

Winter 2002/03

Newsletter of the CS Yacht Owners Group West

November Meeting A Great Little Get-Together

November 2 dawned bright and clear – as had most Saturdays since early July. In fact, the day would have been quite suitable for a rendezvous on the water. But alas, it was too late to change plans. So, we had a very enjoyable evening together at Sidney-North Saanich Yacht Club's clubhouse.

Two of our boats, Rosmond and Katia (who else?) were tied up at SNSYC's visitors' dock by mid-afternoon. The owners of seventeen other boats arrived by car – from as far away as Nanaimo and Vancouver – for a total attendance of 37.

Festivities got underway at 5:00 pm. Once Stephanie collected the entrance fee and ensured that all attendees also renewed their CSOA-W membership, many summertime friendships were renewed. The view of Tsehum Harbour from the clubhouse lounge alone was worth the price of admission. The social "hour" went on much longer than planned, with the ready consent of everyone, interrupted only by your pesky editor peddling raffle tickets. A

buffet dinner, beouf bourginon or stuffed sole (or a little of both), was followed by a raffle of boating accessories. The extent of the efforts of the event's organizers was obvious; the total retail value of the items raffled-off was in excess of \$300.

After the raffle, Dieter and Barb Giese (Blue Lagoon) provided some further details about their mishap last summer. This was followed by Martin Sheriff (Sabbatical) describing his scrape with the bottom (literally) and with other floating obstacles. Not pleasant topics, but well-presented and well-received.

At about 10:00 pm, attendees started to disperse. By 10:30, only a few stalwarts were left. We wandered out into the dark, starry night to find our windshield covered by the first frost of the season. Perhaps a November rendezvous on the boats wouldn't have been such a good idea after all.

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Plan to Attend the Winter Meeting Royal Vancouver Yacht Club

February 8, 2003 - 7:00 pm

Plan now to make your Vancouver Boat Show weekend complete by attending the annual winter meeting of CSOA-W, to be held at the Royal Vancouver Yacht Club commencing at 7.00 pm on February 8.

A cash bar will be available. While a speaker hasn't yet been arranged, we're hoping to have one of the manufacturers' specialists that has been "imported" for the Boat Show to give us a presentation.

Dates of Interest

- Spring Rendezvous Port Browning Marina - May 17-19, 2003
- Fall Rendezvous Silva Bay Marina - September 19-21, 2003





Forward-Looking Sonar Pierre Porcheron

I was horrified at the November meeting when Barb and Dieter Giese (*Blue Lagoon*) told us that they hit a submerged rock in Page Passage. I did not feel any better when Martin Sheriff spoke at the same meeting and described not one, but two, incidents from last summer. Martin and Ann, aboard *Sabbatical*, hit a rock in one instance and a "deadhead" in the other. Aside from the grey hairs and the loss of the boat for long periods of time, the costs of the repairs were astronomical.

Forward-looking sonar (FLS) offers a lot of peace of mind for a cost equivalent to about $1^{1}/_{2}$ times your insurance deductible. FLS operates like underwater radar turned on its side by scanning a beam vertically, from ahead of the boat to directly beneath it. Installation is simple. The transducer, not unlike a depthsounder transducer that protrudes from the hull, is fitted ahead of your keel or slightly to the side. (Of course, the boat must be out of the water.) Depending on the model chosen, there may be a dedicated display or, for those with higher boat budgets, the profile of the bottom ahead of your boat can be displayed in full color on your navigation laptop computer.

Two companies offer forward-looking sonar for recreational boaters: Interphase Technologies Inc., of the U.S.A. and EchoPilot of the U.K. Interphase's basic model, called Probe at Cdn\$1450, has a dedicated display that may be either flush- or bracket-mounted. Interphase also offers other, more advanced models that scan both vertically and horizontally, including PCView at Cdn\$2400, which, as the name suggests, uses your navigation PC as its display. EchoPilot has three units ranging in price from Cdn\$1450 to Cdn\$2659. EchoPilot display units, except for the most expensive model, are flush mounted

All units have a similar basic operation. Probe and PCView electronically scan a 12 degree wide conical beam vertically through a 90° arc from just below the surface directly ahead of the boat to directly beneath the boat. The EchoPilot units use a slightly wider beam. They all show "live action" views of shallowing bottom conditions, underwater structures, large obstructions ahead and even fish. These units can even "see" your neighbour's anchor rode. Probe can also be used as a conventional depth sounder.

