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FIFTY POINT www.fpyc.ca

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2nd Place Photo by Julie Wickett Two people in dingy-making the most of the summer of 2020!

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Commodore's Message



Well we are in February and cold so all we can think about is spring and all the things it brings.....

wet windy cold......oh yeah and work on the boat getting ready for summer and that is what we wait for; the opportunity to get back out there.

Well, the winter has had some issues for sure both in Ontario and the world but also at FPYC, as you will read in other parts of Scuttlebutt. There are things about insurance and AGM and along with the sad passing of members of FPYC both current and past - for them, we as a club mourn them and will miss them on the docks as we spend our summer there, and pass on our deepest condolences to their families.

But on to the club; we are heading towards the AGM and it will be virtual held on the Zoom platform. We need everybody to get on board and attend as best you can as we would like to see as many as possible on the virtual meeting in March. So, Brian has posted some things about the meeting and you can read about them there, and in another piece later. The meeting agenda and plans will be sent in the March Scuttlebutt about the meeting and voting.

Over the last three months I have watched both the Vendee Globe (single handed sailing around the world nonstop race with the winner finished Jan 28 in France) and the America's Cup (hydrofoil sailboats racing at speeds up to 40 knots from New Zealand) on various YouTube channels. This to maintain some sailing in my mind and look towards the summer, I am amazed at the time, effort and money that has been put into professional sailing around the world over the winter.

And lastly, we do not seem to be able to shake this COVID situation even though as I write it is seeming to get better incrementally daily. So, with that said let's hope we have another great season on the water. So, as we are under the controls of a lockdown, please to all, be safe and be conscious of your surroundings and the people who you are surrounded with!

Thank you Doug Galvin Commodore

From the Vice

Ruby and I arrived at Fifty Point in 2005. And while we seem to be one of the 'old' ones, there are some who have been at the marina longer or stay connected. There are some that sell and move out of boating completely. There are so many that we either lose track of or never know if they are still with us.

Unfortunately, we have had one long time active and one active past member pass. We have notices further in Scuttlebutt on the passing of the two persons. If you know of anyone who has passed recently or if they should pass in the future, please let an Executive member know. We would do a small write up on them or if you could provide us with a write up to publish, it would be appreciated. I do apologize for those we may have missed previously. I know of a few who have passed between my times on the Board that we have missed and I am sorry. It is nice to know and remember members past or present who are no longer with us.

Not sure if you got an opportunity to login to the Virtual Boat Show. It certainly was different for us. We are not sure how the vendors feel about it virtually. We had seen a drop in the number of vendors at the show in previous years. We know costs for the merchant booths were escalating. But for an old timer like myself, nothing like the touchy feely way.

Well are you going lockdown crazy. This Covid-19 thing shows no signs of letting up. The other day we were watching one of the early morning news shows. We saw someone has come up with an App to help you figure out when you are eligible for the vaccine. I am not sure everyone's thoughts on getting the vaccine, but having never had a flu shot, I want to be first in line when it is my turn. So being the inquisitive person I am, I enter all my data in the App. And as much as I tried to finagle the thing, it still came out I am in Stage 3. Oh well bring on the summer boating season. 2020 was a beautiful summer and we even got a chance to get away from the dock. We hope 2021 allows us to do the same. We miss many of our American friends too.

With expected restrictions in place and wanting to keep members safe, we are ramping up for a virtual AGM on Zoom. Please mark your calendars for March 21, 2021. More details will follow in Scuttlebutt.

Stay well and stay safe.

Brian Weber,

Vice Commodore

FPYC AGM

COVID – 19 has made many things different for all of us. Due to restrictions, we delayed our AGM. We did set the date of March 21 hoping things would be better and we could return to a more normal venue for our AGM. Unfortunately, this does not appear to be the case and we are also required to have an AGM within six (6) months of our yearend. Plus, members are required to vote for flag officers some of which are retiring. In short, we need to get on with it.

We do want to go ahead with our AGM Sunday March 21st. We will hold the meeting on Zoom. We trust that by now everyone is familiar with Zoom. If not, we hope that members will download Zoom and join us for the AGM. YouTube has a number of videos to help anyone through the process and learn the basic navigation skills required.

Members will be required to register for the meeting to assist in tracking and to be sent the information to join us on Zoom.

Key items to be voted on at the AGM are as follows:

- · Financial Statements;
- · 2021 Executive;
- · Amended Constitution; and
- · Amended Reciprocal Policy.

All of the above information will be available either through Scuttlebutt, the Members Only section of the website or e-mailed directly to members.

Marine Insurance - Are You Up to Date?

Marine insurance is something we all need and require. It is something that makes us feel safe when we are boating and on the dock or in winter storage. This year Fifty Point Marina has had a few issues first with a theft and second with a fire. And members and other boaters have had to use their insurance and get support (or not) in the quest to repair and keep their boat in the condition it was in prior to the incident. So below are some points that we all should be looking into in our policies in relation to our boat.

