

## Important Upcoming Dates!

**Spring Meeting and Lunch  
Saturday, March 13**

(details on page 7)

**Discount Shopping Night at  
Svendsen's Chandlery  
Saturday, April 10**

New! Rig shop bonus, see page 7

**Sail Trim Clinic for Racers and  
Cruisers, Golden Gate YC  
Saturday, April 17**

Watch for all Upcoming Events and make  
Reservations at [www.Islander36.org](http://www.Islander36.org)

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## Campaigning Orion

*An Interview with BAADS*

*The Islander 36 Association interviews Commodore Ed Gallagher and Orion skipper Ray Duran about the BAADS organization, adaptive technology for accessible sailing, and racing Orion with the I-36 fleet. For more information, visit [www.BAADS.org](http://www.BAADS.org), and be sure to click the link to Ed's interview on the NBC TODAY show, "One Man's Blind Ambition: Doing it All Without Seeing a Thing" for great video of Ed skippering Orion using Skype.*

*What is BAADS and what is the organization all about?*

The Bay Area Association of Disabled Sailors (BAADS) was formed 22 years ago at Lake Merritt in Oakland. It was then that the concept of co-ability, matching the special abilities of disabled sailors with each other to make a full crew and safely challenge the seas, was born. We soon outgrew our inland/lake amenities and moved to our present location at South Beach Harbor/Pier 40 in San Francisco.



*BAADS Commodore Ed Gallagher and Genoa*

Our fleet currently consists of 20+ purpose-built accessible dinghies for sail training and racing, which are assembled every Saturday and sailed or raced in nearby McCovey Cove. Our keelboat fleet consists of *Raven*, a Freedom 20, *Heidi*, a Ranger 23, *Tashi*, a Catalina 30, and *Orion*, our flagship Islander 36. Keelboats sail every Sunday at noon.

We are a recognized 501(c) 3 charitable organization. All donations are tax deductible.

*BAADS just celebrated a 20-year anniversary. Where do you see the organization going in the next 20?*

Naturally, sustaining the organization financially and keeping the fleet in safe, working condition is our day to day mission, but we'll continue to seek out or create new adaptive technology that enables sailors of all abilities to enjoy the sport safely and comfortably. Expanding our outreach to introduce sailing to returning vets, young people and the disadvantaged through continuing education and on-the-water training is among our aims. Adding offshore sailing to our already active keelboat program and generally, we hope to just continue being a fun, solid and reliable friend in the San Francisco Bay sailing community.

*How did Orion come to join the BAADS fleet?*

*Orion* came to join the BAADS fleet in late 2007 when our good friend, Fred Freund (Sausalito Yacht Club), in conjunction with BAADS founding member,

**Campaigning Orion** continued on page 3.



Islander 36 Association  
of San Francisco Bay  
www.Islander36.org

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# Commodore's Corner

*From Michele Williams, Commodore*

Happy New Year to all Islander 36 owners, crew, and friends!

As the Association heads into middle age (we did just celebrate our 35<sup>th</sup> birthday, after all), I am led to wonder what is in store for us in this new decade. At our Fall Meeting, we looked back on the path that has brought us to be one of the most respected sailing groups on the bay. Though the economy has prospered and faltered and housing has bubbled and popped, our group of intrepid sailors has remained strong and even slowly but consistently gained members.

In my look back on our history, I saw the many currents through which our Association has flowed. A racing focus moving into more cruising and then back and forth between the two. Children participating in the cruises to grandchildren being a joy to watch. I think that's what has kept our Association strong – the ability and willingness to change with the needs of the group, to flow with the current, to ride the tide.

So, let's go with that, let's use 2010 to explore new waters and have new adventures. We have some new destinations and themes for our cruises and some potential new racers to expand our fleet. We have a great year planned for us by our Racing and Cruise Chairs. Take a look at both schedules; join an event

you haven't previously tried, go ahead and jump in – the water's fine.

~ Michele

The calm is on the water and part of us would linger by the shore.  
For ships are safe in harbor, but that's not what ships are for.

– Song "Ships" by Tom Kimmel & Michael Lille

## Our Growing Membership

Bob Knickerbocker, Membership Chairman, reports that in 2009, the Islander 36 Association added 39 new members to our roster!

We are happy to welcome new Commercial member, Rooster Sails from northern California. Check out their ad on the back page of the newsletter.

