

AHOY! FUN TIMES AHEAD NEXT SUMMER!

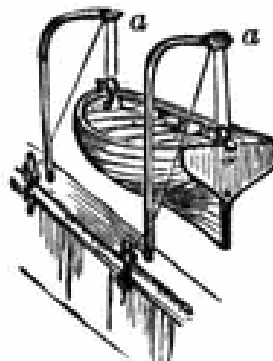
Now is the time to plan next summer cruising and why not make it extra special with cruising the San Juan's and surrounding areas. During our Eagle Days—Cathlamet cruise last summer, several members tossed about the idea of having a week of fun, relaxation, and adventure cruising the northern waters. For those members who would like to participate on their own boat the choice for the adventuresome is to cruise up the Washington coast. The less adventurous to highway transport up to Puget Sound.

Possibilities for members who would like to participate without their own boat include: sharing another members' boat or boat chartering out of Bellingham, Antidotes, or Seattle. If a San Juan cruise strikes your interest, contact Gary Myhr or Steve Hamm. We are open to suggestions on what would work best for the interested members.

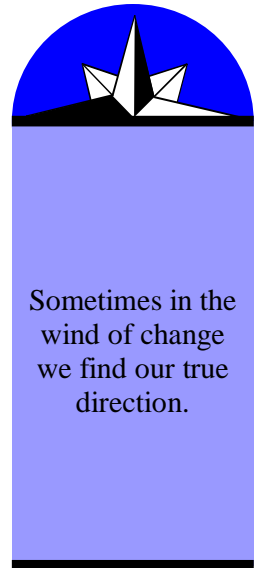


HOUSE COMMITTEE REPORT

There will be a scheduled work party March 14th starting at 8:00 am. We will be doing general maintenance at this time. Anyone wanting to make lunch will be given 2 work party Credits if they provide the food. Please contact Dennis McCrady if you are interested.



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Sometimes in the
wind of change
we find our true
direction.

FROM THE SOCIAL DIRECTOR

Get those dancing shoes out of the closet one more time. You guessed it, it's Line Dancing time.

Where: LYC

When: 4 Tuesdays in April

Time: 6pm-7:30

Instructor: Rhonda Goldsmith

Cost: to be determined later.
(approx. \$20.00 per person)

We will need people interested to pre-register for the class, for we need 15 people to make the class. Easy to learn and a hole lot of fun and craziness.

Please email Marjory at:
dowds@simplywildgraphics.com

to let her know you are signing up for the class.

See you there!

Social Director

NEWS From Boat U.S.
Boat Owners Association of The United States
880 S. Pickett St., Alexandria, VA 22304
Boat U.S. News Room at <http://www.BoatUS.com/news/releases.asp>

FOR IMMEDIATE RELEASE
Press Contact: Scott Croft, 703-461-2864, SCroft@BoatUS.com

How to Save Money on Boat Insurance

From Boat U.S.

ALEXANDRIA, Va., March 2, 2009 - [Boat Owners Association of The United States](#) (Boat U.S.) has these tips to save money on boat insurance:

1. **Reality check:** Today's competitive boat buying market has likely reduced the value of your boat - which could allow you to reduce your premium.
2. **Hold the small stuff:** If you don't submit small claims and can handle a bigger deductible, ask your insurance company for a discount.
3. **Check for duplication:** If you have a homeowners or renters insurance policy it may cover things such as "sports equipment coverage" which is sometimes added to a boat insurance policy.
4. **Go back to school:** Many insurance companies give a discount for taking an approved [safe boating class](#).
5. **Join a boating group:** Join the [U.S. Power Squadrons](#) or [U.S. Coast Guard Auxiliary](#) and earn an extra discount on your insurance while learning and participating in making our waterways safer.
6. **Go liability only:** If your boat is paid for and you feel comfortable with absorbing the cost of damage to, or the loss of your boat, consider a "liability only" policy that will still protect you and your other assets from lawsuits if you damage someone else's property or injure a third party. However, all liability policies are not alike - things like medical coverage for family and friends, salvage and wreck removal, fuel spill and uninsured boater coverage should be included.
7. **Long lay-up?** If your boat is in storage for an extended period consider a "port risk" policy that provides no navigation coverage but does cover your boat in cases of theft, fire or liability should someone get hurt.
8. **Have the "right" type of policy:** Most boaters have either an "Agreed Value" policy or an "Actual Cash Value" policy. The Agreed Value policy typically costs more but provides more reimbursement in the event of a partial loss by paying the replacement cost of most items, and it will pay the value stated on the policy if the boat is a total loss. However, the Actual Cash Value policy costs less but also depreciates all losses - and will pay you less in almost every claim. Both kinds of policies have benefits but only you can decide which best meet your needs.
9. **Understand what you're getting:** Boat insurance policies can vary widely. For example, an insurance policy with \$800,000 for fuel spill coverage may sound like a lot, while other policies may exclude this coverage completely. In plain English, if your boat starts a marina fire that destroys other vessels, will there be enough money to cover the resulting spill as well as the loss of neighboring vessels?

