



SUMMER SHOWCASE EVENTS

The International Commodores Association and the Florida Commodores Association have planned a spectacular summer of showcase events for members. Between now and the end of September, a showcase event will be in your area. Don't miss it. Here's a quick rundown of dates. Get more details inside this exciting issue.

FCA MEETING IN SARASOTA, JULY 16-18

The Summer Meeting of the Florida Commodores Association will showcase the brand-new Sarasota Yacht Club, a location not to be missed. SYC members bit the proverbial bullet in 2007 when they voted to have their "old" building on John Ringling North Boulevard torn down. They operated out of a tent for a year and a half while the debris was hauled away and the stunning new building was constructed. This will be the first opportunity many FCA members will have to see this magnificent clubhouse. Turn to page 5 for more information.

ICA SHOWCASE EVENT IN SANDUSKY JULY 31-AUGUST 1

P/C Phil and P/C Rosemary Bouckaert invite you to join them on American's North Coast this summer, when they showcase the International Commodores Association to yacht clubs in Ohio and Michigan. The main events on Friday and

Saturday will take place at the Sandusky Yacht Club and the Plumbrook Country Club, and they have arranged a special treat for Sunday morning: a tour of the famous Benson Ford "cottage": the bow section of a Great Lakes ore carrier that is "hard aground" (on purpose) on South Bass Island. Details on page 3.

ICA SHOWCASE EVENT PLANNED FOR SEPTEMBER IN CHARLESTON

P/C Joe and Mary Lou Tringali invite you to join them in Charleston, South Carolina, in mid-September while they introduce the benefits of ICA membership to yacht clubs in and around the low country. The ICA Showcase will feature some of the latest ICA productions including "Hurricane Preparedness" and "Attire – it's not just part of a car." Details in the next issue.

WILL PUERTO RICO HOST THE NEXT SHOWCASE?

ICA officers are working with Past Commodore Nelson Ramirez of the BoRiquen Islands Sailing Association to charter an ICA Chapter in San Juan. The paperwork is in process, so it appears to be only a matter of time. You might be interested in knowing the main social event of the BRISA year is around Christmas. Watch for details in the next issue of The Commodore's Journal – International.





INTERNATIONALLY SPEAKING



COMMODORE'S MESSAGE

By ICA Commodore Art Garside



Art Garside

There is an International Commodores Association meeting coming to an area near you this summer. We are planning three introductory meetings this summer and early fall in Ohio, Tennessee and South Carolina with complete details to follow in upcoming Journals. The ICA is a different kind of an organization built around the concept of truly supporting yacht and boating clubs and their members.

In this time of dwindling club membership we are offering numerous programs like "Leadership: Past, Present and Future", "The Sundown Ceremony", Meetings without Madness", Traditions", "Rescue 21/VHF" and "Boat Smart (a Children's Safe Boating Program)", and more are being developed. These programs are all professionally scripted, pre-packaged and available only through the ICA or one of its regional affiliates. If your club is feeling the pressure of the current economic conditions and could use a little boost in membership, don't miss one of our introductory meetings! They're fun and it's a great opportunity to visit with old friends. All Commodores, Past Commodores, Vice Commodores and Rear Commodores are welcome. There is no charge to attend any meeting however some of the social activities will have a modest fee to cover expenses.

Our two newest chapters include the Isla Mujeres Yacht Club in Mexico. Commodore Ron Richards of the FCA signed them up while officiating at an international sailing regatta which began in Pensacola, Florida. ICA Vice Commodore Joe Tringali has signed up the BRISA Sailing Organization in Puerto Rico, so we truly have an international scope.

The ICA is strictly a volunteer organization with no remuneration to any of its officers. Its mission is to establish a community of ladies and gentlemen who are past commodores of recognized yacht clubs. These commodores will promote the customs and courtesies of yachting through

educational, charitable and social programs. For that reason, ladies and gentlemen who currently hold the position of commodore, vice commodore, and rear commodore are eligible for associate membership. Associate dues are the same as full members, \$20 per year for a member-at-large and \$10 if the individual is a member of a region. A region is defined as a group of at least five clubs, with five members per club. Associate members share all of the privileges of full membership with the exception of voting. Each membership category has its own unique sleeve patch and membership card.

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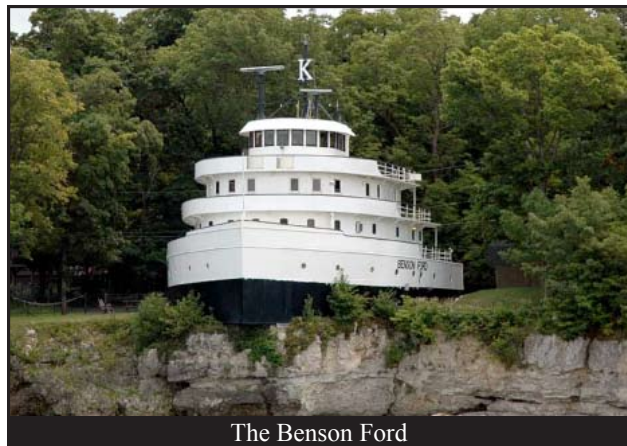
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ICA SHOWCASE IN SANDUSKY – JULY 30 TO AUGUST 1

P/C Phil and P/C Rosemary Bouckaert are hosting a summer showcase meeting for the International Commodores Association in Sandusky, Ohio, from July 30th to August 1st. The event will include Friday night cocktails and dinner off the menu at the Sandusky Yacht Club, a showcase introduction to ICA and its many programs all day Saturday, and an after-meeting reception and dinner at the exclusive Plumbrook Country Club on Saturday evening.