By location, the new member count breaks down as follows:

Australia	1
British Columbia	2
Souther California	5
Northern California	12
Connecticut	1
Illinois	2
Massachusetts	1
Maryland	1
Michigan	5
Texas	2
Washington	4
Wisconsin	1

## Campaigning Orion, continued from page 1

Laurence Kornfield, generously donated her to our organization. After a thorough haul-out, new paint and bottom job, she has been meticulously maintained and has served as the flagship of our fleet ever since. Hundreds of sailors of all abilities have enjoyed time on her decks and remain very grateful to Mr. Freund and Mr. Kornfield.

### *What engineering was used on Orion to make her accessible to BAADS sailors?*

Since joining the fleet, *Orion* has undergone a number of adaptive improvements. First, the rigging was re-engineered to lead all lines safely back to the cockpit, including a newly fabricated mast sleeve, heavier blocks and larger self-tailing winches. D-ring clasps and three-point harness systems (seat-belt assemblies) and hand-holds were installed. And finally, a sliding track/Hoyer<sup>TM</sup> lift assembly was mounted on the boom enabling us to swing the boom out to the dock, hoist a sailor from their chair and safely guide them onboard or down into the cabin.

### *How was Orion's first racing season with the I-36 fleet?*

From Ray: Racing with I-36 fleet has been an absolute, total blast! We've had the pleasure of meeting some great friends, terrific sailors and have enjoyed every minute of our time with the Islander 36 Association. In fact it was the association that inspired us to enter the racing circuit in the first place. We were graciously invited to attend the I-36 race clinic at Golden Gate Yacht Club and spent training time after lunch with Dan Knox and the crew of *Luna Sea*, which was quite an experience itself - we love that guy!

Since then, we've sailed the Jazz Cup twice, the Great Vallejo race, a half-dozen YRA I-36 One Design contests (including the Second Half Season Opener and the 2009 Nationals), 12 starts/finishes in the South Beach Yacht Club Beer Cannery and are

currently 3 races into South Beach's Island Fever series.

Despite our less-than-spectacular season finishes, we have continued to receive support and encouragement from our good friends in the I-36 Association and are having the time of our lives!

We don't expect new racing sails to bring us a bullet finish anytime too soon, we just don't want to take any more grief from Dan Knox for losing to a Hunter!



### *Tell us about Orion's racing crew.*

*Orion* Skipper, Ray Duran (in photo above) came aboard to BAADS in April 2008 and has sailed out for the past 93 consecutive weeks, with some exceptions to weather, including our weekly Sunday on the Bay sails, overnights/cruise-outs, training cruises and a recent overnight coastal cruise to picturesque Drakes Bay/Pt. Reyes.

Our racing crews vary a little with each race as we try to open the opportunity to our entire membership, but there are a few core sailors who can't get enough of the racing action:

Chris Rubke (who also skips BAADS' Catalina 30, *Tashi*) is on hand dividing his time expertly between the helm and foredeck. Sailing isn't rocket science, but since that's what he does on land, it's good to have him aboard anyway.

Tom Allegretti, who despite severely limited vision, is an expert line manager and serves as our main man on mainsheet.

Blind sailor, Walter Reneiri sails strictly by the feel of the heel, the sound of sails and water rushing past the hull. . .he drives, moves around on deck and handles the sheets like there's no tomorrow.

Deaf sailor, Sergei, communicates with sign language only, reads lips a little, and only speaks Russian, but with his great instincts and the pseudo-nautical sign language we've kind of invented on board, he knows his business and gets to it swiftly.

Little Persons, Daniel Margules is a strong, exquisite sailor and tactician who stays two moves ahead of the crew, and BAADS Social Secretary, Pam Prentice, is just tons of fun to sail with!

Naturally, Commodore Ed Gallagher and his trusty sailing guide dog Genoa are on hand on occasion to crack the whip and keep us all in shape.

Regardless of the outcome of each race, just getting to the line and finishing, under all conditions on the San Francisco Bay is a remarkable feat and a very cool experience on board.

### *Editor Notes*

*Ray created a cool photo log of the sailing adventures of BAADS during the year. Check out one of the log pages on page 10.*

*You can support BAADS by visiting their website and becoming a member or making a tax deductible donation to the organization.*

*You can also support the BAADS raffle for a beautiful model of an Islander Freeport 36. See the article, An Islander Love Story, on page 9.*

# Understanding Boat Insurance

By Don Schumacher, I-36 Blue Streak

Boat insurance needs your special attention because there are many sources and designs but many fewer than for motor cars, and it has its' own peculiarities.

