



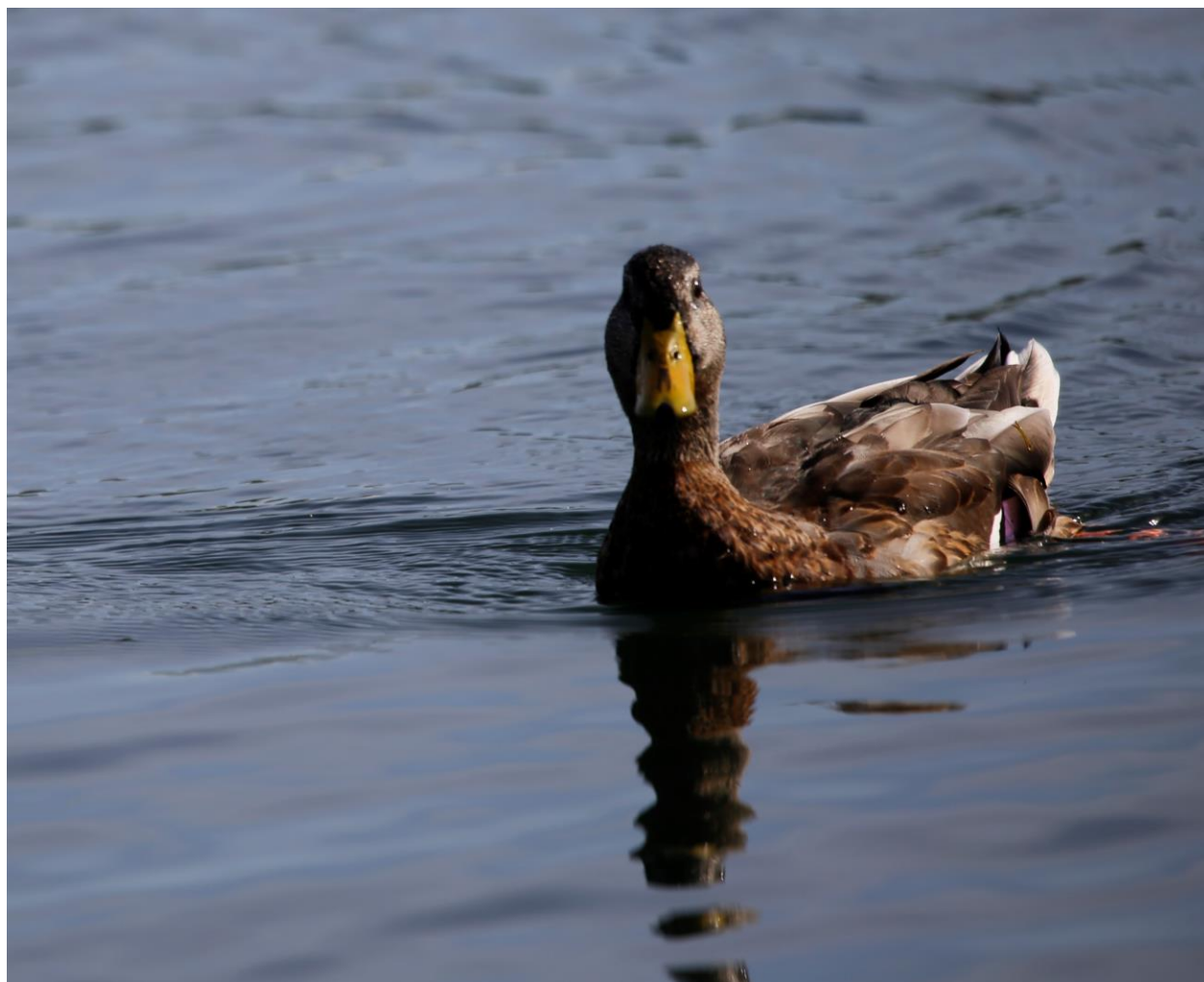
Scuttlebutt



May 2021

FIFTY POINT www.fpyc.ca
YACHT CLUB

2021 Issue #5



5th Place Photo by Don Wood
Duck.

scut·tle·butt 1 a: a cask on shipboard to contain fresh water for a day's use b: a drinking fountain on a ship or at a marine installation

FPYC Executive 2021



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Commodore's Message



Okay, okay! Here we are a year later, and it appears this Covid-19 thing is going to be around a little bit longer. But we all should be a little bit smarter to be able to maneuver around and get things done safely. After all, we have been at it long enough and we are tired of it all.