The Interphase units use a split screen mode to display, simultaneously, both the profile of the bottom directly under the boat and a forward scan including the bottom

and suspended targets such as "deadheads". The center and limits of the scan sector can be electronically controlled. Forward range is up to 6 times the depth to a maximum of I200ft. Alarms for minimum distance to "the ROCK" can be set at a selected band depth. For example, anything that is shallower than 6 ft and 200 ft ahead will trigger the alarm. At a speed of 6kts, following an alarm at maximum range, you have two minutes to "WAKE UP" and take evasive action.

The Interphase website, <u>www.interphase-tech.com</u>, provides a wealth of information on its products. You can also download a free demo of PCView to help familiarise yourselves with this technology. EchoPilot also has a website, <u>www.echopilot.com</u> which provides details about their products and technology.

Like Barbara said, "I'd rather be sitting on the boat with a drink on the rocks than in the drink with the boat on the rocks", ... or something to that effect.

Pierre Porcheron CS36T Katia





Correction Capt. Carsten

In the article "Propane on Board" in the Late Fall edition, Volume 5, Issue 3, several errors occurred in the first two paragraphs. We therefore would like to reprint the original text.

"Propane on Board

Almost everybody has propane on board. It is used for cooking, heating and the BBQ. Propane is a very clean fuel to use. However it has certain drawbacks. The fumes from the flames (combustion products) contain a lot of water. It is recommended that you ventilate while cooking. Do not try to heat the cabin with your stove top burner. You will load up the boat with moisture which will condense on your walls.

Propane is also heavier than air. Should you have a leak in your system, it can fill up your boat with gas without you being aware of it and, providing a point of ignition, it can cause disaster." **Authors Comments:**

- Propane is no more dangerous than any other gas. It just has to be handled properly and with care.
- Almost all gases are heavier than air, including household solvents, gasoline etc..
- It is foolish, not inefficient, to heat the cabin with an open propane flame. To heat the cabin, use an approved heater.
- Also, every open flame will emit small amounts of carbon monoxide and it is important to have an open port or other means of ventilation when using, for example, an oil lamp.
- Carbon monoxide is lighter than air and will rise through an open port.

Capt. Carsten CS36T Polaris

Ed Note: Apologizes to Capt. Carsten

DOs and DON'Ts

Ed. Note: The following DOs and DON'T have been contributed by Pierre Porcheron. Readers are invited to submit their own favourites for future issues.

DO - get the high-speed model when ordering a PSS dripless shaft seal. The carbon element in the high-speed version has a vent that bleeds-off any air that becomes trapped in the bellows. (This air may prevent water from reaching the bearing surface. Running in air will overheat the carbon element and will cause a high-pitched noise. The bellows could even melt - with disastrous results.) The regular PSS model has no vent, so it's necessary to remove trapped air (after launch, for example) by "burping" your shaft seal.

DON'T - install zinc alloy fittings and accessories; they don't stand up to salt water.

DO - bring along your polarized sunglasses when shopping for a laptop for onboard navigation. Some sunglasses are polarized in the wrong axis and the screen cannot be seen without removing them. Happens with \$350 glasses too.

DON'T - buy an electric heater with an electronic controller for keeping humidity under control during the winter months . These units may not turn back on automatically when power is restored after an interruption - even a momentary one.

DO - replace your sanitation hoses, including the holding tank vent, with hard PVC plumbing. Even the best hoses at \$8-10/ft don't last. Sulphur smells (to be polite) permeate quickly. This fix is permanent, cheaper and, most importantly, odorless.



Montague Harbour on a foggy, rainy day in early December





A New Bottom Bruce McIntosh

When we had our CS-36T surveyed in 1996, after our offer to purchase was accepted, we were made aware of an osmosis problem with the boat. At the time, the surveyor told us that the blisters were not of structural significance and that the hull was sound. The surveyor also mentioned that it looked to him as though someone had attempted to repair the osmosis at some time. We purchased the boat from the original owner and, when we checked with him, it turned out that several years earlier he had spent a considerable amount of money at a well known local repair yard on the osmosis problem (which, obviously, was an unsuccessful attempt). We renegotiated and received a significant reduction in the price to compensate for the problem. So we went ahead with the purchase.