I have managed insurance issues for my projects for two national firms, the Dow Chemical Co; the Bechtel Corp and for Sierra Services (DBA) - my own consulting work. In addition I have managed insurance for a local non-profit organization with a capital worth of \$10m and an annual insurance bill of \$25k. I have used retired insurance executives to consult on long term and current needs to guide me in my decisions/recommendations. One way or another this has encompassed accident, fire, errors and omissions, liability, acts of employees/associates, boat, automobile, earthquake, flood, umbrella, among others. None of which makes me an expert, an agent, or even a marvelously informed individual.

To me boat insurance is intended to cover damage to one's own boat for four main things: loss by fire, loss by sinking, loss by theft, loss by collision plus liability for injury to other persons (or guests,) or damage to other property. Most other items and deductible should be considered for self insurance. When considering approaches to insurance remember that any claim may have a long term effect on your premium. Insurance companies, like any other company, are in the business to make money, not to pay claims or to return your premiums when you need them. A bad record of claims could also prevent renewal of your policy, making it difficult to replace. While your policy cannot be cancelled, it could be shortened or revised. You may also be subject to non-renewal if your accident, DMV, or other record suggests you are a bad risk.

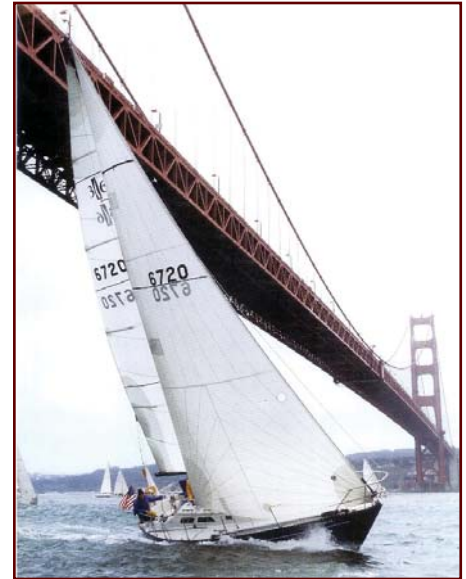
Many policies first deny coverage if you are racing followed by specific exception in the policy for racing, thus

setting the groundwork for possible non-renewal:

- Your age and history of claims can have a negative impact on your ability to continue with your present insurance.
- While racing is usually covered, care must be taken so as to understand how it is covered and under what circumstance. Rigging specifically may not be covered. Always file a protest and require a hearing and findings in the event of an incident.
- Investigate what range you have offshore: in SF: Bodega Head to Pt. Sur may be your limit without a special endorsement.

Understand if your agent (salesman) is part of the decision process in the award of damages, and if he will help you and will not leave you to another department in the insurance company. In the event of a claim that agent may not be part of your claim processing. That agent and firm is a third party with a stake in how the claim is decided and an interested party with money in the decision. There are independent insurance agents who are in business to service you and will truly be your representative in the event of a claim. He only makes money on what he sells and not on claims paid/rejected. He can screen insurance offers/companies for you, giving you a broader view of what is available to you and may well spread your needs to several/best insurance suppliers. You can also take competitive proposals from several sources. Since large discounts are sometimes available for auto/house/whatever policies care must taken in the final choice. Costs vary widely - you get what you pay for.

Under some circumstances, if your boat is limited in value by the normal market for your boat, the insurance company can total your boat and claim ownership of the boat for their own account.



Blue Streak sails under the Golden Gate Bridge

Take care in the amount of insurance you take on your boat since it will limit the amount of a claim of damage to your boat. Your liability insurance will be dictated by the insurance company so as to limit the exposure of the insurance company. You should consider an umbrella insurance policy (1M/3M/5M/etc) to protect your other assets from claims, particularly liability claims where judgments can be very high if personal injury/death is involved. Such insurance is secondary, can have a min/max, and can be separately limited.

Is any of this worth all the head work? Only if you have a major claim at some future date - and it could happen to you. The best insurance policy is one that you never use but lets you sleep at night.

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For more on insurance related subjects, see "Questions to Ask Before You Buy" on page 11 and "A Cautionary Tale: Towing vs. Salvage" on page 6.





## Captain Hooke, Uncensored

**John Dukat**, Richmond and St. Francis Yacht Clubs, interviews Islander 36 Captain Hooke at the end of the 2009 season.

**JD:** Congratulations Captain Hooke, you've won the YRA one design season championship, the Lipton cup, and now the Islander 36 Nationals. What would you say is the single most important factor in your success?

**Hooke:** The greatest factor is me. Captain Hooke. I'm the most important factor. My upwind VMG is magnificent. They say racing on SF Bay is about knowing which way to go. Hogwash. It's all about boat speed. Fast and steady wins the race.

