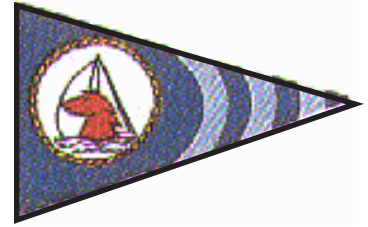


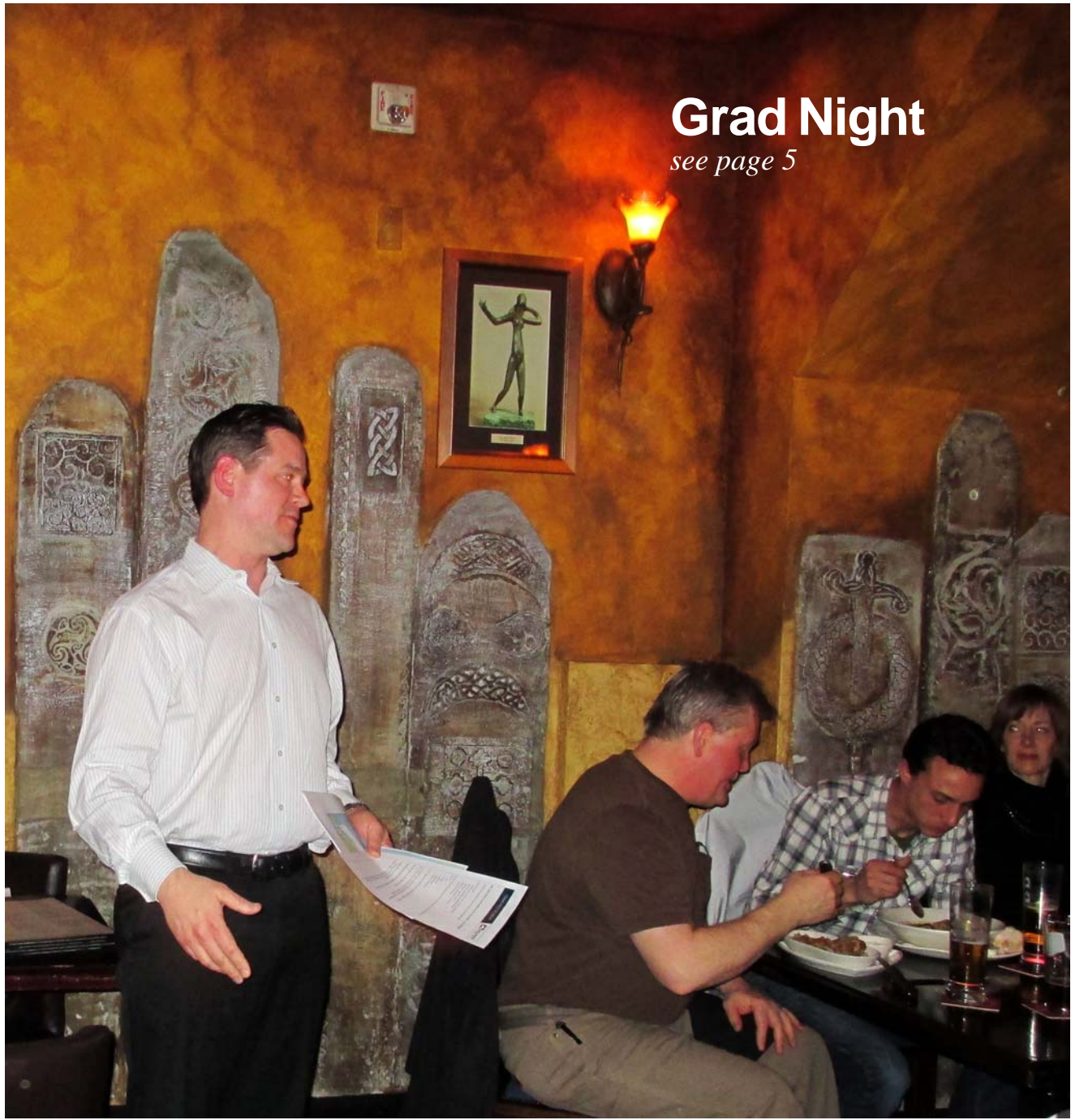
Langley Power & Sail Squadron

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VOLUME 25 NO 1

MARCH 2014



Grad Night

see page 5

Commander

by Jay Chalkman



This will be my last report as Commander for the Langley Squadron. Being Commander has been both a privilege and a learning experience for me. It has given me insight into the Canadian Power and Sail Squadron organization nationally, regionally and at the squadron level. Most importantly, this experience has given me an appreciation for the many dedicated volunteers who are committed to teaching safe boating and promoting the organization.

There are many people working behind the scenes to keep our squadron operating and providing courses. For example, they make sure our students are registered, books are in order, minutes taken and cruises are organized. I have also gained a further respect for instructors who remain committed to providing the best courses they can for our students. They continue to go the “extra mile” to provide individual help when needed. They also provide not just the required course content, but the material that the students really need to become safe boaters. Our training officers work hard to keep the squadron courses organized, current and interesting. The CPS organization is made up of many diverse individuals who come together to promote the common goal of safe boating. Through this common goal, we make new friends, have fun and enjoy cruising our incredible West Coast.

As the squadron membership changes, so too must the organization. Langley squadron continues to meet these challenges by focusing on what we do best. This would be providing courses that go beyond the minimum and valuing “what works”. The squadron is also dedicated to supporting its membership by hosting social events such as, pub nights, cruises and picnics. Established members are always there to welcome new members and helping them with their boating adventures. Jeff Adams has agreed to step forward to be commander next year. I

BRIDGE