Over the years since we made the purchase, I've had occasion to read about and to discuss the osmosis issue with many different people and have found that there are many different views on the problem. I had all kinds of advice ranging from 'don't worry about them' to others that were very definite about the urgency of getting the problem corrected. Advice on correcting the problem came in many different forms as well, which included hauling the boat ,grinding out the blisters and then leaving it out for an extended period to allow the hull to dry. One year, when the boat was on the hard, I did drill out a few of the blisters. None seemed to be very deep and so I filled them, put on fresh bottom paint and then put the boat back in the water.

I talked to people that did strip their bottom paint and grind out each blister and then left their boats on the hard for months to dry. Epoxy barrier coats were then applied, fresh bottom paint put on, and the boats were put back into use. Some people I've spoken to tented their boats and had huge heaters running under the tents for months in order to dry out the wet fiberglass. Others paid large sums to repair yards to try to have the problem corrected. These attempts seemed to have met with various degrees of success. I say degrees of success because none seemed to have had their problems entirely resolved.

A number of years ago, I had occasion to meet the person that we eventually hired to do the bottom work for us. We had numerous discussions on the causes and fixes and I learned a few things about how boats are built along the way. The process starts with the gel coat being sprayed into the boat mould. The next step is to put a layer of mat against the gel coat. This mat layer is put on

in order to keep the imprint of the fiberglass layers from showing through the gelcoat, leaving the gel coat shiny and smooth. In order for the gelcoat to remain smooth and shiny, the mat layer is much over-catalyzed in order that it cures very quickly. (If the mat layer doesn't cure quickly it can cause the gel coat to, in effect, melt in the mould and come out with a curdled look to it: not the look anyone wants when they are purchasing a new boat!) I also learned that gel coat is not impermeable to water. Eventually, water penetrates the porous gel coat and gets into the mat, causing the osmosis blisters to form.

My blister problem did progress marginally over the six years since we purchased the boat. Every two years, at haul out time. I would notice a few more blisters. None were larger than my thumbnail. The port side, for some reason, was worse than the starboard side. People I talked to had ideas on this as well. The most often suggested reason was the way the sun shone on the boat over the years and that one side was more exposed to the sun than the other. I was later to learn the reason had more to do with the poor attempt at the repair rather than anything to do with the way the sun shone

One day I was looking through a book called The Offshore Worthy Sailboat and found a questionnaire that could be filled out, and then, on a points system, it could be determined how a boat would fair in "the big chuck". One of the questions had to do with whether osmosis existed on the boat; significant points were taken away for this problem. After years of dithering, this was the catalyst that prompted the decision to have the problem repaired. I contacted the person that I had been speaking to over the years, Bill Ede, and he agreed to do the work. I found a yard that would let nonemployees work in their yard. We had the boat hauled in mid-July and the work commenced.

The gel coat and mat was removed by using a peeler, a tool reminiscent of a wood planer, but hand held. It is drawn over the surface and the material that is removed in the process is sucked into a shop vac. In all, three passes were made over the hull in order to get to dry fiberglass. This process is fast and efficient; the rotten part of the boat is removed leaving the surface dry and ready to work on. No need for months of sitting on the hard waiting for it to dry. The first step for Bill was to put on a slow curing epoxy sealing compound. This



coat chemically bonds with the existing fiberglass and forms the basis for the rest of the procedure. The next step involved applying epoxy with a plastic thickening compound and a thick layer of biaxial cloth, designed for use with epoxy. After the cloth is wetted onto the hull, several more applications over several successive days were added.

Including the final fairing and sanding, the entire procedure took less than two weeks. The epoxy coat with cloth that Bill put on was thicker than the gelcoat and mat removed from the boat. The mat that was used in the original lay up consists of quite short fiber strands and so has less strength than the new biaxial cloth that was applied. Only time will tell, but we are confident of the work and that only the highest quality materials were used. Bill uses only System 3 epoxies and high quality cloth. The filler he uses is plastic and so there is nothing in any of the materials used that will absorb water.

It turned out that the original osmosis repair on the boat was done using dynel cloth and vinylester resins. Large areas were then faired by troweling on a filler and sanding. The end result was a sloppy repair and one that didn't work.

If you are ever considering having this kind of repair done to your boat, there are some questions you might want to ask at the repair shop that you are considering using. Find out what kind of cloth and resin they use. Vinylester and polyester resins are about one quarter of the cost of epoxy. If they tell you that they are just as good as epoxy, then they may be cutting corners on the cost of materials. Most cloths that are used with vinlyester resins are also inferior to the cloths that are designed for use with epoxies.