The Benson Ford

Sunday has been reserved for a special treat: a private tour of the most famous residence on the Great Lakes – the Benson Ford. The “boat” (Great Lakes freighters are always called “boats” regardless of their size) was built by Henry Ford and named after his grandson. In 1986, after fifty years of service on the Great Lakes, the Benson Ford was scheduled to be scrapped when an Ohio couple decided the walnut paneled staterooms, dining room, galley, and passenger lounge designed by Henry Ford for his own pleasure while traversing the Great Lakes, would make a magnificent home. After many days with torches and cranes, the Quarters were removed and floated by barge some sixty miles west to South Bass Island where additional cranes lifted the Quarters off the barge and up a steep eighteen foot promontory to its final site on solid bedrock. A tour of the Benson Ford is a rare treat, and one not to be missed.

Lodging for the Sandusky Showcase has been arranged at the Days Inn, 4315 Milan Rd. (US 250 and SR 2), Sandusky, Ohio 44870. Telephone 419-627-8884 and mention “ICA” when making a reservation to receive your special rate. Visit the hotel online at: www.daysinn.com.

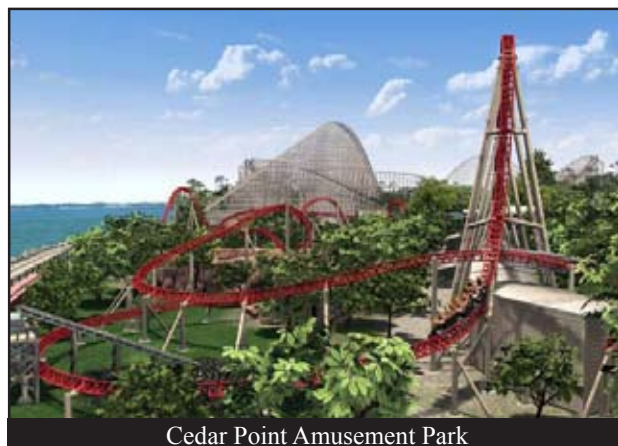
The ICA room rate applies to dates both before and after the meeting, so stay a few extra days and take in the sights. The MV Goodtime departs Sandusky for a Lake Erie Island tour to Kelley’s Island and Put in Bay, and the amusement park at nearby Cedar Point is known world-wide. The area abounds with local yacht clubs, and ICA members are encouraged to visit them.

PUT-IN-BAY – THE NORTH’S KEY WEST

Put-in-Bay on South Bass Island, Ohio, is one of the most unique places you will ever visit. The tiny two by four mile island is dotted with historic homes, the nation’s third tallest monument, quaint restaurants and local pubs. The beautiful fresh water surrounding Put in Bay has the best walleye and perch fishing in the United States.

Nicknamed the “Key West of the North,” over two million visitors a year begin flocking to the island as early as April to experience this taste of island living. Shopping, boating, freshwater fishing, great restaurants, and a vibrant nightlife offer something for everyone. Strolling Barbershop singers, bagpipers, steel drums and Ohio’s best entertainers are frequently seen in Put-in-Bay.

Back on the mainland, Cedar Point amusement park covers 345 acres and is home to 75 rides – more rides than any other park of its kind in the world. It also has a mile-long white sand beach, an outdoor water park, an indoor waterpark and hotel, two marinas, and attractions featuring go-karts, miniature golf, Ripcord and Skyscraper. Cedar Point has been voted “Best Amusement Park in the World” by Amusement Today for the past twelve years. Don’t miss it!



Cedar Point Amusement Park



GETTING THERE AND BACK IS HALF THE FUN!

P/C Joe and Patty King
Gulf Harbors Yacht Club

FCA and ICA meetings are always fun, especially if you take your time getting to there and back like we did. Traveling to the meeting in Fort Walton Beach we made an unplanned stop at Falling Waters State Park. We had picked up sandwiches at Publix earlier in the day as we rambled up US Route 19 and Interstate 10. Patty, the expert navigator, had the road atlas and suggested we stop at a state park. She said “Falling Waters” in Chipley, Florida, was the nearest one, and it turned out to be a real treat.



Patty at Falling Waters State Park

There are self-guided tours and information kiosks throughout the park. As we lingered over lunch at a picnic table under a pavilion we scanned the park's tri-fold handout. We learned we were at the highest point in the state of Florida: a whole 326 feet above sea level! We also learned the park is named for a waterfall that cascades into a sinkhole.

The park has a nature trail that takes you past a butterfly garden as you stroll toward the waterfall. Once there, you can actually walk down into the sinkhole and get a breath-taking view of Florida's highest waterfall. Then an elevated boardwalk takes you around a series of sinkholes under a canopy of southern magnolias and other hardwoods, to a lake with a beach. It was a delightful break on the ride to meet our FCA and ICA friends in Fort Walton, but the best part of the trip was still to come.

After the meeting we returned home via route 98 across the northern part of the Gulf of Mexico. The

beaches in the Destin area are stunning, white sugar sand against the blue waters of the Gulf. At first there was a lot of commercial activity but after a short while the road became straight as an arrow and uncluttered with traffic.

Two stops on this “Redneck Riviera” are a must. At the intersection of route 98 and 71 there is a pickup truck parked under a large pine tree. The truck is loaded with Tupelo Honey and Mayhaw Jelly. Approach it cautiously and quietly, because the “good ol’ boy” in the truck threatens to charge extra if you wake him hurriedly from his nap. Either of these sweet indulgences is great on a toasted English muffin. The next “must” stop is on the highway at Mexico Beach just west of Apalachicola. The place is an eating and drinking establishment called Tu-cons that's fully open to the Gulf breezes. We each ordered a dozen oysters on the half shell. They could not have been more fresh and succulent, and the beer was ice-cold. Gulf breezes floating in with the waves lapping on the shore could not be finer. We had a difficult time leaving this idyllic place, but our goal for the day was still “down the road” – the beautiful town of Apalachicola.

We had been told that the place to stay is the “Gibson Inn.” That was great advice, but if you're heading there, be warned: although the Inn has food service and a full bar, it does not have an elevator. Our room was up two flights.