COMMANDER:

Jay Chalkman..532-7963

ADMINISTRATION OFFICER:

Jim Henderson 856-6771

TRAINING OFFICER:

Brian Chapman 888-6466

SECRETARY:

Alison Chapman 888-6466

TREASURER:

Lisa Fawkes 882-1543

PUBLIC RELATIONS OFFICER:

Shane Fawkes 882-1543

COMMUNICATIONS OFFICER:

Darryl Day 531-4664

MEMBERSHIP OFFICER:

Bob Stone 882-1048

PUBLICATIONS OFFICER:

Ed Bolli 534-8422

ASST. TRAINING OFFICER:

Jim Hornell 888-7149

SOCIAL COMMITTEE:

Candace Stone 882-1048

ASST TRAINING, BOATING:

Bill Woodall 858-4643

CHIEF PROCTOR

Terry Brunner 534-9838

CRUISEMASTER:

Jeff & Leanne Adams 881-2220

WEBMASTER:

Sandie Henderson 856-6771

HISTORIAN:

Terry Watling 313-9596

PAST COMMANDER

Shane Fawkes 882-1543

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EDITOR ED BOLLI

Langley Datum Data

Training

by Jay Chalkman

Langley CPS has been busy again with its winter course offerings. During this winter session the squadron presented the following courses: Boating Basics, Boating Essentials, Sailing, VHS Radio and Electronic Charting. At present there are seventeen people registered for the VHF Radio course. With this many students, I am sure extra training volunteers will be welcomed.

Both of our training officers, Brian Chapman and Jim Hornell, are busy providing and organizing courses for both experienced and new boaters. The Electronic Charting course looks to be very interesting and will help our members get the very most out of their expensive chart plotters and computer programs. I am sure this course will help them understand what they can really do with those remarkable electronic gadgets. Brian Chapman and Jim Hornell

also want new ideas about which courses to offer. New ideas from our membership are always welcomed. This information helps our training officers decide what courses people really want.

There have been some challenges presenting the material from the new Boating Basics Course and Boating Essentials course. Our instructors, however, remain committed to providing the necessary foundational skills that new boaters really need, not just what is just required.