Interestingly, we now float higher in the water by half to three quarters of an inch after the repair and our cruising speed increased from just over 5 knots to an average of around 7 knots. We did install a new propeller at the same time, but I am sure the blemish free hull contributed significantly to the difference in speed.

Bruce McIntosh Verdia II

The Catboat Chronicles Anonymous

Ed. Note: The following very entertaining and well-written article is printed on the condition that its author remain anonymous. I'm sure some of you will recognize who it is, but I'll never tell.

For over twenty years, we took the family cat or cats along on our longer cruises. Why not? They slept below when the boat was under way; they didn't need daily walks ashore; they swam surprisingly well if -- okay, WHEN -- the inevitable happened; and they could then be scooped up again with a long-handled salmon net. Compared to Alf the vet, who sailed with one or more cats, a cocker spaniel, and a Newfoundland the size of a yak, or our countless other friends who cruised with small children and/or a brace of non-boating guests, we felt we still led a pretty relaxing life afloat.

So why is our CS a cat-free zone these days? We took to rereading our handwritten log books, that's why. Here are some recovered memories, from a group that's finally reached critical mass.

In The Family Way

It all began when we realized that our young female Abyssinian had been taken advantage of on her very first day in heat, so was now due to deliver a litter 3 days before our preset vacation dates. Three part-Abby, partorange, tomcat kittens arrived well after midnight Thursday. Departure day had to be Sunday. We groaned, fitted out an oversized carton as a nursing station, screened it off in the quarter berth, and set out for 3 weeks in Desolation Sound.

Cruising with a teenaged mother of newborn kittens isn't covered in the manuals. Just about the time we all settled down and Amber was enjoying cockpit time in a quiet cove, a gull paddled over looking for scraps, and with one bound MomCat landed in 40 feet of water. We netted her and towelled her down, but damp, salty and cold or not, she was the kittens' only source of food and security. They were 9 days old, blind, hungry, and we had no milk or eyedropper. Happily, Linus, Lucy and Leon took it all in stride. If anything, that early dose of seawater seemed to act like a tonic.

In record time they were out of the nest box and underfoot 24/7. Now, working below meant not taking a step until all kittens were accounted for, regardless of sea state. We and our motley crew survived, the Terrible Trio got adopted, but the Cat Chronicles had started.

Only A Flesh Wound

CS West

"All Pets On Leashes" read the dock sign.

Fine, our well-travelled Siamese, knew all about that. I clipped her lead on and followed her up the ramp for some shore time. Just as we reached terra firma, there was a sort of explosion in the bushes, and out leaped an aggressive, UN-collared, UN-leashed mutt making straight for us. With one spring, the cat was up my face and onto my head, every claw jammed into my scalp. Blood trickling into my eyes, I swore and booted at the dog, who was leaping waist-high at my passenger. Seconds later, his owner crashed out of the shrubbery, glared at me and shouted: "Hey, quit kicking my dog!"

Newton's Law

"For every action, there is an equal and opposite reaction." It follows that:

- 1) An 8-pound cat can and will jump from your 8-ton boat into a lightweight dinghy, which will respond by drifting astern.
- 2) Naturally, this will motivate the cat to rejoin you in the cockpit.
- 3) Now grab the wellworn salmon net as the cat launches itself from several feet away, dinghy shoots backwards, cat hangs in midair, then ...
- 4) SPLOOSH!
- 5) Corollary: On being netted and dumped into cockpit, cat will rush below, dripping, and leap onto anyone napping in a dry berth.

Are We There Yet?

One memorable variation on cat/dinghy/splash/rescue was our approach to Anderson Cove in East Sooke, fibreglass pram dinghy on the foredeck. Halfway through the narrow entry is a drying rock, and as we worked our way past, the damn cat took it for a docking manoeuver. With a mighty bound she launched herself in the general direction of the reef, swam the last few yards to it, and set up a howl for help. All we could do was keep going, bang down the anchor at the first likely spot inside the cove, and literally throw the dinghy into the water. Wrong move: by the time the skipper rowed back, swearing, to rescue the cat, water was rising around the floorboards – the impact had cracked the dinghy hull. Next morning we woke up surrounded by underwater pilings as the tide ebbed, our emergency anchoring having put us right in the middle of an old logging debris site. Now all we had to do was try to retrieve the anchor before it fouled and exit the Anderson Cove gap again. As we inched past that @#%&* rock once more, I did what we should have done the day before, and locked the cat in the head.