Joe poses in front of the Gibson Inn in Apalachicola



According to the Inn's website, the building is a "fine example of Florida Cracker Architecture." It was the style of wood-framed structure used widely in the 19th and early 20th century in Florida: the buildings are characterized by metal roofs, raised floors, high ceilings, center hallways, and large wrap-around porches. The widow's walk and cupola crowning the tin roof of the Inn are a reflection of the area's steamboat past. Built in 1907 of native heart pine and black cypress, the Inn quickly became known as a first class luxury hotel and was the only one between Pensacola and Jacksonville heated entirely by steam. It is now listed on the National Historic Register of Historic Places, and many of the 30 guest rooms – all with private baths – are uniquely appointed with authentic antique furnishings, cable TV, telephone, and wireless internet.

A walking tour of downtown Apalachicola doesn't take long. Our visit took place on a Sunday afternoon and many of the commercial operations, such as they are, were closed. The local convenience store is a gas station with a mini mart inside. Patty found the sign next to the second-floor police station noteworthy. It says, "Apalachicola Police Department, hours 8AM to 4PM, (after hours call 670-8500)." The highly recommended "Boss Oyster" house in the "Oyster Republic" on the Apalachicola River was open, and we headed there for dinner. We ordered oysters, of course, but next time we'll choose inside dining instead of the riverside tables. The evening was

buggy and the local insects had plenty of time to chew on us as we waited and waited – and waited. When the food finally arrived it was worth it. The oyster stew was chock-full of the critters, and the bucket of three dozen oysters were steamed to perfection and served with drawn butter and crackers. It was a great way to end a wonderful long weekend.



So next time you find yourself complaining about the long drive to an FCA or ICA meeting, do what we did: stop and smell the flowers (or maybe the oysters). Instead of slogging to a meeting and back, make your trip an adventure. You'll have memories to last a lifetime.

Is this the end for Appalachicola?

The King's article was written before the current disaster on the Gulf Coast. Will the damage caused by the recent oil spill mean the end of this way of life?

The keynote speaker for Saturday afternoon at the FCA meeting in Sarasota is a research scientist from Mote Marine Laboratory, a good friend and neighbor of SYC and highly respected international research facility. Since the spill Mote has received hundreds of inquiries from the public concerning how the oil will affect Florida's Gulf Coast.

The Beach Conditions Report™, created by Mote Marine Laboratory in 2006 to provide up-to-date information about red tide impacts on local beaches, expanded April 30, 2010, to include impacts from the oil spill created when the Deepwater Horizon oilrig sank in the Gulf of Mexico on April 22, 2010.

P/C Rose Mattran of SYC has asked officials of Mote Marine Laboratory to present FCA with information on that topic, but because of the severity of the problem we don't know which of the many researchers may be in the Panhandle working with EPA and other government agencies. If you want to hear what's happening, and hear it from the inside, don't miss the FCA meeting in Sarasota on July 17. You will get the very latest and best information available.



QUESTIONS AND ANSWERS ABOUT INSIGNIA

By V/C Joseph A. Tringali, ICA Protocol Officer



From Left to Right: Right Shoulder Board: ICA Vice Commodore, Senior Fellow of the Association, Left Shoulder Board: FCA Past Commodore, Sleeve Patch: FCA Past Commodore, Fellow of the Association, Sleeve Patch: ICA Secretary

Technically insignia is a plural Latin word. If you were speaking about one of them back at the turn of the Twentieth Century (you know – when people spoke real English), you would say, “an insignie.” Don’t try that today, ‘cause most people will look at you and say, “Gesundheit!” Besides, the current Mr. Webster assures us in his dictionary that “insignias is entirely acceptable and is the standard form in the U.S. armed forces.” Whatever you call the things, the ICA and FCA have several of them. Each one has a meaning. ICA and FCA insignia are built on individual insignie that are combined to show the exact role of the person wearing the insignia. It’s a simple process if you know the code: blue and gold means ICA; red and blue is FCA; a lamp of knowledge is awarded to a Fellow, and a Senior Fellow gets a lamp with a wreath; officers insignia (stars, quills, etc.) follow standard yacht club rules.

Here are some of the most frequently asked questions and their answers:

I’m a new member. Where do I wear that fancy sleeve patch? If you’re a member of the Florida Commodores Association, you’re entitled to wear the FCA sleeve patch on the right sleeve of your blazer, placed so that an imaginary line through the bottom of the anchor (or crossed anchors) is four inches (4”) from the bottom of the sleeve. If you’re a member of the ICA and you don’t have a regional association like FCA, you’re entitled to wear an ICA sleeve patch placed the same way.

Why measure from the bottom of the anchor? Some people have additional insignia below the anchor(s), and if you or your tailor were to measure from the bottom of the felt backing patch instead of the anchor(s), all the insignia would appear at different levels. It’s a minor point but protocol people live and die for such things.

Do I have to ruin my blazer by sewing patches on? Nobody says you *have* to do anything. It’s a free country. But remember, you belong to a special organization, and relatively few people qualify for this privilege. Wearing the sleeve patch should be considered an honor. The strange thing is, most people will walk into a department store, see a jacket with a crest that has no meaning at all and buy the thing in a minute. Why would you not want to wear something you worked hard for and that really means something?

If I belong to FCA and ICA, do I wear both lapel pins? As Charlie Brown would say, “Aarrgh! Lapel pins again!” NO! You should wear only one lapel pin. That means one. If you’re a member of both FCA and ICA, and you’re wearing an FCA sleeve patch, you should wear an ICA lapel pin to tell the world, “Yes, I’m a member of the Florida Commodores Association, and I’m also a member of the International Commodores Association. If you’re wearing an ICA sleeve patch and you’re a member of the FCA, you wear an FCA lapel pin to demonstrate that FCA is your home region. You don’t wear both!