If you want to connect with squadron friends and learn something new, take one of our advanced courses. You will be challenged, have some fun and meet other likeminded boaters.

Please stay tuned for new course information as it comes out.

Jay Chalkman

Visit our web site: www.langleysquadron.com

Commander

continued

know Jeff will do a great job and bring many new ideas to the squadron. I wish him the best of luck, but I know he won't need it.

Lastly, cruising season is just around the corner. Come out to one of the cruises and enjoy some social time with old friends and meet some new friends. There is always warm hospitality and good times with fellow members. If you are a new boater, please contact one of

the Bridge members, and they will find a "buddy boat" to cross the Strait with you.

PS: Check the water level in those flooded house batteries on a monthly basis. Or . . . you may end up buying new batteries.

*Commander
Jay Chalkman*

Welcome new Members

by Leanne Adams



Welcome to Gerry McPeake who recently graduated from the Boating Essentials and Marine Radio courses. After buying his 1992, 32 foot Bayliner “Double Trouble” he was motivated to get a few courses completed. He is a member of Burrard Yacht Club and spends his boating time in Howe Sound. He is a new boater, so we hope to see the McPeake family at the cruises this year. There is no better way to get to know your boat then at a cruise, you will quickly find the club is a wealth of knowledge. Sea you on the water!



Ahoy to Jamie Bobyk who graduated from the Boating Essentials course in the winter of 2013, he took this course to learn more about charting. Jamie is keen to take more courses and is interested in the Seamanship, Advanced Piloting, Weather and more. Courses run January, and September so make sure you sign up on-line. Jamie has a 1972, 42 foot Uniflite Double Cabin Cruiser “The Blue Pearl”. She is kept in Crescent Beach and they boat mostly off the coast of Point Roberts. We hope to see Jamie and family at the Victoria Day weekend Cruise at Salt Spring Island.

A funny story Jamie shared, his wife likes to pretend she is Xena Warrior Princess with her “safety stick” as they pass by boats in the marina. I am sure many of us co-captains can relate as it truly feels like we are helping with the boat pole in hand. Jamie has boated on and off since he was a young boy, he also sings, plays guitar and cooks. Sounds like great skills to have on the water! Welcome to the club.

Graduation and Certificate Presentation

by Terry Watling



On Jan. 23rd Langley CPS had their student grad night at the Dublin Crossing. What a good turn out it was, with 7 students getting their CPS certificates for passing the Fall Boating Essentials course. Jeff Adams invited a guest speaker, Sean Thompson. He is a marine insurance broker. Sean gave a lecture on marine insurance polices and the different types of polices available to a CPS member. Thanks for every one that came out and I hope you enjoy the photos I took that night.

Terry



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Grad Night

continued



If you missed the presentation at Grad Night, it is in printed version on the following pages.



Marine Insurance Presentation
Exclusively for the Canadian Power Squadron

Explain the role of the Insurance Broker and the advantages in dealing with a Marine Insurance Specialist

Types of yacht coverage available and what the coverage is

Differende between Guaranteed Replacement Cost Policies, Replacement Cost / Agreed Value Policies and Actual Cash Value Policies

Outline the benefits offered through the CPS policy

When are marine surveys required

What are the typical navigational limits on most policies?

How claims are processed and what an owner can expect to happen

Policy Exclusions!

The Marine Insurance Broker

- Knows to gather the necessary & relevant information to obtain the best coverage at the best rates. It's up to the applicant to provide this information so that the broker can use it! Take the time to complete an application form with all the info, as this will assist in keeping the premium low.
- Continue to update your broker with major vessel upgrades and additional courses obtained, as these could assist with the annual premium.
- Understands a boat owner's needs and will obtain coverage that suits their requirements based on relevant factors such as age and type of vessel.
- Dolphin insures over 4000 boats and can leverage Underwriters to accept various requests.
- In the event of a claim, a marine broker is essential as they understand boats, which is much more difficult than other types of insurance.