Twinkletoes

Our scene: Baynes Sound in a suddenly building southeasterly, wind rising to 20 knots on the nose as we try to bash down between Hornby and Denman Islands to reach shelter in Deep Bay. Up till then it had been one of those hot, dozy days, so we had our super-light 180% headsail up. In the August afternoon, it had attracted a good few crane flies looking for a free ride. As the wind began to shrill in the rigging and we dumped the mainsheet traveller, I looked forward and saw ... our normally boat-savvy nauti-cat, teetering tiptoe on the bow pulpit, swatting wildly at the bugs. This was already onyour-ear sailing, with seconds to go before she would be thrown off the boat and under the hull. I steered off carefully downwind, husband crawled forward, salmonnetted the cat, stowed her in a sailbag, and dragged the bag aft to the cockpit and safety. One question remained: whether or not to just keep her in the bloody bag all the way back to Vancouver.

The Homing Instinct

Once there were two CS36s which looked remarkably alike. Their names had the same number of letters, trim colour was identical, and even the upholstery was the same. On a whim, we docked ours behind theirs and introduced ourselves. They were a family of 5; we were 2 adults and Sushi, the Persian cat, so shy that she never ever left the boat. Ha!

At 5 the next morning, we were jerked awake by repeated raps on the hull. "We," said a stressed voice, "have a very confused cat here ."Poor Sushi turned out to have ventured forth on her only dock stroll in history, and coming back, boarded the wrong boat in the dark. It must have been a nightmare for her, the farther she got into the main cabin -- all these strange sleeping people and smells, but surely it's got to be the same boat she left half an hour ago? She freaked out loudly, thundered into the V-berth, caromed off someone's chest, and jammed herself headfirst into one of the cutout storage bins, where she stuck fast. That was my cue to arrive in not much clothing, grin sheepishly at all aboard, and extract a traumatized, wailing 12-pound cat an inch at a time.

Right, nice meeting you too!

All of the above stories are true. It's also true that one good cat-and-plant sitter back home can do wonders for the rest of your sailing life.



It Really Happened! Brian Stanton

Hope, a CS 27, hadn't had her bottom painted for some time. So, I made arrangements with Race Rocks Yacht Services, at Fisherman's Cove, to haul her.

Living in Squamish means it takes a while to get to Fisherman's Cove. I planned to leave Squamish the morning before the scheduled haulout, sail down Howe Sound, spend the night at Snug Cove and, next morning, dart across Queen Charlotte Channel to Fisherman's Cove.

The morning I planned to leave, I was greeted by rough weather on the Sound. Since I was going solo, I decided to "wait it out at" the Squamish Yacht Club for a couple of hours. SYC is up the Mamquam Channel. One has to navigate a moderately narrow passage full of log booms and sand bars to reach open water in Squamish Harbour, at the head of Howe Sound. The channel is especially difficult when the tide is out ... and the tide was going out. At places there was only 100 feet or so in which to maneuver.

About half way down the channel, my little Yanmar started to die. It was overheating. There was a fairly stiff breeze coming straight up the channel. But I had no choice; I raised the sails. After about 20 or 30 tacks, I managed to get to open water (counting my blessings that I hadn't hit a sandbar along the way). There was quite a chop at the mouth of the channel, so I headed over to the west side of the Sound under a good breeze of about 15 knots or so.

This (the engine overheating) had happened before, caused by a plugged sea-water intake. My plan was to quickly get to calmer waters, heave to, unplug the water intake and, then, get the engine running again. Suddenly the boat came to a halt. I had struck a sandbar! Great", I thought, "I have sailed around this part of the Sound a zillion times and, today of all days, I have to find a sand bar!" The tide was going out quickly. I knew that if I didn't get off soon, I would be here a long time and I would be lucky to get into Snug before midnight.

There were no other boats around and, given the conditions, I didn't expect to see anyone any time soon. So, it was unlikely I would be getting any help. It was still blow-

ing fairly strongly off the port side, so I tried pointing up-, and then down-wind to see if I could twist myself out of the sand. That didn't work. Next, I decided to toss out an anchor and attempt to pull myself off. In order to get the anchor out a decent distance, I stood on the cabin roof and tossed it as far as possible. That was exhausting work! (The anchor is an 18 lb. Bruce with 30 feet of fairly heavy chain. Try doing this while standing on a narrow cabin while bouncing about in rough seas and heeling over substantially. For those who are wondering, yes, I was wearing a tether.) The anchor wouldn't bite and I was starting to feel a little sea-sick as well. So, I thought I'd try something more productive, like going below and clearing the water intake. I threw the anchor out to the windward side and left it there, just in case the boat, with the sails still up, freed itself while I was below. (I didn't want to come up and find myself drifting towards Squamish Terminals and even shallower water!)