**JD:** I see you're just as modest as always.

**Hooke:** And you, just as sarcastic. Modesty is the most insidious form of arrogance just as sarcasm is hostility from behind a mother's skirt.

**JD:** Ah, okay, of course, how glib, but what about the crew? You need a good crew to win.

**Hooke:** Not really, I need good crew to get me in and out of the berth. As I said, the 'fastest boat wins.' The Hooke crew are mostly in my way and slow me down, always fiddling around with things. I'd make any crew look good. They abuse me, walk away laughing, and then take all the credit. Crew work is totally overrated. You media people always interview the crew! What else are they going to say?

**JD:** But you need crew.

**Hooke:** Don't remind me. But let's face it, crew are only there to pull rope and fulfill certain legal issues, liability and all that: untie the dock lines, oil changes, repair, fees. The crew doesn't sail the boat; I do the sailing. The crew simply rides along; they're just along for the ride. Pull it in an inch, let it out an inch. Asinine.

**JD:** What was your proudest moment this season, your greatest sailing accomplishment?

**Hooke:** Pride? Isn't that one of two deadly sins? Accomplishment? Are you kidding me? Racing around in circles on a Saturday afternoon is not an accomplishment. It's pure folly. A waste of time and resources. A potlatch. It's just a game you see. It's not a serious thing at all. If anything, I'm ashamed of myself for enjoying it.

**JD:** A game? What are you talking about?

**Hooke:** A game, like in fun. It's ironic, or perhaps pathetic, but you humans take yourselves more seriously when you play your silly games than any other time. Afterwards you go to sleep happy and smug pretending you did something great while the world crumbles around you. Wake up humans.

**JD:** Pardon me for asking, but you do collect your awards don't you?

**Hooke:** The trinkets are fine and dandy, I have a few scattered around. But that's more about the transparent egos of these temporary human occupiers and their self-perpetuating, self-fulfilling, self-congratulatory awards system design to immortalize themselves on brass plated idols. I'm going to out-live them you know, all of them. No matter how many trophies they get or what they do to me. I'm going to out-live them and, by the way, most of their cheap plated plaques.

**JD:** Let's change the subject to some brighter subjects. What was your best moment this season?

**Hooke:** They didn't make me sail the last race. I took a bath all day long.

**JD:** Okay, moving right along. What's the happiest thing that happened this season?

**Hooke:** I'm happy the racing is over. A huge weight has been lifted off my shoulders. It happened as soon as the Hooke crew got off my deck. What a relief.

**JD:** Well then let me ask what was the most fun moment this season?

**Hooke:** Probably when we T-boned a sea lion on the city front. Now that was good driving. Slimy bugger tried to cut in front of us. Then thud. I'll always remember that sound.

**JD:** What are your goals for next year?

**Hooke:** I'm hoping the Newton brothers will take up fly-fishing and sell me to a neat and tidy couple from the South Bay who only sail down wind. Fat chance, they haven't broken enough of me yet.

### Clip and Save 2010 Islander 36 Racing Calendar

*Season Championship Series - 12 races, 3 throw-outs*  
*Spinnaker Cup Series - 3 races, 0 throw-outs (shaded rows)*

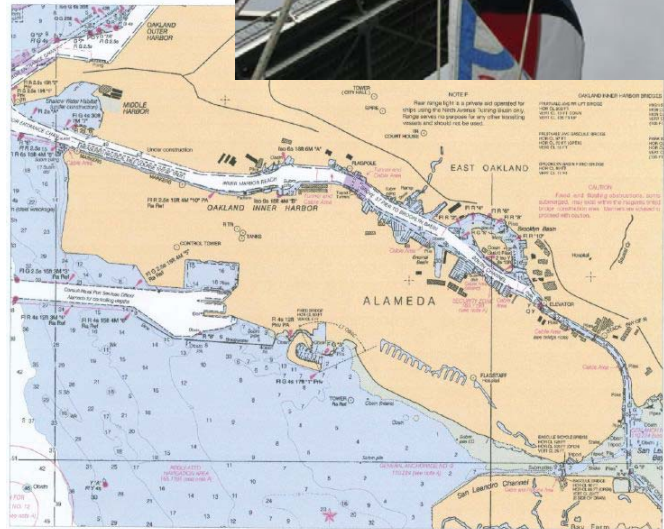
|          |                                                              |
|----------|--------------------------------------------------------------|
| March 13 | Spring Meeting                                               |
| April 17 | Sail Trim Clinic - Golden Gate YC                            |
| May 1    | The Great Vallejo Race 1                                     |
| May 2    | The Great Vallejo Race 2                                     |
| May 22   | Spring 1 - City Front - 2 race day                           |
| June 19  | Spring 2 - TI / Mid-Bay - Summer Sailstice                   |
| July 10  | Spring 3 - South Bay - 2 race day                            |
| July 24  | 2nd Half Opener Race 1 - long course                         |
| July 25  | 2nd Half Opener Race 2 - short course                        |
| Aug 7    | Fall 1 - Southhampton Shoals - 2 race day                    |
| Aug 28   | Fall 2 - City Front                                          |
| Sept 12  | Fall 3 - Knox                                                |
| Sept 18  | All Islanders Rendezvous - fun race                          |
| Sept 25  | Season Closer Race 1 - Knox                                  |
| Sept 26  | Season Closer Race 1 - Alcatraz and Angel Island             |
| Oct 2    | Nationals - Golden Gate YC - 2 or 3 races - cruisers welcome |
| Nov 6    | Fall Meeting and Winners Dinner - Oakland YC                 |

