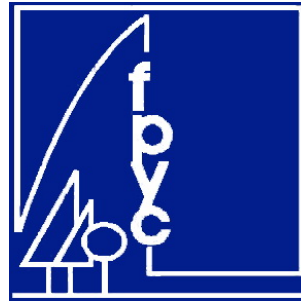


Scuttlebutt



September 2014

Fifty Point Yacht Club www.fpyc.ca

2014 Issue # 8



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



rev. 1

FPYC Executive 2014



Commodore
Brian Weber
wrstedy@gmail.com
(289) 235 9577



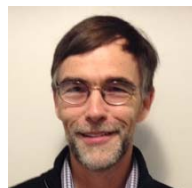
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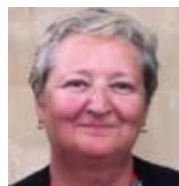
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From the Bridge...

Brian Weber, Commodore



Benefits of Yacht Clubs

Over the past four years, we have been into almost every club on the Lake with the exception of the section from Oswego to Cape Vincent. During our travels, we have met some very interesting people at various yacht clubs. It is these people that are the unheralded individuals that make a club and also give the club a reputation for being visitor friendly. We all have our favourite club to visit for various different reasons, but I am certain that a key factor we all look at is the welcome we receive at our favourite spot.

Hopefully, you have welcomed visitors when you have seen them on your dock and exchange the normal pleasantries and introduce yourself, give them the general layout of Fifty Point and see if they need anything. But what really makes an impression, is spending time talking with them and making new friends and talking about each of our yacht clubs. Many times you hear new and different things that can make some yacht club activities better, or learn about new activities that you would like to bring to your club.

What makes a yacht club successful? There are many answers for different reasons and it largely depends on club ideals and demographics. However, one of the main reasons all clubs exist is the love of water, friendships, camaraderie and doing things together. When clubs set up an event, they get involved and join in with the festivities with your current friends and join in with a larger group and hopefully make new friends. After all how did you make the friends you have now?

At all yacht clubs the executive members spend considerable hours of their time to set up activities that members enjoy. If anyone has a suggestion on a club cruise, racing, social event or any other activity, it is welcomed. Additional help to make an event happen is also welcomed. Support by members at every yacht club is appreciated as it makes the executive feel their hard work is worthwhile.

So come out and participate in FPYC events. Speaking of which, we have a few things left on our calendar. We still have:

- Racing Thursdays;
- Miniature sailboat races;
- Commodore's Anchor Cruise September 20th;
- Commodore's Ball; and
- FPYC Annual General Meeting.

The Commodore's Ball is scheduled for Saturday, November 15, 2014, at the Beacon in Jordan. Tickets are available from Mike Shaw (D 2) and Brian Weber (F 17). The cost is \$55 per person and there is a choice of entrée between beef, chicken and salmon. Please specify your choice at the time of purchase. Tickets will be available until November 8th.

...continued

From the Bridge...continued

Many thanks to Nancy and her staff for an excellent Customer Appreciation Day. Everyone who attended and enjoyed the day were all winners (despite the staff beating the boaters at volleyball). If you are counting that is two wins in a row for Nancy and her staff. We are looking at making a presentation to the HCA Board so that all new boaters to the marina indicate volleyball as one of their attributes...look out Nancy!

As we have recently communicated to members, the date of the Commodore's Cruise was changed to permit members would wished to participate in both the Pig Roast and the D Dock Lobster Dinner. Both events were well-attended and everyone enjoyed the day. We are also pleased to note that the Pirate Pig Roast raised approximately \$7,000 for charity.



Parking Lot Dance

This summer saw the revival of an old favourite...the parking lot dance! It was held by E dock and was very well attended. Judging by the crowd, a good time was had by all - perhaps we can have another one next year? Special thanks to Nancy and her staff for arranging the event and providing some great prizes!



Open Mike at FPYC

FPYC had its first 'Open Mike' talent showcase this summer. Members were invited to share their talents with those in attendance and we had quite a few members performing and watching the show. Special thanks to Cindy & Jeff Shrubbs on POGO (C37) and their band members for organizing this fun event and for sharing their talent with us!