Types of Yacht Coverage

- **Guaranteed Replacement Cost Policy** – Underwriters will pay more than the insured limit in the event of a total loss.
- **Replacement Cost Policy (Agreed value/ Stated Amount)** – Underwriters will pay the stated limit amount for a Total Loss and will repair or replace damage parts (and repair hull damage) with NEW parts, regardless of the age of the damage part with no depreciation.
- **Actual Cash Value Policy** – Underwriters will apply depreciation to the total cost of the claim and pay the value of the damage parts (or hull) based on their actual value at the time of the loss. Generally this is 10% per year, to 50% max. The CPS policy is not this!
- **Liability Only** – No coverage for damage to the vessel or theft or vandalism. The limit applies ONLY to third party damage or injury.
- **Liveaboard** – Underwriters approve the owners to Liveaboard the vessel fulltime. Slight increase in premium but the coverage's are enhanced.
- Smaller, trailerable boats should contain specific waterskiing liability coverage.

General Policy Highlights

- **Guaranteed Replacement Cost (GRC):** If you have owned your vessel since new, in the event of a total loss on a vessel that is less than 3 years old, the policy will replace the vessel with new of same model.
- **Total Loss - Agreed Value/Stated Amount:** In the event of a total loss to your watercraft, the policy will pay the agreed amount listed on the declaration page of the policy without depreciation and no deductible applies.
- **Partial Loss - No Depreciation:** The policy pay the cost to repair or replace with material of like kind and quality, without deduction for depreciation, regardless of the year of the vessel.
- **Declining Deductible:** For each year you remain claims free, the Hull deductible is lowered by 10% to a max of 50%. A reward for good boating.
- **Reduced Deductible for Vandalism:** The policy deductible will be lowered to \$250 for vessel damages resulting from vandalism.
- **No Fault Fire Deductible Waived:** If the loss or damage is caused by fire not originating from your yacht or results from a collision caused by another vessel while your vessel is moored in its regular berth at a professionally run marina, no deductible will apply.
- **Consequential Damage from Wear and Tear or Gradual Deterioration:** If any of the following occur as a result of the above excluded peril, the policy will cover the direct loss that results: FIRE, SINKING, SUBMERSION, RIGGING FAILURE, and COLLISION or STRANDING.
- **Emergency Towing and Service:** Coverage for payment up to \$5,000 for reasonable costs incurred if commercial towing and/or emergency assistance must be obtained for your watercraft.
- **Extra Expense:** The Policy will pay reasonable additional out of pocket expenses incurred by reason of the loss up to \$1,000.
- **Rodent & Vermin:** Coverage is included.

Marine Surveys

- The General requirements for surveys to be provided;
 - **Vessels 20 years old and over.**
 - **Vessels 25' and longer.**
 - **Every 10 years.**
 - **3 to 4 year old surveys generally accepted**

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- Acceptable marine surveys will contain the current condition of the vessel, outlining its overall condition, equipment aboard, details of mechanics. Any recommendations required and it's current market value.
- Most Underwriters will not accept an in-water survey, so ask your broker before obtaining one if this will be acceptable. However a diver's inspection is usually satisfactory if more convenient!
- You can expect approx \$17 / foot for a survey, not including lift and time ashore.

U.S. surveyors are generally acceptable but must have either NAMS or SAMS accreditations. ABYC is not an acceptable accreditation on its own.

Navigation Limits

- CPS policies offer the widest area of coverage for local sailing stating:
“The territorial waters of British Columbia and the West Coast of Vancouver Island and West Coast of Queen Charlotte Islands, Puget Sound and adjacent waters, and the Straits of Juan de Fuca, Southeastern Alaska, not west of Cape Spencer but warranted not to navigate on the Fraser River east of the mouth of the Sumas River, or on the coast of Washington State south of 48 degrees North Latitude”
- Many other insurance policies will limit you to inside waters only depending on the size of your vessel and your experience.