.....

I am not sure if we need to remind members and others about some ground rules on our Facebook page. It was initially setup to be an information sharing tool for members. Please make sure that comments are relative to the club\marina and please be respectful in comments. This is not a place for political statements or a place to complain. FPYC's Facebook page should be upbeat, informative and search out solutions to boating matters. Please see more details on social media later in this month's Scuttlebutt.

.....

The Executive has just approved our budget for 2021. We still believe cruising\reciprocals are going to be part of boating options for members this year.

.....

We are looking at alternative ways to have some social activities. We still want to have SailPast in some venue and many of the other activities. We will need to adjust the timing as restrictions permit and we may use Zoom for some programs.

.....

We are still in need of filling some Executive positions with you. We know you are smart and can be an asset with your experience by offering your perspective. Please think about what you can do to help your club be meaningful for you and other members.

Stay well and be safe.

Brian Weber
Commodore

Scuttlebutt In Review

- FPYC Social Media
- Shout out to HCA
- Merchandise Update
- Membership Update
- Boat Insurance information
- Dry Conditions
- Oh, the Midge
- A Personal Note from “Mad About You”
- May Fun
- Try the tasty BEST PORK CHOPS recipe

FPYC Social Media

FPYC appreciates the advantages social media has for members. We believe that it is an added benefit of being a member of FPYC.

When these platforms were setup, we established guidelines for posts to our social media platforms. We have an expectation that posts:

- Are respectful and considerate;
- Create a welcoming environment;
- Keep members up to date on FPYC activities;
- Provide topics of benefit to FPYC and members (non-commercial);
- Provide an opportunity for members to:
 - o sell personal items
 - o seek out information regarding boating activities;
 - o seek out information related to a specific boat problem or issue.

Unfortunately, frustrations with Covid-19 have been appearing on our social media pages. The FPYC social media platforms are not the place to voice frustrations or political comments. Please reserve these types of comments to personal social media platforms.

We understand the frustrations as we are all going through different effects of this pandemic. We will all get through this together and the end will not come fast enough for sure.

Thank you for your continued support!



Shout Out to HCA Staff

Well for many of us, we are fortunate to have our boats in the water at Fifty Point.

Yes, I am not happy about many of the current restrictions that we are facing due to Covid-19. And I know that most, if not all, of you are not happy either. My opinion is clearly based on the number of news media reports, posts and other articles that we have seen.

Many clubs around the lake are not putting the boats in the water due to restrictions. HCA and Fifty Point could have taken a similar approach. But they did not. I believe we owe a huge shout out to Rob, Nancy and the rest of the Fifty Point staff for putting our boats in the water.

There are still many things we can do and quasi enjoy the boat as we do maintenance. There is always something that needs fixing, testing or maintenance work. Many of us would probably delay this activity in order to go boating.

So, thank you to Fifty Point staff. They have put our boats in the water. Now, we can perform some activities that allow us to get out and enjoy working on our boats.

FPYC Merchandise Update

Thank you to members who submitted orders for FPYC Merchandise! Our supplier, Fresh Image Print, has indicated that orders will be ready for pick up by May 15. Fresh Image will email members directly to arrange a pickup date and time.

Due to the current stay-at-home order, ordering of insulated drinkware noted in the April Scuttlebutt, will be delayed from May to June. More details and the ordering process will be included in the June Scuttlebutt.

A Note from Our Membership Committee

Hope all our boating family and friends are well and staying safe!