Survey up to date - should be done every five years for insurance and for abiding by Marina insurance policies....which we agree to every year!

The Survey will give condition and issues BUT also give a valuation.....do you change your insurance to address the value changes in your vessel!

When you improve, add, fix, replace major (or sometimes minor) items do you inform your insurance? This is called betterment and it changes the baseline value of your boat when they are looking at the boat and year and nothing else in case of an incident. A betterment clause can be added (by some, or could already be in your policy) that relates back to the stated value they use for the vessel when writing the insurance policy. This is most likely stated as a percentage on the base value they are using, but in most cases the vessel value for insurance purposes is a depreciating value annually not a current value we all believe our boats are worth.

So in other words did you add a bigger refrigerator, did you buy new sails, add a new Bimini, add a fancy stereo or TV, new electronics or additional electronics, engine replacement or major repairs. All of these items are expensive and great additions and will help you on your boat to enjoy and have fun. These things can improve and increase the value of the boat but does your insurance cover them and or do they know you did them. This applies when buying a "new to you" boat as without actually making sure the insurance provider knows what has been done or has been added in the history of the vessel they still only look at the baseline vessel numbers. Things like normal maintenance (water pump, engine oil changes, etc.) do not really increase value but maintain value which is in the normal course of the vessel life.

As an aside in business I am in (trucking) we produce a value of the complete fleet annually for insurance purposes so that when dealing with insurance it is current and we have included any betterment done to any unit is up to date. I also live in a Condo and the insurance we carry includes a betterment clause as the building is older and many renovations have been done and they need to be covered in case of an incident.

With what we all have learnt this winter season every boater needs to be reading their policy and with questions talk to your broker or agent. Is your house insurance up to date?

So from FPYC to all members please check your policy and as needed pass this information on to friends, family and other boaters you know

Thanks Doug Galvin FPYC Commodore

A Ship's Bell



So what do you really know about the significance of a ship's bell other than some of the larger boats are required to have one? The bell itself is usually made of brass or bronze, and normally has the ship's name engraved or cast on it. A ship's bell has many purposes and it is used for a number of things. Traditionally, it is used as an indication of time. But it can also be used as a signal warning.

But today, we want to talk about its significance when a ship mate dies. A ship's bell can be used to signal when a person crosses over the bar, life to death. In Gordon Lightfoot's song Edmund Fitzgerald, he wrote "The church bell chimed 'til it rang 29 times for each man on the Edmund Fitzgerald". It was signifying the death of the 29 sailors.

But typically when a sailor has died he or she can be honoured with the sounding of eight bells; meaning "end of the watch". The term "eight bells" can also be used in an <u>obituary</u>.

Unfortunately, FPYC has lost some very prominent members and past members this year already. We have a brief memoriam to the members in Scuttlebutt.

Brian Munro, Long Time FPYC Member, Passes Suddenly



Brian Munro sadly and unexpectedly passed away at his home January 3, 2021 exactly 7 months shy of his 75th birthday. Brian leaves behind Betty Lou, his loving wife of 52 years, Michael (Fulya) and Breanne Munro his children and cherished Lili his granddaughter.

Brian was a long-time member of FPYC. He was a loving, compassionate and quiet man. He loved to travel. They went on safari and many cruises. But he especially enjoyed his time at the marina on Lions' Den where he enjoyed his many friends. Lions' Den was a take on the astrology sign Leo, which is the lion as both Brian and Betty Lou were Leo's.

He treated his friends like family. He was always up for a story or a joke. He loved to sing and could often be heard singing a jig or two around the fire pits. We guess Brian learned many songs in his native Baddeck, Nova Scotia.

Brian was comfortable in or out of doors. He loved to golf but probably spent more time watching CNN. Brian often enjoyed a Martini with Titos vodka before dinner and a nice single malt scotch afterwards.

Brian doted on Betty Lou and was very dedicated to his friends. We are certain Brian and two very special 50 Point friends are looking down on us. They are all enjoying a beer or two and talking about all the good boating times at 50 Point and places around the lake and world they have all travelled.

Due to Covid-19, a celebration of life will take place later. Betty Lou appreciates your thoughts but is asking for privacy now.

In Memory of Dale Hansen



Due to Covid-19, Dale Hansen, a past long time member of FPYC, passed away at their winter home in Arizona. Dale leaves behind his loving wife Eileen.

Dale and Eileen were a main stay on E Dock number 7 for many years. Club Med was the name of their boat. They were always together with Jim & Mary Ellis at E8, Mary J. Dale loved his music. He used to bring his sound system to Fifty and annually hold a dance for everyone in the E Dock parking lot.

Unfortunately, things changed and Club Med was sold. But, Dale and Eileen stayed connected to FPYC after they sold their boat and attended Commodore's Balls afterwards. They would bring Cora and Earl Deacon to the Ball too.