Check the Islander 36 web site at [www.Islander36.org](http://www.Islander36.org) prior to special events and parties for details, further information, and sign ups.

# First Cruise on the First Day of the Year!

The annual parade of boats circumnavigating the Island of Alameda, California with stopovers for beverages and food at one or more of the six yacht clubs hosting the January 1 tradition was the occasion for the first cruise of the year. 12 people representing 7 member boats were spotted along the way. Dan Knox's *Luna Sea* carried crew Cindy Surdez, Roger and Linda McClellan of *4 R Sanity*, John Melton of *Freedom Won*, Corky and Anna Stewart of *Brigid*, Eric Mueller of *Serenity*, and new members Merv and Gail Giacomini of *Everyday*. Spotted at Aeolian YC was Charles Hodgkins of *Mischief*, and at Ballena Bay add Kit Wiegman and daughter Yvonne of *Cassiopaea*.

In the pictures clockwise from top right: (1) Linda and Dan share the *Luna Sea*'s helm, (2) the happy crowd at Aeolian YC, (3) Eric practicing serene, (5) Anna, Cindy, and John heading for some good times, (5) Linda and Merv enjoying the ride, (6) chart of the circumnavigation, and (7) I-36 burgee gliding under 1 of the opening bridges.





# Cruising Notes

From Carol Williams and Mary Gleim, Cruising Co-Chairs

With the first cruise of the year (Around the Island of Alameda) logged on the website and the Spring Meeting just around the corner, it is not too early to start planning for the season's upcoming events.

Next up is the April 9-11 cruise to Encinal Yacht Club, one of our organization's most popular venues. The weekend is geared toward family fun complete with a swimming pool and ice cream from a local favorite, Tucker's. On Saturday the 10th at 4:30 pm, an hour before the popular private discount shopping night at Svendsen's Chandlery, the rig shop will be open for a special opportunity to meet with rig shop manager, Barrett Linn. He will be providing information about rigging, lines, blocks and other associated equipment to assist you in making your purchases that evening.

Don't miss this cruise hosted by **Kathryn** and **Charles Hodgkins**, with the chance to purchase your new lines, or any of your boating needs at discount rates. Bring your list! The prices will not get better than this! Svendsens has always been a terrific host. We appreciate the special attention we receive during this special event for the Islander Association.



Robert Aston and Mary Gleim, *Pegasus*, consider the discount at Svendsen's in 2009

~ *Carol and Mary*

## Clip and Save 2010 Islander 36 Cruising Calendar

|             |                                                         |
|-------------|---------------------------------------------------------|
| March 12-13 | Spring Meeting - San Francisco Yacht Club               |
| April 9-11  | Encinal Yacht Club - Svendsen's Discount Shopping Night |
| April 17    | Sail Trim Clinic - Golden Gate YC                       |
| May 28-31   | Memorial Day Cruise to Vallejo YC                       |
| June 12-14  | South Beach Yacht Club & Baseball Game (A's vs. Giants) |
| June 18-20  | All Islanders Rendezvous Puget Sound - Port Ludlow WA   |
| July 3-5    | Cruise to Petaluma                                      |
| July 9-11   | 5th Canadian All Islanders Rendezvous - Thetis Island   |
| Aug 13-15   | Coyote Point Yacht Club                                 |
| Sept 3-6    | Labor Day Cruise - Destination TBD                      |
| Sept 10-12  | FOGers Rendezvous - Two Harbors. Catalina Island        |
| Sept 17-19  | 4th All Islanders Rendezvous - The Estuary - OYC & EYC  |
| Oct 2       | Nationals Regatta - Golden Gate YC - cruisers too!      |
| Oct 8-10    | Octoberfest Cruise to Ballena Bay Yacht Club            |
| Nov 6       | Fall Meeting and Awards - Oakland Yacht Club            |

Check the Islander 36 web site's **Upcoming Events** at [www.Islander36.org](http://www.Islander36.org) a few weeks prior to each cruise date for details, further information, and sign ups.