Claims Process

- **CALL YOUR INSURANCE BROKER AS SOON AS POSSIBLE.**
- Details of the claim will be obtain from the broker initially, who will pass this onto your Underwriter. They will assign an adjuster who will either contact you or meet you within 24 hours.
- If possible, repairs should be held off until the adjuster has visited and inspected the damage. If in remote areas, take colour photos if possible.
- It's always your boat, therefore you have a say where the repairs are done and they should always be done to your liking. Unlike ICBC, you are responsible for the repairs to your boat.

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- Keep in contact with your adjuster and advise them of any changes, or feel free to ask them any questions at any time.
- Once the repairs are completed, a Release of All Claims will be required to be signed by the vessel owner and a cheque drafted by the insurance company less the deductible.
- Go boating!

Common Policy Exclusions

CPS marine policies are ALL RISKS. So if it's not excluded.....IT'S COVERED!

- **Mechanical breakdown, wear and tear or gradual deterioration.**

This will include:

- Mold, wet or dry rot, rust, corrosion, weathering
- Marring, scratching, superficial denting
- Electrolysis, galvanic action
- Blistering, delamination or osmosis
- Lack of maintenance
-

However if one of the above listed items causes any of the below, it the loss will be covered:

- Fire
- Sinking
- Submersion
- Rigging failure
- Collision or stranding

- **Latent Defect:** Not covered, but the resulting physical damage would be
- **Ice or Freezing:** No coverage to engine or machinery, unless winterization has been carried out by a licensed mechanic or licensed shiprepairer.
No coverage for any other part of the vessel.
- **Mysterious disappearance** of equipment or electronics or personal effects.
- **Property NOT covered would include:**
Currency, jewellery, furs, china, silver, valuable papers, antiques, collectibles, computer hardware and software (unless used as navigation) portable telephones.

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Notice of Annual General Meeting

To the Members of Langley Power and Sail Squadron

Take Notice, the Annual General Meeting of Langley Power and Sail Squadron will be held at the **Fort Langley Lions Hall**, 23022 88th Ave, Fort Langley, BC, **on May 3rd 2014, at 1800** for the purpose of:

- a) receiving and, if thought fit, approving the reports of the Officers of the Squadron;
- b) receiving and, if thought fit, approving the financial statements of the Squadron for the 12 month period ending March 31st 2014, and the report of the Squadron Financial Reviewer thereon;
- c) electing the Officers of the Squadron;
- d) appointing the Squadron Auditor;
- e) considering such further and other business as may properly come before the Meeting.

The report of the Squadron Nominating Committee is on the following page and forms part of this notice. Under Squadron Regulation 12.1, any further nominations must be made by way of petition in writing, signed by not less than 5 Members of this Squadron who shall confirm the consent of their nominee to stand for election. The petition must be filed with the Squadron Secretary not less than 2 days prior to the date of this Meeting.

DATED this 15th of February 2014

2013/14 Squadron Secretary
Lisa Fawkes

Call Terry: 604 940-9291

Boats for Sale *or Darryl: 604 866-5111*

Tanna III 41' Canoe Cove (1976)

Cool Change 24' Champion (1988)



LANGLEY POWER AND SAIL SQUADRON NOMINATING REPORT, FEBRUARY 15th 2014

1. The Squadron Nominating Committee nominates the following Members for election as Squadron Officers:

Commander	Cdr Jeff Adams
Executive Officer	Jay Chalkman
Administration Officer	Jim Henderson
Training Officer	Brian Chapman
Secretary	Lisa Fawkes
Treasurer	Alison Chapman
Public Relations Officer	Shane Fawkes
Membership	Bob Stone
Marep	Position to be filled

2. The Squadron Nominating Committee also nominates the following Members for election as Squadron Officers, if elected, will have the duties indicated next to their names assigned to them by the Squadron Executive Committee pursuant to Squadron Regulation 6.2.1(d):