Eileen was going to return to her home in Hamilton before having to return to Arizona to wrap up matters.

Our thoughts and prayers are with Eileen as she goes through this most difficult time.

Remembering Cora Deacon



Cora Deacon passed away after a brief stay in hospital Thursday, January, 28 at 84 years of age. Cora leaves behind her loving husband Earl. The Deacon's are probably our most senior members of FPYC.

Cora and Earl are long time social members. They were always upbeat and never had a complaint. But arthritis started to limit Cora's activities. They used to have a small power boat, cuddy, on A Dock many years ago. They were always at the marina and they were very active in the club. They would attend many if not all of the cruises. But social gathering and dancing was a staple in their activities. Unfortunately, they sold their boat years ago for health reasons, but remained Social members of FPYC.

Many of us will remember them from all of our social gatherings as that nice couple who loved to dance. Albeit in the past few years, Cora's health limited their dance routines. Most recently, the Deacons attended the Commodore's Ball with the Eileen and Dale Hansen.

Our thoughts and prayers are with Earl and family.

February Fun

A woman stopped by, unannounced, at her son's house. She knocked on the door then immediately walked in.

She was shocked to see her daughter-in-law lying on the couch, totally naked. Soft music was playing, and the aroma of perfume filled the room.

"What are you doing?!" she asked.

"I'm waiting for Mike to come home from work," the daughter-in-law answered.
"But you're naked!" the mother-in-law exclaimed.

"This is my love dress," the daughter-in-law explained.

"Love dress? But you're naked!"

"Mike loves me and wants me to wear this dress," she explained." It excites him to no end. Every time he sees me in this dress, he instantly becomes romantic and ravages me for hours on end. He can't get enough of me"

The mother-in-law left.

When she got home, she undressed, showered, put on her best perfume, dimmed the lights, put on a romantic CD, and lay on the couch, waiting for her husband to arrive. Finally, her husband came home. He walked in and saw her lying there so provocatively

"What are you doing?" he asked.
"This is my love dress," she whispered sensually.
"Needs ironing," he said. "What's for dinner?



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"Pot's" and Pans

Valentine's Day is coming, so here's a recipe to share with your favorite valentine and show how much you care!

Cran-Orange White Chocolate Cheesecake

12 shortcake biscuits, finely crushed (about 1-3/4 cups)

2 Tbsp. butter, melted

4 pkg. (250 g each) Philadelphia Brick Cream Cheese, softened

1 cup sugar, divided

2 tsp. vanilla

4 oz. (2/3 of 170 g pkg) Baker's White Chocolate, melted

4 eggs

1 tsp. corn starch

1 Tbsp. zest and ½ cup juice from 2 large oranges, divided

1-1/2 cups cranberries

Heat oven to 325° F

Combine biscuit crumbs and butter; press onto bottom of 9-inch springform pan. Bake for 10 minutes.

Meanwhile, beat cream cheese, ¾ cup sugar and vanilla in large bowl with mixer until well blended. Add chocolate; mix well. Add eggs, 1 at a time, mixing on low speed after each until just blended.

Pour cream cheese batter over crust. Bake 1 hour to 1 hour 5 minutes, or until centre is almost set. Run knife around rim of pan to loosen cake and prevent cracking; cool before removing rim. Refrigerate cheesecake 4 hours.

Meanwhile, mix corn starch and 1 Tbsp. orange juice until blended. Bring cranberries, remaining orange juice and remaining sugar to boil in saucepan on medium-high heat; simmer on low heat 6 minutes or until cranberries are softened, stirring frequently. Stir in corn starch mixture; bring to a boil, stirring constantly. Cook and stir 1 minute or until thickened. Remove from heat. Stir in orange zest. Cool. Refrigerate until ready to use.

Spoon cranberry glaze over cheesecake before serving.

(Recipe courtesy of Kraft Kitchens)



Follow along with our FPYC club members on their travels!

Gunter and Sue Millar

https://sunspiritmillar.blogspot.com/?m=1



John, Kathryn, Simon & Wavey Middleton

WakaNahannis at Sea

Bahamas: Part 3



GaYa

2019-2020

Prep Time for Season 4 in the Bahamas



Items of Interest

FPYC is not endorsing these sites but they may be of interest to our Club members.

Sail-World

https://www.sail-world.com/Canada

Canadian Yachting

http://www.canadianyachting.ca/

Sail-World Cruising

https://www.sail-worldcruising.com

Spartan - Ocean Racing & Training

https://www.spartanoceanracing.com/

POWER BOATING CANADA

https://powerboating.com/lake-ontario/

Get My Boat

https://www.getmyboat.ca

Sail Canada

https://www.sailing.ca/

Press - Star Sailors League

http://finals.starsailors.com/

Ontario Sailing

https://ontariosailing.ca