Pirate Pig Roast

Tracey Russell, along with many volunteers, produced another successful Pirate Pig Roast on Saturday, August 23rd . Here are a few pictures...



Pirate Pig Roast



Port Credit Cruise

On August 2-4 we had one of the largest cruises in recent memory. Fifty Six people on 25 boats made their way from FPYC to PCYC. The day started out very foggy and was cool, but the event was very well attended and enjoyed by all. Special thanks to Cruise Captains Stephen and Anne Middleton for their hard work in providing the entrée for the Sunday night dinner!



Customer Appreciation Day

FPYC celebrated 'Customer Appreciation Day' this year on August 16th. The day started with a Poker Run which included a great deal of water and an equal amount of fun! Even though the weather didn't cooperate (a theme for the entire summer), we had a wonderful turnout. The Poker Run was followed with a great BBQ and horseshoes, bocce ball tournaments and finally the annual volleyball game! Many thanks to Nancy and her staff for a great event and the boaters hope to win next year!



Customer Appreciation Day



Customer Appreciation Day



Customer Appreciation Day





2014 Commodore's Ball

This year's Commodore's Ball will take place on Saturday, November 15, 2014, at the Ramada Jordan Beacon Harbourside Hotel & Suites.

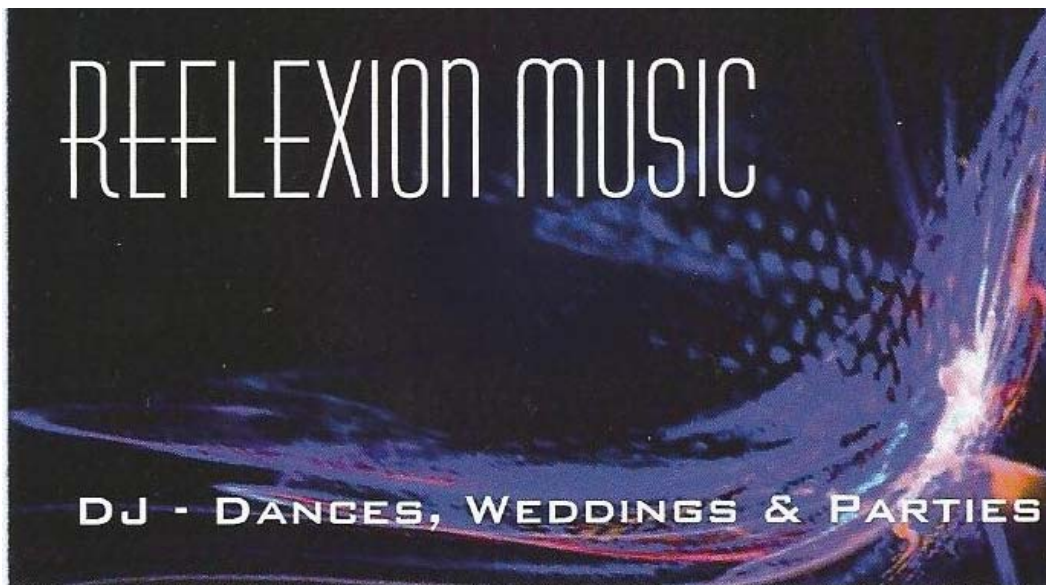
There will be a cash bar, with cocktails starting at 6:00 p.m. Dinner will be served at 7:00 p.m. with dancing to follow around 8:00 p.m.

Members have a choice of entrée between beef, chicken or salmon. There will be a bottle of red and white wine provided per table.

Tickets are available for \$55.00 per person. Last year almost 100 tickets were sold and we are hoping to have a similar number attend this year's event. The club must sell at least 80 tickets in order to recoup our cost.

The Ramada Jordan Beacon Harbourside has a terrific view of Lake Ontario from the dining area and we hope that you will come out and help us celebrate the end of FPYC's thirtieth anniversary year.

Tickets are available from Mike Shaw (D 2) or Brian Weber (F 17).