Membership renewal for the 2021 season is now open and our new treasurer Jessie Holst Vincent is ready to receive payment. New and renewal annual membership fees are \$210 and social membership is \$65 for the 2021 boating season. Replacement Burgees are available for a cost of \$15.

Our new electronic membership form with payment details is posted on the FPYC website, www.fpyc.ca. If you can please fill one out and forward it to the membership director so we can update our records and ensure we have the most current information for each member it would be greatly appreciated. If you have any questions or concerns reach out to Sam Slade at sammyslade1972@gmail.com.

Due to the stay-at-home order, printing of new membership cards has been delayed. Members may pick up their membership cards at the gas dock in June. If the cards are available before June, members will be advised by email.

New member packages will be hand delivered on the dock by one of the FPYC executive members.

Fifty Point is taking reciprocals starting July 1st so here's hoping things get back to normal in the near term and we have a wonderful boating season.

Look forward to everyone joining us again this year.

See you on the dock!

Sam Slade – Membership Director FPYC

Boat Insurance

A boat insurance policy is a comprehensive package policy that provides both protection against physical damage losses to your boat, machinery, attached equipment as well as contents but also provides coverage for damage to third party property or bodily injury caused by your negligence while operating your vessel. The former is referred to as Hull Insurance. Hull Insurance is broad and may include spars, sails, machinery, furniture, dinghies/tenders, outboard motors, fittings, and other equipment normally required for the operation or maintenance of your boat. Each insurance company will have a different definition of Hull Insurance so it's important to get a copy of your policy and review how your insurance company defines what's covered and what is not.

There are 3 important points you need to consider when shopping for boat insurance coverage.

Distribution

How do insurance companies distribute their products? Mostly through two distribution channels:

Managing General Agents (MGA's) – Are brokers that are given the authority to underwrite, price and bind insurance coverage on the behalf of the insurance company. They sell insurance products on behalf of only one company. Some examples of marine MGA's operating in Canada are Northstar Marine and MD Marine.

Independent Insurance Brokers – Is an insurance advocate who works on your behalf and will scan the insurance marketplace and obtain pricing and terms for you from various licensed Canadian insurance companies to help you secure the best possible coverage and price that suits your needs.

MGA's tend to provide more competitive premiums and faster service however independent broker can usually secure broader and more advantageous terms such as agreed value.

Valuation

Unfortunately, it's often at the time of a loss when an individual realizes they don't have the proper amount of insurance on their boat. Valuation translates into how the insurance company will calculate the amount they're going to pay you and why when you suffer a loss. Getting the valuation correct is vitally important. If you under-insure your boat, you could be left to cover a significant portion of a loss and if you over-insure you're paying more premiums than you need to. There are two main types of valuations offered by insurance companies which are Agreed Value and Actual Cash Value (ACV).

Actual Cash value -means that the insurer will apply depreciation to the replacement value of your boat to determine the maximum settlement amount, so you may not receive the full value listed on your policy. Actual Cash Values policies provide less coverage than an Agreed Value policy, but generally at a lower cost.

Depreciation is generally determined by the insurer using the following criteria.

- I. Re-sale value
- II. Normal life expectancy
- III. Current condition of your boat

Agreed Value - means that the insurer agrees to pay the full value listed on your policy in the event of a total loss and depreciation will not be applied. Under an Agreed Value policy, damage resulting from a partial loss is generally paid for on a replacement cost (new for old) basis, less your deductible so physical depreciation will not be factored into determining the value of the damaged items. An Agreed Value policy is the preferred option to protect your investment and provide peace of mind that you'll be paid in full for total losses. Most insurer will not offer Agreed Value on boats older than 15 years without a current survey and at some point, as the boat get older and its condition deteriorates, your insurer may completely take away Agreed Value as a valuation option and revert to Actual Cash Value. Getting a survey done on your boat every 5 years is an important tool to ensure you have proper valuation on your boat.