Well, I want to wear all my lapel pins, including IOBG and Power Squadron and my Scout troop. What are you going to do about it? I suppose not much. You can wear sneakers and red socks with a tuxedo, too. As I said, it's a free country. You have a constitutional right to look foolish. But you don't have a right to make the rest of us look foolish. So if you're going to do it, please don't do it using our insignia.

Actually, I only joined because I like those snazzy shoulder boards. Where can I get 'em? Shoulder boards copy the design of the sleeve patch. ICA shoulder boards have an ICA flag; FCA boards have an FCA flag. Members wear the boards appropriate to their membership; full members wear three silver stars because they're past commodores.

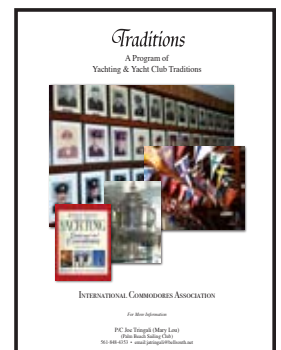
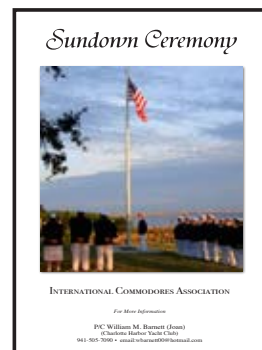
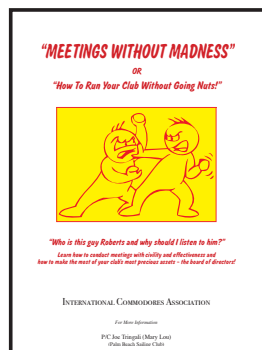
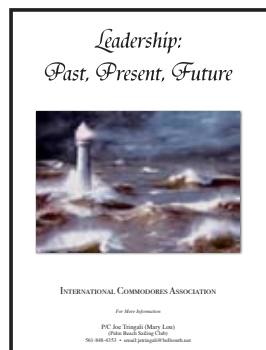
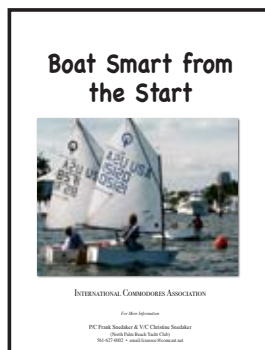
I want the ones in color! And can I have purple? Shoulder boards with colors are for officers, and no, you can't make up your own color. In the United States, red has always been associated with the office of vice commodore; blue is for the commodore. (Check your yacht club flags if you don't believe me.) Carrying that tradition over into ICA, FCA and future regions, it was felt that blue would be appropriate for national (and now international) officers, while red would be reserved for regional officers. So if you want red ones, get on the regional executive board; if you prefer blue, get on the ICA Board. There's always an opening.

What if I'm an officer of a local ICA chapter that's not part of a region? Can I have a special color? Frankly, we haven't figured that one out yet, but in keeping with the accepted practice, it would seem the appropriate color would be white. (Again, check out the rear commodore's flag.)

How about those other do-dads like lamps and wreaths and stars and knots? Can I get those, too? Sure, but some are more difficult to achieve than others. The knot (actually called a "lover's knot"), is reserved for associate members who are spouses or life partners of full members. The knot was the very first special insignia adopted by the Commodores Associations. Another special insignia that was adopted early on is the lamp, signifying a "Fellow of the Association." You earn it by going out and doing at least five ICA presentations. Do ten more such presentations (fifteen in all), and you'll get a wreath around that lamp along with the title "Senior Fellow." The other unique insignia is that of the Judge Advocate or legal officer. The Judge Advocate, as the title implies, is charged with the duties of both presiding over violations of rules of the association, and representing the association in legal matters. This dual role is shown in the insignia of office: the fasces, which is the ancient Roman symbol of authority (it's a bundle of rods around an axe), combined with the scales of justice, the traditional symbol of lawyers. The remainder of ICA and FCA insignia follow standard yacht club practice.

Can I wear all of 'em? You can wear any insignia to which you're entitled, provided they don't conflict: if you're a past commodore of FCA and current secretary of ICA, you can't wear one red shoulder board and one blue one. But, for example, if you're a member of FCA and Fellow of the Association, you can – and should – wear a sleeve patch and shoulder boards with the lamp, the flag of your region, and if you're an officer you can wear them with the appropriate insignia of your office.

Sharing the Knowledge Programs provided by the ICA



CUMBERLAND CALLING

By Jack Kennedy, ICA Rear Commodore

The snow has melted, the floods have receded, and Spring has arrived in the Tennessee Valley. The International Commodores Association tri-fold brochure, chapter applications and membership application forms have been printed. With supplies in my briefcase and my new business calling cards in hand, I am at last ready to “weigh anchor.”

Many people ask why I’m going this “ICA thing.” I sometimes ask myself that same question, but then a visit to another yacht club and an opportunity to spread the word reminds me of my boating background and my decision to serve.

My parents always had a boat, and I spent most of my early years fishing, waterskiing, and cruising the East Tennessee lakes and rivers. At 18 years of age, I joined the Navy and spent the next six years as a Navy coxswain and bos’n mate in the Pacific theater. After the Navy, I returned to the Tennessee River. I have had eleven boats, and gone through the chairs of three yacht clubs from Chattanooga, Tennessee to Panama City, Florida. In 2001, I met Joe Tringali in Panama City at St. Andrew’s Bay Yacht Club and there I started the journey as an officer in the International Order of the Blue Gavel becoming the President of District 8 in 2007 and District Director for District 8 in 2008.

As I traveled to other yacht clubs during my tenure as IOBG District 8 President and District Director, I gathered information from past commodores. These sessions allowed me to share their customs and courtesies with other clubs. It was an eye-opening experience that made me realize “sharing the knowledge” is an important part of role of a past commodore. Networking of ideas was beneficial to all, and I want to be part of that concept.