Contact: D.J. Doug Nixon (905) 537-9426



Ask to join FPYC - Fifty Point Yacht Club



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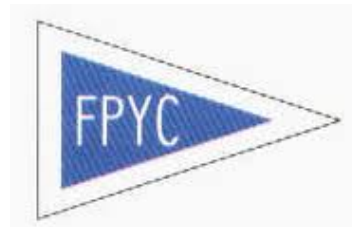


Do You Fly Your Burgee?

When you are travelling, do you fly your FPYC burgee? Some yacht clubs are starting to request that members must show a current yacht club membership card and fly their yacht club burgee.

Regularly, we are always looking to see what burgee a visitor is flying. This is always helpful from two aspects. It allows you to start a conversation recognizing their burgee and home port. Plus we know if they are getting a reciprocal slip. As an added feature it also demonstrates pride in membership at another yacht club.

We hope that when you are travelling, you are flying our burgee. If you do not have one, replacement burgees may be purchased from our Membership Directors.



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Nominations for Your 2015 Executive



The 2014 Yacht Club Executive would like to get you thinking about nominations for **YOUR** 2015 executive. A number of positions are coming to the end of their term, and it is critical that we have these key positions filled for the Yacht club to continue providing great service to its members.

Commodore – 2 year term
- Stephen Middleton
Vice Commodore – 2 year term
Secretary – 2 year term
Racing – 2 year term
Cruising – 1 X 2 year term
Communication/Scuttlebutt Editor – 2 year term
- Jayne Herring
Membership Director – 2 X 2 year term
Website Administrator – **New Position** – 2 year term
- Dave Goede
Volunteer Co-ordinator – 2 year term
Social—Gerri Waud , plus require additional person



Being a member of the Executive has been an exciting and enjoyable time. It is a way to connect with your fellow boaters, get to know more members of the Yacht Club and the Marina. You get to represent Fifty Point Yacht Club to visiting members and while travelling to name a few. People always say with many hands it makes light work which is very true and why it is so important to get some nominations in for these positions.

If you have any questions or have any interest in any of these positions, feel free to talk to any member of the executive. We would be more than happy to share our experiences and help as needed with the transition to the new executive



Rev.1

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Generating Higher Income

Since 2000 we have witnessed a decline in GIC returns resulting in a decline of returns from GICs of over 60%, from around 5%, to today's average of about 2%. Inflation during this time has averaged about 2.2% annually meaning that the investment may have lost some buying power since the returns were further eroded by income taxes.

Individuals committed to GICs generally have a fear of losing their principal. This is somewhat understandable after the financial turmoil of 2008/09; however a continued decline in purchasing power, out of a misguided belief in safety of capital, is devastating on one's long term financial future. Unless inflation is dead and will remain so for the rest of their lives, they are deluding themselves with this sense of security. So what are the options?

In the past we discussed Income Funds. Recently some members have asked us about generating higher income, so we feel this is good time to address income funds again. We will use the history of one very good performing fund, the Sentry Growth and Income Fund, to drive home this point. The risk rating for this fund is classified as low to medium risk.

Had you invested \$250,000 in this fund at its inception on August 8, 2008 (Just weeks prior to the start of the financial crisis) you would have established a monthly income of \$1,722.27, which has been paid consistently since then until June 30, 2014, totalling \$118,219, however of this total only \$47,020 would have been included in income; comprised of \$4,080 in dividends, \$15,141 in interest and foreign income and \$55,597 in capital gains (of which only 50% is included in income for tax purposes). In due course the taxman will get his share when the investment is disposed of as there will be capital gains, but as only 50% of capital gains is subject to tax, this make it an even more attractive investment. As at June 30, 2014 the investment was worth \$275,850! During this time the fund experienced declines, and at its lowest point the market value fell to below \$200,000. Investors who ignored the decline have since been rewarded for their patience.

How did the GIC investor fare over this time? Earning 2.5%, the investor would have received a total of \$36,979 during the same period, with all the income subject to tax in a non-registered account. Yes, on paper the GIC was never worth less than the \$250,000; however it also had no opportunity to appreciate. Comparing the income numbers provided above we see that the investor in the Sentry Growth and Income Fund has generated \$81,240 more in income and as at June 30 and had a capital gain of \$25,850. Equally important is that with the Sentry Fund, they paid less tax.