Lastly, it's important to increase your limit of your hull/boat insurance when doing upgrades on your boat such as upgraded electronics, custom bow cushions, Seadek and other additions that will increase the replacement cost of your vessel. Your insurance company will never pay more than the limit of insurance listed on the policy so increasing the value of your hull limit when you do upgrades is essential to ensure you're fully compensated for insured losses. It's always better to be slightly over-insured than under-insured.

Deductibles

The hull deductible is the amount you are personally responsible for when there is a loss to the hull, machinery, and equipment. Deductible options will range anywhere from \$250 to \$1,000 or more. The larger the deductible you assume the greater the discount you receive on your premiums. When comparing quotes from different companies make sure the deductibles are equivalent so you're comparing apples to apples. Also carefully consider the size of your deductible and not just the premium savings associated with a larger deductible. The deductible is the amount you will assume in the event of a loss so make sure you're comfortable assuming this dollar amount in a loss scenario. Lastly hull deductibles do not apply to contents, electronics, and dinghy's as they have their own deductible that are smaller and are set deductible that you are unable to change.

Last few items to keep in mind when thinking about your boat insurance policy. As boats get older insurers tend to offer more restrictive the terms. Once a boat hits a certain age the insurer will become a little more selective and may require a survey every few years depending on the individual insurance company. Older boats without an initial survey may have a difficult time securing coverage at all. In Ontario boat insurance is not mandatory unlike auto insurance however if you're financing your boat the financial institution will require comprehensive coverage to protect their interests and/or if you're mooring your boat at a marina you'll be required to carry a minimum amount of liability coverage. In today's world carrying 2 million in Liability limits is an absolute minimum.

As always read your policy and understand the terms of the contract you have with your insurer and if you're confused about your coverage or don't understand some of the terms reach out to your broker or MGA for clarification so there's no surprises in the event of a claim.

Sam Slade

Dry Conditions Lead to Low Water Levels: Board to Decrease Outflows

Lower than average precipitation and winter snowpack runoff have resulted in decreased inflows to Lake Ontario. The reduced inflows have resulted in lower water levels on Lake Ontario and the St. Lawrence River. In response to these conditions, the Board has decided to reduce outflows from Lake Ontario beginning on 10 April, 2021.

During January and February this year, the Board was deviating under authority granted by the International Joint Commission (IJC) to remove additional water from Lake Ontario as a result of the risk analysis in December 2020 showing approximately a 28% chance of water levels exceeding a damaging high water threshold in 2021. A total of 9.4 cm (3.7 in.) was removed from Lake Ontario to further reduce the risk of potentially damaging high water levels in late Spring and early Summer.

Due to the reduced spring runoff, the Board has decided to [reduce outflows](#) below those specified by the plan to restore the extra water removed during the winter to Lake Ontario at a rate of approximately 2 cm (0.8 in) of water to Lake Ontario per week for the next three weeks. After these 3 weeks, the Board will revert to plan-prescribed outflows.

This strategy will allow Lake Ontario and Lake St. Lawrence water levels to increase more than they would under plan-prescribed flows over the next few weeks. It now appears likely that Lake Ontario levels will remain [below long-term average](#) over the summer unless very wet weather occurs. Most forecast scenarios suggest that Lake Ontario levels will remain above critical low water level thresholds due to lower than average precipitation. Under this strategy, water levels in Lake St. Lawrence will experience short term increases as a result of its position as [forebay of the Moses-Saunders Dam](#). However most forecast scenarios indicate dry conditions that will likely result in significantly below average Lake St. Lawrence levels this spring and summer.

This strategy is expected to have negligible impacts at Lake St. Louis near Montreal compared with the other strategies considered. Lake St. Louis levels may be up to 10 cm lower than they would be under plan-prescribed flows for the next few weeks. However, most forecast scenarios suggest that Lake St. Louis levels will remain above critical low-level thresholds for the spring and summer.

The Board will continue to monitor conditions closely through the summer. Should dry conditions persist, the Board will meet again regularly to discuss potential actions to adjust outflows.