## Spring Meeting, Lunch, and Presentation

Don't miss the 2010 Spring Meeting of the Islander 36 Association. It's a great opportunity to learn about the new racing and cruising season, catch up with friends, and enjoy an interesting presentation. This event books up fast so reserve early!

### When:

Saturday, March 13

11:30 - Attitude Adjustment

12:00 - Lunch

13:15 - Meeting & Program

16:00 - 19:00 - Celebration of Life and Ashes Scattering for Bill & Marge Higdon. Higdon martinis and hors d'oeuvres following at 17:30.

### Presentation:

Former I-36 owners Fred & Barbara Cucksey will take us on an exciting and picturesque look at coastal cruising from the Coast of Colombia and the Panama Canal, to Honduras and the Caribbean. The Cuckseys have been coastal cruising since 1999 on their Catamaran, *Mistral*.

### Where:

Cove House at the San Francisco YC Belvedere

### Menu Choices:

\$25 for choice of Sea Bass with Orange Ginger Sauce, or Tenderloin Tips with Red Onion Marmalade & Linguine. Vegetarian meal available upon request. Meal includes wine, compliments of the Association.

### Docking:

\$1/foot docking fee.

### Reservations:

Go to [www.Islander36.org](http://www.Islander36.org), then click on Upcoming Events to make reservations.

# Nautical Notes

From Skipper Wall

## CLIPPER SHIPS

This first note is for the racers; a bit of sailing historical trivia. A few months ago I read a history of the Clipper Ships and thought you all would be interested in this one.

The time is May 29, 1865. Five ships leave Foo-chow, China, the *Fiery Cross*, *Ariel*, *Serica*, and *Taeping* on a race to the Lizard, the most southerly point of mainland Britain. On September 5, two of the clippers are sighted running in for the Lizard, about 5 miles apart, beam to beam.

They are off the pilot station at Dungeness at 0300 and burn blue lights for the pilots, who board both ships at the same time. *Ariel* holds a slight lead as they sail past Deal at 0800, followed by *Taeping* 8 minutes later. In the end *Taeping* wins the race by 12 minutes, having sailed from Pagoda Anchorage in China 20 minutes after *Ariel* sailed, some 99 days earlier. Both clippers had just finished a 16,000 mile distance! Now that's a close race.



The Clipper Ship Taeping

## ALBATROSSES

This second note is for the Ornithologist in all of us when we observe birds out on the water. Like the Clipper Ships book, I recently finished a book called "Eye of the Albatross."

The albatross is about 25 million years old. They fall into four groups: (1) the great albatrosses, (2) several smaller Southern Hemisphere albatrosses, (3) the sooty albatrosses, and (4) the North Pacific species. These groups then break down into 13 species, including the gigantic or great albatross, the Wandering and Royal albatross, and the ones we are most likely to see, the North Pacific, Laysan, Black-footed, and Short-tailed or Steller albatross. They live a very long time, some say as long as 50 years. They spend 95% of their lives at sea, flying up to 90% of the time they are over water with an average flying speed of 15 mph. If you use a little math to calculate 95% of 365 days over 50 years, that's 17,350 days at sea. And if you calculate 60% flying time each day is 14.4 hours, flying at 15 mph, that's 216 miles flying each day at sea. That finally gives us 3,747,600 total miles flown for our 50 year old!

One more amazing statistic for you: The Sooty Shearwater is abandoned by their parents about a month before they can fly. These young ones soon begin a 15,000 mile migration - on their first attempt at flying. They leave New Zealand flying toward Japan, spend the summer off Alaska in the Bering Sea, and then go down the west coast of North America. They then fly west across the entire Pacific where the ocean is the wildest and travel back to New Zealand to the same island they left months before. They accomplish this feat without contact with older, more experienced birds!