Our question? Should the guarantee of the GIC principal be really important in a portfolio with a long term view?

This article was prepared by Joe Lindo who is a Financial Advisor with HollisWealth Advisory Services Inc., a HollisWealthWealth Inc. Company. This is not an official publication of HollisWealth Advisory Services Inc. The views (including any recommendations) expressed in this article are those of the author alone, and they have not been approved by, and are not necessarily those of, HollisWealth Advisory Services Inc.

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Source: Morningstar as at June 30, 2014

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Christine's Galley



In the June Scuttlebutt I had a great recipe for a **Strawberry Cheesecake Martini** which was really good!

I made my own Amaretto which is so close to Disaronno and very easy to make so I thought I would provide the recipe :

Amaretto

1 cup water
1 cup white sugar
1/2 cup brown sugar
2 cups vodka
2 tablespoons almond extract
2 teaspoons vanilla

In saucepan over medium heat combine water, white and brown sugars and bring to a boil making sure all the sugars are dissolved.

Remove from heat and cool 10 minutes.

Stir in the next 3 ingredients (Vodka, almond, vanilla)

Store in sealed bottle.

It can be served right away or let it age a few weeks.



Add the amaretto to the Strawberry Shortcake Martini and enjoy.

"Hangover.....The wrath of grapes"

September Race Report

By Garry Cooke

Racing was held throughout the summer this year with our neighbour club Newport YC. There were 16 boats registered with an average attendance of 9 or 10 boats every Tuesday evening. Some races were also held on Thursday, but were less formal.

The final racing series will be Saturday, September 6, 2014, where three races will be run with a BBQ held at Newport YC after the race.

The race results are posted on the notice board outside the Fifty Point Marina office.

Winter Pub Nights

I would like to organize a few pub nights during the off-season. If you have something to share at one of the nights, please let me know and we can organize a video or slide show.



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Wind, Weather and Waves

By Doug Nixon

Warm Front or Low Pressure Approaching

Weather – Sky and Clouds

Early on the weather will be fair with patches or thin layers of mid-and/or high cloud (Ac-altocumulous and / or Ci-cirrus/Cs-cirrostratus), but the clouds will steadily increase becoming overcast. With the warm front, a period of rain or thunder showers then misty conditions with low clouds near the front. If a low is passing near or to the south of you, steady light rain with mist and low clouds may occur.

Later on with a strong low passing near or to your south, the layers will thicken to As-altostratus, then it will rain. With a weak low, a low passing well to your north, or a weak warm front, you will see broken layers of Ac thickening to overcast, then showers. Embedded thunder showers during late spring and summer may occur. As the warm front/low nears, higher cloud layers are often replaced by low clouds (Sc-stratocumulus and St-stratus) and mist in or near the rain, followed by fog and drizzle until the front passes and wind shifts.

Weather – Wind

Early on the winds will be light from northeast to southeast, becoming light to moderate from the east quadrant as clouds thicken.

Later as the low is passing to your south, winds will back (change direction counter clockwise) and moderate. If a low is passing to your north, winds will veer (change direction clockwise) gradually changing to the southeast or south then southwest after the warm front passes.

Weather – Pressure

Pressure will fall until the front passes then will steady or rise slightly. If low is passing to your south, the pressure will fall until the winds back to the north then will steady or will rise slowly.



Cirrus Clouds - Thin and wispy



Cirrostratus - Milky, translucent cloud veil of ice crystals, which sometimes causes halo appearances around moon and sun.

...continued



Altostratus Clouds - Dense, gray layer cloud, often evenly and opaquely, which lets the sun shine through only a little



Stratocumulus Clouds - Low, lumpy layer of clouds

*“Hen’s scarts and mare’s tails make lofty ships carry low sails”
“Trace in the sky the painter’s brush, then winds around you soon will rush”*



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Cruising Schedule

2014—Schedule

Last one of the year!

Commodore's Anchor cruise - September 20-21

Please contact Cruise Directors
Chris Almeida or Stephen Middleton
for more information, OR if you have any ideas
for next year!



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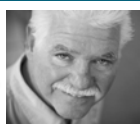


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