The seawater intake was plugged, and it only took about 5 minutes to clear it. (Since I had "been here before", I knew what I needed to do and had the tools handy.) But working down below in rough weather made me even more seasick! I sat in the cockpit for about fifteen minutes to get some fresh air and clear my head. I then pulled in the anchor and started the engine. With sails still up and engine working, I tried to go back and forth. But I still couldn't get *Hope* off the bar. Finally, I gave up. I left the engine running in forward and sat back to eat my lunch. Halfway through my second sandwich, I suddenly realized that I was moving! With a cheer, I set course for Snug Cove. I arrived there before 18:00 and claimed the last spot at the Union Steamship marina.

The next morning, after a quick reach across to Fisherman's Cove, I was hauled out. The bottom 2 feet of the keel had been scrubbed clean!

It's strange that this sandbar never registered on my depth sounder, which was working fine because I had relied on it while tacking down the Mamquam Channel.

Brian Stanton

CS 27 Hope

A Big CS West Welcome to:

Jona and Celine Swanson

Wild Rose (CS27) (250) 655-023 I jonswanson@shaw.ca

Drew Roberts and Connie Krissler

Scamp (CS36T) (250) 878-7357 propak@telus.net

Jeunesse III (CS40) (604) 224-6805 jstewart@phn.com



Newsletter of the CS Yacht Owners Group West

CS West is published quarterly, in January, April, September and November, (we hope!). Deadline for submissions is the 15th of the previous month. Please send your contributions to the Editor:

Don Grovestine, 306 - 11 Cooperage Place, Victoria BC V9A 7J9 Phone: (250) 386-1783 Fax: (250) 386-1784 E-mail: dgrovestine@shaw.ca

Your CS Yacht Owners Group West 2002-03 Executive

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Membership Renewal Reminder

If you have not yet renewed your CSOA-W membership for 2003, this is a reminder to do so.

Currently, our mailing and e-mail lists include a number of you who haven't yet paid your 2002 dues and, in a few cases, who are in arrears for previous years as well. Stephanie is threatening to cull from those lists anyone who has not paid their 2003 dues at or before the Winter Meeting. (Ed. Note: I know Stephanie has made similar threats before; but, this time, I'm pretty sure she's serious!)

Your continued membership in CSOA-W:

- gives you the right to fly the group's burgee, a practice that generally guarantees instant friends in any anchorage where other CSOA-W members' boats are moored;
- entitles you to attend two rendezvous a year (probably the best-organized of any boating club in BC) where,

among other things, you can trade tales and see firsthand how others have upgraded their boats, as well as two fall/winter social events - all with some of the nicest people in boating; and

• brings you this newsletter four times a year.

Where else in the boating world can you get such value for only \$25?

If you haven't already renewed your membership for 2003, please mail your \$25 annual dues to Stephanie Greer at 37-1255 Wain Road, Sidney BC V8L 4R4. Alternately, you can pass them to her personally at the Winter Meeting. (While we're not insisting on it, unpaid dues for 2002 would also be appreciated.)

If your CSOA-W burgee has seen more than its share of sun and wind and you would like a new one, new ones are available at \$10 each.

Boat For Sale

Inflatable Tender - Bombard AX3, 8' 6" roll-up inflatable tender. Carries four-plus adults, accommodates OB to 4hp. Good condition, with accessories and spares. \$675 OBO. Phone Duart Snow at (604) 875-1396 or e-mail djsnow@sprint.ca

Time to renew your marine insurance? Pierre Porcheron has negotiated a **GREAT** group deal for CS Yacht Owners Group West members with Pacific Marine Underwriting Managers in Vancouver. Several of us have saved up to \$300 in premiums over last year. The underwriter is Continental Casualty Insurance of Canada. Contact Richard Creed at (604) 535-2681 or on his cell at (604) 290-3722. Pierre is also attempting to negotiate with the same company group rates for home and automobile insurance for the group.



OWNERS