The International Commodores Association is now affording me the same opportunity to share its mission on a broader level. As I travel the southern states, I will report my results in this column and on our international website. Remember to check it often: www.internationalcommodores.org Mary and I hope to see everyone at the Sandusky Showcase Event.

ISLE OF ENCHANTMENT

PUERTO RICO CHAPTER ON THE HORIZON

The Executive Board of the International Commodores Association is working diligently with P/C Nelson Ramirez of the BoRiquen Islands Sailing Association to establish an ICA chapter on the island paradise of Puerto Rico. The BRISA Chapter is expected to become a focal point for an exciting Caribbean Region.

BRISA was founded by P/C Ramirez in 2005 to promote the sailing lifestyle in a family-oriented environment. Like the Gulf Yachting Association, it draws members from many yacht clubs and sponsors major sailing events throughout the region. There are currently over 30 sailboats and families in the association, and the numbers are growing daily.

A recent cruise organized by José Pla, one of BRISA’s most active members, brought eight families together in Las Pelas Bay where they rafted together sailboats ranging in size from 32 to 41 feet and spent three days swimming, kayaking, sailing, windsurfing, exploring by dinghy, and just plain relaxing. Evenings were spent boat-hopping to gather and talk, sing, play dominoes and to share and enjoy some fine Puerto Rican food.

BRISA’s big social event is held around Christmas every year. Could ICA be heading for Puerto Rico in December? Only time will tell, but the betting people are saying, “Don’t put away your swimsuits when this summer is over.”



HURRICANE PLANNING

By Lt. Albert J. Ponzio, AP, Annapolis Sail & Power Squadron

Edited by Dr. Lynne W. Reynolds, Fort Walton Yacht Club

The Atlantic hurricane season officially begins on June first, and Colorado State University's annual hurricane forecast predicts above-average storm activity for the 2010 season. This year's forecast calls for eight hurricanes, four of Category 3 or stronger, so start preparing now!

Develop a hurricane plan before the season begins. Know where you will keep your boat during a hurricane and whether it can be hauled before a storm. Bring home trailerable boats early, as heavy evacuation traffic could prevent you from reaching your marina. Find out what your marina's hurricane plan is before the season starts. Does your dock contract call for you to take certain steps? Make sure you have extra rope, chafe guards, anchors and fenders. Once a storm is forecast, the local marine store will sell out of these items quickly.

Stay ahead of the storm. Take action during a hurricane watch. If you wait until a warning is issued, you may not have time to move your boat, and your preparation will be hindered by evacuation congestion and the storm's outer bands of rain and wind.

Remove your boat from the water if possible. Smaller, open boats and high-performance powerboats with low freeboard will almost always be overcome by waves, spray and rain. All trailerable boats should be moved inland. If your boat is not trailerable, have it hauled out and secured on shore, if possible. A Massachusetts Institute of Technology study, completed after Hurricane Gloria, found that boats stored ashore were much more likely to be saved than boats stored in the water.

If a haulout is not feasible, follow these suggestions to give your boat the best chance of weathering the storm. Charge your batteries so bilge pumps will work. Disconnect the electric, water and other dock connections; shut off fuel lines; close through-hull fittings; and cap or plug unvalved through-hull fittings, such as sink drains. Protect your engines – water will find a way into every opening, so cover engine room vents, and plug the exhaust pipes at the stern. Remove loose deck items: Remove deck items, Bimini tops, plastic, canvas and Plexiglas from the boat entirely. Take down antennas and remove outriggers.

Remove as many items as you can from the boat, and lash down anything remaining on deck. Prepare the boat's interior: If your boat has a cabin, remove all loose items. Clean out the refrigerator, cabinets and drawers; they may open with the boat's violent motion. If possible, remove drapes, cushions, mattresses and other cloth items that could become soaked from leaks. Remove electronics and cover instrument gauges: Remove electronics from the boat, and cover both the holes and instrument gauges with plastic and duct tape. Seal windows, hatches and doorways. Wind-driven rain will enter the boat through any crack or crevice, so use duct tape to make all openings and seams as watertight as possible.

Secure the boat in its moorings. Any boat in the water should be secured in a snug harbor. (Don't even think about riding out the storm at sea unless you're the skipper of an aircraft carrier.) The trick is deciding which harbors will be snug and which will be vulnerable in a hurricane. Storm surge should be a major consideration when mooring a boat. Hurricanes commonly cause surges of 10 feet or more, so a seawall or sandy spit that normally protects a harbor may not offer any protection in a hurricane. A boat moored facing into the wind will best weather the storm, so if possible, turn the boat with its bow to the wind. Follow these steps to secure the boat in the mooring: Use mooring lines a quarter-inch larger to double the diameter of your current lines, and double all the mooring lines on your boat, including spring lines. Distribute the load evenly using several cleats. Your boat should look like a spider inside its web. Allow as much line as possible for the tide and storm surge. Rig by crossing spring lines fore and aft, and attach them high on pilings to allow for the tidal surge. Spring lines are best if they are at least as long as the boat. If possible, attach longer lines to pilings outside your normal berthing area. Protect your line by using chafing gear at each point where the line meets the boat. Use several feet of garden hose or leather, and consider that your lines will be angled downward as the water rises.

Above all, do your preparation immediately upon learning of the possibility of a hurricane visiting your locale. Be early and be safe!





THE FLORIDA COMMODORES



FROM THE HELM

By Ron Richards
FCA Commodore, 2009-2010

Many thanks go out to the Fort Walton Yacht Club and especially their Florida

Commodores Association Chapter which did a fantastic job of hosting our Spring General Membership Meeting. The guest speakers were great and the fellowship was enjoyed by all. The Emerald Coast of Northwest Florida is a beautiful, undiscovered paradise with white sand and perfect temperatures. I hope you all can visit the area sometime.