Information on hydrologic conditions, water levels and outflows, including graphics and photos, are available on the Board's website and posted to the Board's Facebook page at <https://www.facebook.com/InternationalLakeOntarioStLawrenceRiverBoard> (English), and more detailed information is available on its website at <https://www.ijc.org/en/loslr/b>.

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Or by email:ILOSLRB-USSection@usace.army.milec.cilofsl-iloslrbc.ca

The International Lake Ontario – St. Lawrence River Board specifies the outflows from Lake Ontario, according to Plan 2014 as required in the 2016 Supplementary Order from the International Joint Commission. This plan was agreed to by the United States and Canada in December 2016 in an effort to improve environmental performance while maintaining most of the benefits provided to other interests by the previous Plan 1958-D, which was in use since 1963. In determining outflows, the Board, in conjunction with its staff, pays close attention to water levels in the Lake Ontario-St. Lawrence River system and on the Great Lakes upstream, and to the effects on stakeholders within the basin.

The IJC announced that the size of the Board has been reduced from 12 members to 6 members effective 1 December, 2020. The re-structured Board continues to include one member each nominated by the Government of Canada, the Government of the United States, the Province of Quebec, the Province of Ontario and the State of New York and includes one additional member on the US side to ensure equal membership from both countries. Board members continue to serve in their personal and professional capacity and consider interests of the entire Lake Ontario-St. Lawrence River system. The Board's online membership page has been updated [here](#) to reflect this change. This re-structure does not fundamentally alter the process by which the Board makes regulatory decisions. All 6 previous Board members are serving on an [Interim Advisory Group \(IAG\)](#). The IAG continues to attend meetings and their recommendations and input on regulatory decisions is still given significant weight in the Board's final decision making process.

Water levels vary from year-to-year and throughout the year depending on weather and water supply conditions. Such variations benefit coastal wetlands and are critical to a healthy lake environment, but may at times and depending on individual circumstances increase the vulnerability of shoreline structures and reduce opportunities for recreational boating activities. The Board urges everyone to be prepared to live within the full range of levels that have occurred in the past and of those that may occur in the future. Based on historical observations and projected future conditions, at a minimum, Lake Ontario water levels are expected to range from a high of 75.92 m (249.1 ft.) to a low of 73.56 m (241.3 ft.) at infrequent intervals. However, it is also recognized that future climate conditions are uncertain, and more extreme water levels may be reached and these extremes may occur more often. Levels on the St. Lawrence River tend to vary more widely than on Lake Ontario. Also, these levels do not include the varying local effects of strong winds and wave action that significantly increase or decrease local water levels on both the lake and river, with temporary changes of over half a meter (two feet) possible in some locations. For more information, please see the Board's website (ijc.org/loslrbc) and Facebook page (<https://www.facebook.com/InternationalLakeOntarioStLawrenceRiverBoard>).

Midges!

Swarms of midges have descended upon Fifty Point these last couple of weeks. I have heard people call them flies, mosquitos, no-see-ums and damn-#%-stuck-in-my-paint!

Midges are related to flies in the order Diptera, because they have 2 wings. They are closely related to blackflies but are much less annoying because they don't bite. In addition to being friendlier, midges are also quite interesting. They can be found everywhere on the planet except the driest deserts. Midges that live in the Arctic can freeze dry over the winter and pop back to life in the warm moist air of spring.

They also love Fifty Point because they are an aquatic insect, meaning part of their life cycle occurs in the water. In this case, adult midges lay their eggs in the water, where the larvae grow and pupate. Several days or weeks later an adult midge emerges from the water ready to fly away and begin the cycle again. Most interestingly, the midges are sensitive to the water temperature in which they lay eggs. There are dozens of species and each one has a specific tolerance for water temperature. The midge mandible or teeth are made of a material, similar to a human fingernail, called chitin. Chitin preserves very well in lake sediments. Scientists can collect lake sediment cores dating back to the last Ice Age and by looking at the midges that lived through history they can get a good idea what the lake water temperatures were like through time. Think of them as nature's thermometer.