Publications Officer	Ed Bolli
Communications Officer	Darryl Day

3. The Squadron Nominating Committee also nominates the following Member for the appointment by the Members as Auditor of the Squadron:

Financial Reviewer	Doug Romilly
---------------------------	---------------------

4. The Squadron Nominating Committee advises that, if elected, the Nominee for Commander intends to appoint the following Members as Staff Officers:

Supply Officer	Jim Henderson
Programs Officer	Position to be filled
Socials Officer	Candace Stone
Cruise Master	Tammy McFarlane
Historian	Terry Watling
Electronic Communication	Position to be filled
Environment Officer	Position to be filled
USPS Liaison	Sandie Henderson
Chief Proctor	Ron Ruffeski
Web Master	Shane Fawkes
Asst Training Boating	Bill Woodall
Asst Training	Jim Hornell
Registrar(s)	Joy & Ron Ruffeski

5. The Squadron Nominating Committee also advises that:

a) the following Member will serve on the Squadron Executive Committee by virtue of his position as immediate Past Commander, and does not require election or appointment:

Past Commander	P/Cdr Jay Chalkman
-----------------------	---------------------------

b) pursuant to Squadron Regulation 9.14.1, the following Members will serve on the Squadron Nominating Committee for 2014/2015 by virtue of their position, and do not require election or appointment

Incoming Commander	Jeff Adams
Immediate Past Commander	Jay Chalkman
Past Commander	Shane Fawkes

Respectfully submitted

Jay Chalkman
Shane Fawkes
Bob Stone

Langley Datum Data

LANGLEY POWER SQUADRON - 2014 CRUISE SCHEDULE

by Tami McFarlane



CRUISE #1: APRIL 26 & 27 – LADYSMITH MARITIME MARINA

New docks will be in and they can accommodate us. Potluck dinner, Saturday night. Maritime museum, antique shops.

Book early!

Tom (marina manager) 1-250-245-1146

CRUISE #2: MAY 17 thru 19 – ANCHORAGE – SALT SPRING ISLAND GANGES

Join the **anchor adventure** as we all raft together in the bay! For those not wanting to anchor, book your spot at the dock! Salt Spring has a great dinghy dock also!

Famous Market in the Park on Saturday, May 17th

Sunday Brunch at the Salt Spring Inn Sunday May 18th

Ganges Marina: 1-250-537-5242

CRUISE #3: JUNE 14 & 15 – BOAT FOR HOPE - ROYAL VAN / FALSE CREEK

Boats needed! http://www.youtube.com/watch?v=4MqNa0b9_4g

A wonderful opportunity for all Power Squadron members to contribute their time and promote safe boating! Moorage, if needed, will be provided at Royal Vancouver Yacht Club on Friday and Saturday nights. Skippers Banquet at Royal Vancouver Yacht Club, Monday night, June 16th

Andrew Forshner (Variety Children's Charity): 604-268-3890

CRUISE #4: JUNE 28 thru JULY 1 – MILL BAY

What can we say... Mill Bay is GREAT... wine tour, pastry tour, fishing/prawning, barbeque, [Kinsol Trestle walking tour](#), fireworks!!! Free kayak and paddle board rentals. Anyone who didn't attend last year missed an absolutely fabulous time... so make sure you attend this year, as it's an amazing way to spend the July 1st long weekend!

Josh: 1-250-743-4303

CRUISE #5: INTEGRATED CRUISE - TBA

NEW MEMBER AND ALSO NEW TO BOATING? We can arrange a "crossing buddy" to help you navigate the Strait!

MAKE SURE TO BOOK MARINAS EARLY and make sure you let them know you're with the Langley Power Squadron! **Please also email me: Tami McFarlane tamimac2@hotmail.com – I need to know: number of people attending, telephone number, boat name, overall length, date in/out.**

SEE YOU ON THE WATER!