The FCA Executive Committee, after questions from several members, issued a letter of response to all of our membership. This letter addresses recent attacks by IOBG Southeastern Vice President Tom Sullivan in The IOBG LOG. We realize that these erroneous accusations were of little concern to most of our membership but it needed a response to once and for all put the past to rest. The FCA was formed to turn away from such people and to offer the past commodores of Florida a breath of fresh air. The FCA will continue our mission to fulfill our vision to be a premier organization. We are the Keepers of the Flame and I wish to thank you all for your dedicated support of our mission. Your support of our initiatives and our dedication to supporting your chapters will forge a partnership that will strengthen our continued value to our yacht clubs and the yachting community throughout the State of Florida!

The next general membership meeting of the Florida Commodores will be held on July 16 and 17 at the magnificent new Sarasota Yacht Club and I sincerely hope that you all will attend. All members and potential members are welcome to join us for a weekend of fellowship and fun. Our quarterly meeting will be held on Saturday morning. Make plans now to join us in beautiful Sarasota, Florida!

THE FLORIDA COMMODORES ASSOCIATION

"PAST, PRESENT AND FUTURE COMMODORES"

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SARASOTA YACHT CLUB TO HOST FCA MEETING JULY 16TH – 18TH

By P/C Rose Mattran, Sarasota Yacht Club

The Sarasota Chapter of FCA will host the July FCA meeting at their new clubhouse on John Ringling Causeway in Sarasota.



The Club voted in 2007 to raze the old building and replace it with a completely new building designed by Mark Sultana and Tom Denslow of DSDG. “We know many people loved our old building, but it was just not going to survive much longer without major costly repairs,” commented Commodore Kay Goodman. “Our old building was ideally situated on the property, and there was no feasible way of renovating it to meet FEMA code and to the expectation of our members.”



The building process started during my term as Commodore when, in April, 2007, the Board of Directors passed a resolution charging me with the task of exploring the possibility of erecting a new building. The newly formed Building Review Committee created multiple “user groups” involving over 168 members who investigated club use and activities, architectural style, architect selection, contractor selection, interior design, financial

repayment plans, fundraising, temporary facilities, and transition teams. The BRC communicated findings every two weeks to the members via a town meeting.



Following 18 months of operating in a large tent, the new building was opened to the membership on March 10. The official Grand Opening and commissioning of the building took place on April 23-24.

The planning committee is busy putting finishing touches on menus and events for our July 16th through 18th meeting weekend, and all member clubs are encouraged to

attend. Dockmaster Mike Teeuwen has reserved slips in the marina for FCA guests cruising in for the weekend. Shopping on St. Armand’s Circle, Mote Marine Laboratory, The Ringling Museum of Art, Selby Botanical Gardens are all within a few miles of the clubhouse, and are wonderful points of interest for an extended stay.



P/C Rose Mattran & FCA Commodore Ron Richards



HEY, WHERE'S MY TRAVEL INSURANCE CHECK?

IS YOUR POLICY TRAVEL PROTECTION OR TRAVEL INSURANCE?

By P/C Patricia Sheffield, Esq., Palm Beach Commodores

The main difference between the two is not only that the “travel protection” policy is cheaper than a comparable travel insurance policy, but it’s also not regulated by the state. Thus, if you have a problem with, say, a late payment you could be out of luck.

An article by Christopher Elliott, Travel Trouble Shooter and ombudsman for National Geographic Traveler magazine, described problems of travelers attempting to be paid insurance claims. One person was claiming \$675 that had not been paid for over a year for chest X-rays. Another traveler had to cancel a trip due to medical problems but the insurance company promising protection was out of business. Both had policies from bogus travel insurance companies.

Barry Resnick, a college professor from Orange, Calif., whose mother lost her vacation after buying an unlicensed policy a few years ago, now tracks companies that offer fake travel insurance. He says Traveler Protection Services is just the latest in a string of bogus travel insurance companies. “The perpetrator lines up a ring of travel agents, promising commissions up to four times what a legitimate insurance company would pay,” he says. “The product is masked to look like real insurance, promising compensation for specific potential future losses, in exchange for a payment.” And then it’s marketed to retirees who are looking for an affordable insurance policy and who lack the resources to sue the fake insurance company or travel agent when a claim isn’t paid. In short, says Resnick, they’re the perfect victims who have allowed the fake insurance companies and their surrogates to get away with the perfect crime. “A lot of the agents selling these policies are repeat offenders, waiting for the next new company to offer the same illegal product,” he says.

Investigations of Prime Travel Protection, travel agents coming to a head.

Authorities in two states appear poised to take enforcement action against one bogus company, Prime Travel Protection, and travel agents who sold its policies. “There’s an ongoing investigation,” says Chris Lines, a legislative liaison for Colorado’s regulatory agencies. “We expect it will come to a head in a matter of weeks.” Two Florida state agencies, Florida’s Office of Consumer Regulation and the Division of Insurance Fraud, have now joined its investigation.

Florida confirms “active and ongoing” investigation of travel agencies that sold Prime Travel Protection

Florida’s Department of Financial Services has confirmed it is investigating travel agencies that sold insurance underwritten by Prime Travel Protection, a Colorado company that filed for bankruptcy and left thousands of travelers uninsured. Prime Travel Protection sought to circumvent state regulations by claiming it wasn’t insurance. Jerry Watson, the company’s president, said Prime Travel Protection’s policies were “not an insurance product” and didn’t need to be licensed. Florida authorities disagreed. “This product was claimed to be insurance,” said Nina Banister, a spokeswoman for Florida’s Department of Financial Services. “It does not appear that Prime Travel Protection was an authorized entity. We’re looking for agents who were involved in selling it.”