## A Cautionary Tale: Towing vs. Salvage

*Smokey Stover wrote this email to the I-36 group mailing list. Smokey and Laurie sail their I-36 Freeport, Evanescence, out of Alameda, California.*

I have a friend who recently ran his 40' powerboat aground in the shallows east of the Benicia Bridge one night. Leaving a discussion aside regarding his seamanship abilities and decision to run after dark, I wanted to address the "tow", in that it might happen to one of us someday.

This is how the story was related to me. The area is pretty much hard mud and the

tide was low. The boat was moving at 10-15 knots when it stuck. There were no hull damages, injuries, nor threat of sinking or spilling. A tow company was called (name withheld) and arrived several hours later after the tide rose. The boat was afloat, but the props were damaged and the engines could not be used.

Here is the issue. The tow operator used the word "salvage" before casting a single line and little other discussion was had before towing it some 10 miles to its berth. The tow company spent about 5-6 hours total at \$150 or so, because there were

no issues and only one boat was required - something under \$1K right? Well, this was not a TOW, this was called a SALVAGE from the start and the bill was around \$6K!

SAILNET had a very interesting and enlightening article about tow vs salvage which everyone should read. Check it out at <http://www.sailnet.com/forums/cruising-articles/20333-tow-salvage.html?campaignid=30112008s41>.

**Towing vs. Salvage** continued on page 9



## Towing vs. Salvage, continued from page 8

Now I would think that I would *never* find myself in such a situation, or not one that I could not get myself out of somehow or another without a tow - but who knows. I would be hard pressed to accept help after the word salvage was used. Without painting any particular circumstance, I might just:

- Take necessary measures to stabilize the predicament (set anchor, raise/lower sail, etc) and await condition changes.  
~Sail Away~
- Hail a nearby boat (potential best friend ever) for assistance.  
~Buy rounds~
- Hail a nearby Harbormaster or Yacht Club which might have a crashboat.  
~Donate~
- Call the Coast Guard while keeping in mind that they will tow usually if there is a danger of personal injury, property damage or environmental issues involved.  
~Salute~
- Call for a tow as a last resort, but question the cost before accepting a line and don't be afraid to call another service.  
~Pay handsomely~
- Think about your options or having tow insurance.  
~Priceless~

LOTS more could be said about all this, including not being apprehensive about calling for help *before* the situation gets worse. Food for thought, based on a live situation only.

February, 2009

### I-36 Member Marine Services

Michael Daley, Redwood Coast  
Marine Electrical  
707.480.8517

## An Islander Love Story

By Debra Tucker, I-36 Simple Pleasure



Remember the first time you fell in love? This is a love story about a husband and a wife, and their love for an Islander Freeport 36.

Once upon a time there was a couple named Edward (Ned) and BJ Willits who lived in Corona Del Mar, California. Around 1980 or 81 they purchased a new Islander Freeport 36 and named her *Lanikai*. She was a beautiful boat and they really loved her. She gave them many years of sailing pleasure; wonderful sunsets, cocktails in the cockpit, trips to Catalina, and sailing adventures with their family. In time they grew too old to sail her and with a heavy heart, sold her in the mid 1990's.

Now you might think this is where the story ends, but it doesn't. You see they loved that boat so much they commissioned a master craftsman to make a 1/12 scale model of their beloved sailboat to encase in a glass framework. It is easy to imagine that during their golden years, they looked fondly at the replica and remembered wonderful times aboard.



Thus begins the story of how I came to have their beloved replica. You see, as the family downsized from the family home, they wanted to find a new home for this beautifully crafted piece of art. They googled the Islander 36 Association and sent an email to our newsletter ladies inquiring if anyone in southern California might be interested in the model. We set a date and after picking it up, I arranged for the Chula Vista Yacht Club to temporarily host the model.

Temporary because this lovely model is on its way to a second life as the prize for a raffle to benefit the BAADS organization. You see, I believe that Ned and BJ would have wanted their beloved *Lanikai* model to go to a good home, and if she can generate proceeds for a worthy

cause, so much the better. The BAADS organization is organizing the raffle with my help and they plan to put the proceeds into new sails or other maintenance projects for *Orion*. Stay tuned for information about the raffle coming soon and help support this effort. You can always buy a ticket even if you can't keep the model in your live aboard situation.

Look for the *Lanikai* model to visit other yacht clubs in Northern California.



# Orion's LOG PHOTO JOURNAL 2008-2009, Page 6



Joy & "Pinky" at the Golden Gate



Walter feels for the wind



Chris & the Commodore's guide dog, "Genoa"



Skipper Ray & Tom near Pt. Bonita in the YRA - Islander 36 Second Half Season Opener



Pam & Daniel lov'in' life!