I'm sure you have seen the huge clouds of midges along the lake shore. These are where midges find mates and as you can see in the picture below, they all went for a date on my boat cover afterwards.

Jesse Hoist Vincent



A Personal Story from “Mad About You”

Hi there, my name is Dean and my wife of 48 years is Karyn. You may know us from being on the FPYC Board a couple of years ago.

This is our 3rd boat and we keep it on G dock at Fifty point. Boating has been our favourite summer pastime for the last 17 years. It all started with a 28 ft Four Winns that we purchased from the owners who slipped it at Bronte Outer Marina. We were so excited on our first launch day, and I didn't even know how to start it let alone drive it. Luckily my brother, who was an experienced boater, was with us that day helped with the navigating and driving to Fifty point where we docked it on C dock.

The first thing Karyn and I wanted to do was to join the Yacht Club so that we could meet new friends and take part in club activities. I have to confess, I liked saying we were members of a Yacht Club 😊.

I also remember saying to Karyn, we should get a sharpie and write everyone's name on the dock behind their boats so we could remember them.

Betty Lou Munro was the Commodore of the club back then and she was even more of a pistol back then than she is now. It was Brian and Betty Lou that helped us in creating our boat name, thanks BL.

We had that boat for 2 years and traded up to a newer 30 ft Four Winns that we still kept on C dock for another 7 years. In our 9 years on C dock, we have made many lifelong friends and not just summer friends, but travelling friends in the winter too. One of these friends told us once that boating is 20% boating and 80% social, and it's that 80% where you really appreciate the FPYC.

Our current boat is a 34 ft Cruisers Yacht that we moor on G dock, since we were told was too big for C dock (I didn't think so, but I don't make the rules). We love this new slip too and we have been so fortunate that we got to know a whole new bunch of people better and made even MORE friends.

That brings me to the whole point of boating, whether you're a sailor, power boater, or just like to come to the marina and use your boat for a cottage, it's a great place to be and hang out with friends.

Looking forward to seeing everyone on the water soon, because if we ever needed the relaxation of the park and the water, it's this year

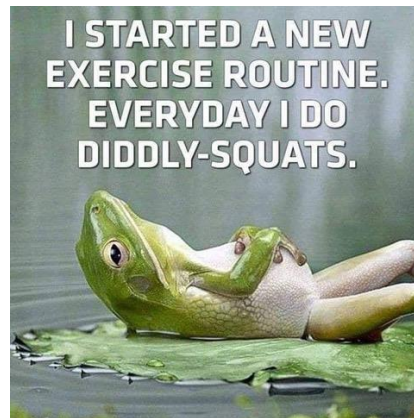
Have a safe summer

Dean & Karyn

Scuttlebutt



May Fun





Cooke Naval Architect Consultants Inc.
Marine Architect & Yacht Surveyor

Garry Cooke C.Eng. P.Eng.
SNAME, RINA, ABYC

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“Pot’s” and Pans

Well, we’re definitely moving on towards BBQ season! This recipe is quite simple and easy to make but yields a delicious pork chop that’s full of flavor, moist and tender. Enjoy.

This marinade works best with fat-free pork chops.

BEST PORK CHOPS

Marinade

½ cup (125 ml) water
1/3 cup (75 ml) soy sauce
¼ cup (50 ml) cooking oil
3 tbsp (50 ml) Lemon and Pepper seasoning
2 Garlic cloves, minced

6 Pork Chops, excess fat removed

Marinade: In a deep bowl, combine water, soy sauce, cooking oil, lemon pepper and garlic. Stir together well.

Place meat into marinade and marinate for at least 45 minutes. Cook over medium heat on the BBQ for about 25 minutes total time. Turn and baste during cooking time.

(Recipe courtesy of “Company’s Coming Barbeques”)





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



Steve & Lise Denison

[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>