Banister says Florida wants to hear from anyone who bought a Prime Travel Protection policy through a travel agency in the United States. She asks that they either call Florida’s consumer help line at (877) 693-5236 or (850) 413-3030, or fill out a complaint online at www.myfloridacfo.com. The investigation could affect hundreds of travel agencies and thousands of travelers. Agents claim that they believed Prime Travel Protection to be legitimate insurance, and that they immediately stopped selling its policies when they learned it was an unlicensed insurance product. But Florida authorities are conducting a thorough investigation, and are interested in hearing from travelers who bought policies through other defunct travel insurance companies Watson was involved with, including Trip Assured, Vacation Protection Services and Travelers Protection Services. The punishment for travel agencies who sold those insurance policies and then continued to sell Prime Travel Protection could be severe. “There is no statute of limitation on this,” Banister said.



***Insurance or not, how do you avoid buying a policy that can't — or won't — cover you?
Here are six questions to ask before signing on the dotted line.***

1. What do they call it?

The name of the plan can be a giveaway. Is it a “protection” plan or a “travel insurance” plan? There’s an important difference. Insurance is regulated by your state; trip protection isn’t. A clever travel agent may refer to a protection policy as “insurance” but the contract will tell you otherwise. The phrase ‘travel insurance’ is tossed around, making it sound like every type of protection plan is a real insurance plan. It isn’t.

2. Is it backed by a legitimate underwriter?

Real travel insurance companies are backed by one or more regulated underwriters that are insured and financially healthy, says Bob Chambers, the director of operations for CSA Travel Protection. “Check the A.M. Best Web site to see current ratings for a provider.” ([A.M. Best](#) is a worldwide insurance rating and information agency, and any reputable travel insurance underwriter will be rated by it. If it’s not, walk away.) Also, check the [U.S. Travel Insurance Association Web site](#) to see if the company is a member. USTIA has strict legal and ethical standards of conduct.

3. Have you shopped around?

Don’t take the first policy that’s offered. And that’s particularly true of the one-click come-ons that you’ll find when you book a trip online. Instead, take the time to thoroughly review your options and consult with someone you trust. “In my opinion, it is always best to work with a travel professional — and you should seek and respect that person’s opinion,” says Guido Adelfio, president of Bethesda Travel Center, a travel agency in Bethesda, Md. Do your due diligence on the agent you’re working with, too.

4. Is it being sold by a licensed agent?

It isn’t just important for your insurance policy to be legitimate, but also your travel agent. “If you’re unsure about the agent you’re working with, stop before signing any paperwork or writing a check,” says Michael McRaith, the property and casualty committee chairman for the National Association of Insurance Commissioners. “Call your state insurance department, which is easily reached by phone, and confirm the agent is legitimate and licensed to do business in your state.” You can get more information on reaching your state insurance commissioner at the NAIC Web site.

5. Did you read the policy?

Review the policy carefully before you buy. Don’t take someone else’s word for what’s in it. When it’s time to make a claim, verbal promises are meaningless. “Most travel insurance policies provide a grace period during which you can review and return for a refund if you choose to cancel the policy,” says Bradley Finkle, past president of the U.S. Travel Insurance Association. “If you have questions, travel insurance companies typically offer a customer service number to help answer questions.”

6. Are you aware of any tricky clauses?

Even if your license is backed by a quality underwriter and checks out, it may still be worthless to you because of clauses in your contract that are easily glossed over when you’re buying it. The biggest snag is for pre-existing medical conditions. “If you have a pre-existing condition or health problem of any sort, make sure the policy covers you for that condition,” says John Wagner, the director of products and services management for Blue Cross Blue Shield of Florida. “No insurance policy will cover you for all possible events and eventualities,” he adds.

What if it’s too late and you’re stuck with a fake policy?

You have a few options. Mark Cipolletti, a vice president at insurance provider Mondial Assistance, says you should contact authorities immediately. “Call the Department of Insurance in your home state to report the problem,” he says. If you bought your policy through an agent, report it to the appropriate state regulatory agency. Let the [Federal Trade Commission](#) know about your problem, too. You can file a report online, by e-mailing crcmessages@ftc.gov or by phoning (877) FTC-HELP.

Source: *Palm Beach Post*, May 17, 2009 and www.elliott.org/



FCA AMBASSADORS AT WORK

FCA Ambassadors are making a difference in Florida, and their efforts are assuring future membership growth. One of our best examples is P/C Robert Plummer of Fort Walton Yacht Club who is busily visiting yacht clubs in Florida's Panhandle. Bob is putting a face on FCA by making contact with the new Port St. Joe Yacht Club and the Grand Lagoon Yacht Club, both of which are close to Pensacola. He also sent an introductory letter to the commodore of Appalachee Yacht Club and expects to meet with their past commodores in the near future.

Whether you're an Ambassador for ICA or FCA – or both – the objectives are the same. Here's an edited example of Bob's introductory letter. Copy it. It works for him, and it will work for you.

Dear P/C _____,

I am writing to provide you and your fellow past commodores with information about the Florida Commodores Association.

The FCA was incorporated December 16, 2008 and now has over 280 members in 14 Florida chapters, plus individual members at another 16 Yacht Clubs. We have four scheduled meetings a year, at different clubs around the state. Full membership in FCA is open to all Past

Commodores; in addition, FCA has a special category of associate membership, for spouses, present Commodores, Vice Commodore and Rear Commodores.

We offer membership development programs, in leadership, yacht club customs and courtesies, effective meeting techniques, and much, much more. In cooperation with United States Power Squadrons, we offer programs in youth sailing and water safety. We also sponsor public service programs such as the Sea Scouts and Habitat for Humanity. For more information on these and other offerings, please visit our web site at www.flcommodores.org.

FCA welcomes the opportunity to meet with your members and spouses at your club, to further explain our association and the many fine programs we are conducting throughout the State and Nation.

Thank you for your time and consideration. I look forward to meeting you in the very near future.