Gearing up for the Great Vallejo Race



Brian lookin' cool



Orion crosses the finish at the 2009 Islander 36 Nationals



Joy drives, "Pinky" looks on



Daniel rockin' to windward

**BAADS**  
Bay Area Association of Disabled Sailors

# Questions to Ask Before You Buy

*Jay Acquaviva wrote this email in contribution to a discussion thread about boat insurance in the I-36 group mailing list. Jay and Amy sail their I-36, Island Fever, out of Cedar Harbor in Edmond, Oklahoma.*

I have been reading the contributions from the members on this insurance issue with some measure of interest. I am a lawyer (necessary evil to finance the boat) and for the past 20+ years I have defended and sued insurance companies. Boat/marine insurance is not typically considered a primary line of insurance for major insurance companies. Generally speaking, most major insurance companies write boat/marine insurance as a component part of auto, homeowner, health or other primary lines of insurance.

Allstate (Farmers Insurance, State Farm and some others) will offer boat/marine insurance to their customers who carry other lines of insurance with them or those that call an agent and make a specific request. Those of you who insure your boat with a major insurance carrier but have your primary insurance needs covered by another carrier, you may be affected by an underwriting review if you suffer a loss for which the insurance company either incurs an expense in investigating the claim, or, in the rare circumstance, actually pays a claim and therefore suffers what is called an "underwriting loss."

Those of us that must have insurance are in a difficult position and are at times subject to business practices over which we have no control. What we can control is what information we obtain from prospective insurers before we sign up or renew our insurance:

1. Ask whether the company offers multi-line discounts if you have other insurance with them.
2. Ask whether they offer accident free discounts.
3. As whether they offer "certification" discounts, those offered by ASA and US Sailing are examples of two.
4. Ask whether they require all "watch" captains to be named in the policy so they and the vessel will be covered in the event of a loss when they are on watch.
5. Ask whether they require the named insured (usually the owner) to be on board while the vessel is under the command of a "watch" captain.

6. Ask whether you are subject to an underwriting review for either an increase in premium charges or cancellation in the case of a reported loss, even if no payment is made by the company.
7. Ask whether the insurance policy requires the insurance to participate in binding arbitration to resolve both coverage and damage issues in the event of a dispute between you as the insured and the insurance company as the insurer. Without an arbitration provision you may be forced to file a law suit to resolve a dispute.
8. Ask whether they will cancel or refuse to renew the insurance coverage when your boat reaches a certain age; even if there have been no claims made on the policy.

This is just a handful of questions that you may wish to ask when shopping for insurance. I sail in the land locked state of Oklahoma on lake Texoma, and have a slip in a very secure marina. Fortunately/unfortunately, I am not faced with the issues that are important to those of you who are on the coast. Understandably, the scope of off shore coverage is a critical issue for many of you and that may override some other coverage/policy issues or shortcomings.

I apologize if any of you receive this as a rant against the insurance industry; it is not. This is not meant to sway anyone to one insurance company or another. Rather, I hope to offer some of you a few tools and possible areas of questioning that may allow you to obtain more information upon which to make your insurance decisions.

February, 2009



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## Share the Love

The Association is well known for its members who share their knowledge, time, and expertise to assist fellow sailors on the water, at the dock, and online with the I-36 group mailing list.

Our commercial members (ads on page 12) as well as the following are known for their generous contributions to the door prize raffle at our annual meeting in the fall:

**Keefe Kaplan Maritime Inc. (KKMI)**  
**Paul Kaplan ~ 510.235.5564**

**West Marine**  
**[www.WestMarine.com](http://www.WestMarine.com)**

When you are visit one of our commercial members or others who have contributed to our raffle, be sure to mention your appreciation for their support of the Association.

## BMW Oracle Puts America Back in the Cup!

**Gary and Pat Salvo**, members of the winning yacht's sponsoring yacht club, Golden Gate, celebrate with a priceless photo opportunity. They sail *Ophira* when Pat isn't busy with her I-36 Association Treasurer duties.

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## Spring Newsletter, 2010 Islander 36 Association of San Francisco Bay



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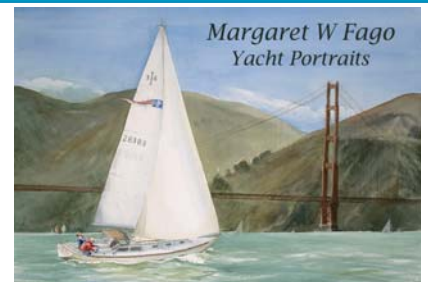


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