrophic losses, such as hurricanes and ice storms, occurred at the same time as the investment markets went into free fall and interest rates dropped. The premiums combined with investment income no longer covered the cost of doing business and insurers began to assess the risk more carefully before agreeing to write the policy. More traditional underwriting and realistic premiums meant higher costs for those seeking coverage, as well as making coverage harder to find in some instances.

Such was the state of the insurance industry before September 11. That fateful event has created even more chaos in an already chaotic business environment. Now, when coverage is available, it is much more expensive; in some areas, premiums have doubled or tripled.

Marine insurance for the pleasure boater has seen premium increases, but not to the extent of other markets. What has happened overall has been a change in some business practices. More often now, marine insurance is sold along with personal lines (house insurance, tenant packages etc.) by brokers or agents unfamiliar with marine insurance and uninformed about what makes marine insurance different from other kinds of insurance coverage. If your broker or agent does not understand how the Canada Shipping Act relates to your policy, you may want to seek coverage elsewhere.

Your boat represents a considerable investment, as well as being a potential source of liability if your ownership or operation of the boat causes damage to another party. Protecting your investment in the boat - and all your

worldly goods and future income - is good reason to ensure you have the best coverage you can afford.

Most marine policies written by the major marine underwriters are basically the same, but there are usually some differences to evaluate according to your individual needs. There are a number of things to look for, or avoid, in a marine policy:

- Firstly, determine how the loss will be paid. More and more policies are being written on an actual cash value (ACV) basis. This means that the value will be based on what that boat or boat part would be worth if sold on the market at the time of the loss. In the event of a partial loss, the owner would have to pay the difference between the value of the old engine, sails, radar, batteries, etc. and the cost of the replacement items. On a major loss, this could be a very substantial sum. Look for wording that states “the insurer will pay the cost to repair or replace with material of like kind and quality” and “the insurer will pay in accordance with either generally accepted shipyard practices or the specifications or recommendations of the Yacht’s builder”. With this kind of policy, your CS would be repaired to the same high standard as the original construction.
- Another policy wording to avoid is the “patch policy”. This means that the damaged area will be repaired, but the repairs will not include integration of the repairs with the undamaged adjacent areas. For example, while a hole in the side of the hull may be repaired, the whole side of the hull may not be painted and, in the future, the repaired area may look very different from the rest of the boat - affecting its overall value.
- Look for replacement coverage or coverage for items that are important or that could be problematic. Sails are a major cost item for racers or cruisers. It is important to understand the basis on which the sails will be depreciated if the policy is not a replacement policy. A sail may be old in years, but hardly used and in like-new condition. If the depreciation is based on the age of the sail, the sail may not have much market value yet be very expensive to replace with a new one.
- Damage by otters or other critters can be extensive and expensive. A family of mice or rats can chew up a lot of upholstery and wiring in a short period of time. Otters are common on our docks and can make an awful mess of a boat if they can find a way in.
- Review the territory the boat may be sailed in. If there is any doubt about whether the outside of Vancouver



Island or Alaska is permitted, be sure to check with the broker or agent before leaving local waters.

- Look for “uninsured” and “underinsured boater” coverage. Uninsured coverage means that if another party who is not insured injures someone on your boat, your policy will provide coverage according to the wording of the policy. Underinsured coverage would apply per the wording of your policy if the other party does not carry enough insurance to cover the injuries to you and your passengers.
- The world is a much more litigious environment than it used to be. It is important to ensure that you have enough liability coverage should you be sued by someone injured while on your boat, or your boat or your negligence is responsible for injury of another party or damage to someone else’s boat or other property. None of us carries enough insurance to run down Wayne Gretzky in his kayak, but it is recommended that at least two million dollars of third party liability be carried. If you take visitors on board, especially children that are not your own, more coverage should be considered. If a budding Wayne Gretzky should fall down your wet companionway stairs and sustain a serious injury, the damages could easily exceed two million dollars. Damages may be awarded for pain and suffering, past wage loss, future wage loss, cost of future care and loss of opportunity. Judges tend to be very sympathetic if they are persuaded that a future Tiger Woods is not going to have the chance to fulfil his or her dreams because of your negligence. Check to ensure that coverage for legal defence costs is in addition to the amount of coverage for actual damages; some policies pay only to the limit of the liability coverage for the aggregate of both defence and damages. In the event of a long, messy legal wrangle, the fees could eat up the coverage, leaving you with a shortfall to cover damages awarded for the claim.

There are important considerations other than the wording of the policy. How well known and respected is the insurer, the broker and/or agent in the marine community? Is the insurer local and does the insurer use the services of local and respected surveyors and adjusters? Having to make a claim is stressful enough, but having to deal with an adjuster who “was the next one on the list”, who lives in ‘Neuw Yawk’ and has no idea where Vancouver Island is, much less THAT ROCK in Page Pass, makes the situation even worse.