For the Florida Commodores Association,
P/C Robert Plummer
Fort Walton Yacht Club

A SPECIAL "THANK YOU"

From P/C Richard and Pat Janiszewski, FCA



Dick and Pat Janiszewski

At a recent Florida Commodores Association meeting in Fort Lauderdale, P/C David Meshulam (from New Jersey and Florida) spoke about the availability of a safe boating training book, *Water Smart from the Start* that is published by United States Power Squadrons. The book, which includes a CD ROM and comes with a lesson plan, is very easy to read and comprehend for junior as well as senior sailors.

We requested a supply of the books from Dave for distribution to junior boaters and sailors at local yacht clubs in our area on Long Beach Island, New Jersey. A short time later, 30 boxes of books were delivered to us during a blizzard! A program is in the works, and this summer a certified instructor from the Power Squadron and a past commodore of our club will reach over 400 young people and teach them the fundamentals of safety on the water.

Our sincere thanks go to Dave Meshulam. We feel this is a wonderful example of the good things that can result from the commitment, energy and caring of past commodores and their related organizations.



THE LUCKY BAG

NOTES FROM HERE AND THERE

The term “Lucky Bag” has been around since the earliest days of sailing. It refers to collected unclaimed personal items or items confiscated as “gear adrift.” On some ships, items in the Lucky Bag were auctioned to the crew on paydays. On others, sailors would be allowed to reach into the Lucky Bag at the end of a voyage and retrieve treasures believed to have been lost at sea.

Pontchartrain Yacht Club in Mandeville, Louisiana, recently hosted the Opening Day Ceremony of the **Gulf Yachting Association**. Among the participants were FCA Commodore Ron Richards (who is a past commodore of GYA) and FCA/ICA Treasurer John Matthews, who is the current Vice-Commodore of the GYA. In addition to their FCA and GYA duties, P/C’s Richards and Matthews were on the race committee for Regata al Sol XXVI which, according to the **New Orleans Yacht Club** website, “runs from Pensacola, FL to the small Caribbean island of Isla Mujeres, Mexico. The 555 mile race across the Gulf of Mexico and battling the Gulf Stream is a massive test of endurance followed by a week of craziness on the island.” **Pensacola Yacht Club** boats finished first in both the Cruising/Spinnaker and Cruising/Non-Spinnaker classes, which may have been the cause of more craziness than usual on the part of certain past commodores.

A free grab from the Lucky Bag goes to P/C Robert Plummer of **Fort Walton Yacht Club** who is busily visiting yacht clubs in Florida’s Panhandle. Bob is putting a face on FCA by making contact with the new **Port St. Joe Yacht Club** and the **Grand Lagoon Yacht Club**, both of which are close to Pensacola. He also sent an introductory letter to the commodore of **Appalachee Yacht Club** and expects to meet with their past commodores in the near future.

Another free Lucky Bag grab goes to P/C Richards who – in spite of the “craziness” at Club de Yates de Isla Mujeres reported by NOYC – signed up Past Commodore Enrique Lima Zuno, Mexico as a member of the International Commodores Association. That should once and for all end any debate about our use of the word “International.”

ICA member Mary Lou Buck can’t believe the FCA summer meeting is scheduled for July 17th – the same date that she is putting on a major event at her own **Catalina Island Yacht Club**. “Every date you have scheduled for a meeting I am either on a cruise or already scheduled somewhere,” Mary Lou reports. She hopes to connect up with Florida friends early next year when she departs on a cruise out of Fort Lauderdale.



Members of **Pass Christian Yacht Club** in Pass Christian, Mississippi, held their annual Blessing of the Fleet on Sunday, April 25, to the delight of FCA/ICA members P/C Alan Adams and his daughter Monique, P/C John Frensley, P/C Frank and Com. Christine Snedaker, and P/C Joe and Mary Lou Tringali, who happened to be lunching at the club. It seems the seven **North Palm Beach Yacht Club** members had left **Fort Walton Beach Yacht Club** after the FCA meeting, and headed west to spend a few days in Alan’s hometown of New Orleans. PCYC and NPBYC have a special relationship dating to 2005 when NPBYC donated a number of Optimist Dinghies to help replace the fleet that had been wiped out by Hurricane Katrina. When their Blessing of the Fleet duties were finished, **Pass Christian Yacht Club Commodore Buddy Clark** and **Vice Commodore David Taylor** joined the NPBYC visitors and expressed great interest in forming an ICA chapter at their club. And then, showing classic (and very classy) Southern Hospitality, they picked up the check for the entire table!



Or Current Occupant

THE EDITOR'S LOG By P/C Joseph A. Tringali

Which came first?
Rummaging through The Journal's files recently, I came upon an iconic photograph: FCA's very own version of the signing of the Declaration of Independence. It was taken on December 13, 2008 at the Cabot Lodge in Gainesville, Florida, and it shows Mary Lou Tringali – in her capacity of Notary Public – acknowledging the signatures of the signers of the FCA Certificate of Incorporation.

What's interesting about the photograph is the background: a white board headlined with the words "International Commodores Association."

The FCA and ICA were born together, born from the same people and driven by the same idea: to carry on the traditions and, yes, the "customs and courtesies" of the great sport of yachting. On that fateful December day, Florida was most in the need of help, and it was in the forefront of the charge. But even as the tie with the previous international organization was being cut, the



people gathered at the Cabot Lodge realized there was a world beyond the borders of their State, and provisions would have to be made to carry the message to the world at large. The "international" concept was born.

The photograph shows it, and the people who were there remember it. They knew that Florida membership would take off like a Canaveral rocket – Florida delegates had been primed by a brutal rebuff in California – but the international race would be won by slow, steady persistence. Almost two years into the voyage, the ship is on course. Membership continues to grow. Members are coming together into chapters, and those chapters will soon become regions following the Florida model. The word is getting out, and the work is being accomplished.

ICA and FCA. Which came first? Neither. Both. Together. That's the way it began, and that's the way it should continue.