The surveyor and adjuster should be knowledgeable, accessible and well acquainted with the facilities up and down the coast. Because marine insurance is indemnity-

based, the insured (that’s us) must pay for the repairs and then seek reimbursement from the insurer.

The following tale from one of my contacts is a good illustration of how a good insurer working with a good surveyor can save the boat owner a lot of grief. A sailboat sank close to Tofino. (Long story; I won’t go into it here.) There was not a big floating crane nearby to lift the boat. However, there was a crane that might work, but it had to be loaded onto a barge and be towed to the site. Unfortunately, the owner of the barge did not have any insurance coverage; the crane could neither be loaded onto the barge nor attempt salvage without such coverage. In the normal world of marine insurance, the boat owner would have been responsible for securing the services of the barge and crane and paying all the bills. Not many boat owners have any idea where to go, on a weekend, at night, to secure adequate insurance coverage for an unknown barge and equally unknown owner of same, much less have the money in hand to pay for all this. In this case, the boat owner’s insurer agreed to cover the barge for the 24 hours it would take to raise the boat. The crane was, just, able to raise the boat and damage to the boat was minimized by the fast action of everyone involved.

Having local professionals involved is much preferred to lengthy conversations with an adjuster in Toronto who just can’t understand why rocks aren’t always visible and easy to avoid. “What do you mean ... the water goes up and down?”

Before purchasing or renewing a marine insurance policy, it is a good idea to talk to the marine professionals in your area. Like all good professionals, they probably won’t tell you the names of the bad guys, but they will give you a number of good companies to deal with.

Read your policy carefully, as much for what isn’t there as for what it actually says. And make sure you understand what the terms mean. If it says “we pay on the basis of the depreciated cash value”, be sure you understand how that company defines that term and what it would mean to you.

The marine professionals I spoke with kept emphasizing that boats are a major investment and the few extra dollars for the best coverage is the best way to protect that investment.

And always remember: the big print giveth and the small print taketh away. Read the small print very carefully!

Kathie Thompson,
Fellow Chartered Insurance Professional
CS36T Heron



**Newsletter of CS Yacht
Owners West**

CS West is published quarterly, in January, April, September and November, (we hope!).
Deadline for submissions is the 15th of the previous month. Please send your contributions to the Editor:

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From our Members ...

Transmission and Other Coolers - Bill Jackson (CS36T *Optical Illusion*) sent this along:

“We have had another new circumstance with our CS 36 after over 20 years. Our transmission cooler had a leak and let salt water into the transmission. Not good! It appears the insurance may pay for the damaged transmission but not the cooler as this was considered wear and tear. The big point is, I have since been told the coolers should be changed every 7 years. The new ones have a zinc dedicated to the cooler. So two things come to mind. Do we check our transmission oil when we check our engine oil? I haven't been, but between checks water entered. The second is I know of no one who changes their coolers regularly. Most are over 7 years old. If the oil cooler leaked salt water it means the engine is “kaput”. As a group, more information is needed but we should be aware of this.”

Boating Competency Certificate - Dave Record (CS 27 *Light Spirit*) reminds us:

“Anybody who has taken the CYA Basic Cruising course and who doesn't have a [Pleasure Craft Operator Card](#) can obtain one for \$10.65, no test required. Contact Jennifer at CYA jspencer@sailing.ca.”

Stanchion Bases - Keith Tracy (CS 30 *Take Five*) is trying to determine interest: “

I am trying to find out how many owners out there need to replace their stanchion bases. If we can generate enough interest in the different sizes the possibility arises that we may be able to get them manufactured in Vancouver cheaper and stronger than those from the East.? Ball park figure is \$60 - 70.00 depending on demand. I have had some enquiries from e-mailers but not enough for the manufacturer to warrant a run. He now has the mold for the 27/30 and I have offers of spare bases from Bob Thompson, 36T and from Ralfe Schmidtke, 33 to use to make the molds for those sizes. Does anyone know if these three bases are enough to cover ALL CS models?”

For Sale (propeller) - Phil Cocking (CS 36T *Trelawny I*) has a deal for you:

“Campbell Sailor 3-blade prop, L.H., 16"x 8"x 1", like new , \$390.00, (604) 420-4295”

Time to renew your marine insurance? Pierre Porcheron (CS 36T *Katia*) has negotiated a **GREAT** group deal for CS Yacht Owners Group West members with Pacific Marine Underwriting Managers in Vancouver. Several of us have saved up to \$300 in premiums over last year. The underwriter is Continental Casualty Insurance of Canada. Contact Dan Kim, toll free at (877) 433-2628 or by e-mail at dkim@reliance.bc.ca. Pierre is also attempting to negotiate with the same company group rates for home and automobile insurance for the group.

PROUD



OWNERS