Some other coverages to ask about:

Boat U.S. - Boat Owners Association of The United States - is the nation's leading advocate for recreational boaters providing its 600,000 members with government representation, programs and money saving services. For membership information visit www.BoatUS.com or call 800-395-2628.

Daughters of Neptune

Not many boaters are aware of what a "Daughter of Neptune" is or what she stands for. Myself I believed them to be a cute young lady in a tiara from a bunch of yacht clubs. Boy was I in for an education as I am hoping you will be.

In Greek mythology, the "Daughters of Neptune" lived under the water and were guardians of all lakes, fountains, and rivers. The "Father Neptune" was a ruler of the "Seven Seas" and all of the "Daughters of Neptune".

The "Daughters of Neptune" are chosen by their Yacht Club to serve as an Ambassador for the Club and a Representative of the "Columbia River Yachting Association". As a Daughter of Neptune their goal is to share education regarding the impor-

tance, of the proper use of life-jackets, and to promote boating and water safety.

Each girl participates in a class and receives a Boaters Safety Card, a requirement for the use of motorized water craft, such as, jet skis, wave runners, ski boats, dinghies, including fishing and recreational boats. The "Daughters will also be given instruction on the proper use of several different kinds of personal floatation devices (PFD) so they may demonstrate how to fit and use the PFD that is best suited for the different boating and water activities in our area.

Future goals of this program are, to support the collection and distribution of life jackets for the "loaner" program at new and existing sites and continuing education for youth and adults on the importance of wearing a PFD any time you are in or around water. They will help educate the public

to let them know that "Lifejackets can save lives when you wear them".

The activities the Daughters will be involved with this year are: The Commodore's Ball, The Crowning of the Daughter, Opening Day, the Portland Rose Festival Starlight Parade, the Navy up-river cruise, Ladies nights club dinners honoring the First Ladies and the Daughters of Neptune, Bald Eagle Days, Astoria Regatta, the Kids Festival demonstrating life-jacket use in the Portland Convention Center, Boating Safety Day, Boaters Safety Class, Closing Day Ceremonies and the Awards Banquet, January Boat Show, and many new programs. In all of this, your Daughter will be LYC's ambassador for all of these showing all boaters that we care.

RBAW (CONTINUED)

- **Salvage and wreck removal coverage:** If your boat sinks, your insurer will write you a check for the value of the lost boat (hull value). But who pays to remove the sunken boat? Depending on your insurance company it could be your own wallet or a separate "bucket" of salvage money in your policy.
- **Consequential damage:** If your boat sinks because of a failed part, is the resulting water damage covered? Or, does the policy exclude "any loss caused directly or indirectly, or resulting from" the failed part? If it does exclude it, you'll end up paying more for repairs out of pocket.
- **Contractual liability:** Commonly needed by boaters who rent storage space or a marina slip, contractual liability satisfies a rental / slip contract's "hold harmless" provision. However, you may not need this coverage if you store your boat at home.

For more information or to get a free online insurance quote, go to www.BoatUS.com/insurance.

MEMBERS CORNER

FOR SALE

2003 Regal Express Cruiser
320 hp Volvo duoprop Only 183 hours
App. 39 x 21 foot boathouse
10,000 lb. Hydrohoist
More information on club bulletin board.

Package for Regal, house, and hoist is \$69,000

Mike Anderson
mrmike20@hotmail.com

LYC WEB SITE

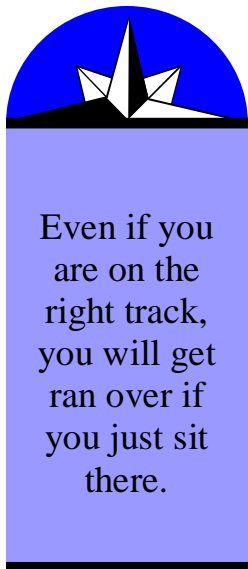
Have you seen our web site?

Many of you have not! We highly suggest you take a look at it.. It is very informative and a work of art. It tells about our club, when it was formed, who we are , our fleet, the calendar of our events, a picture gallery, the ship's store, newsletters past & present, reciprocating clubs, board members and much, much

more.

Take the time to check it out! Visit our site at:
<http://www.lyc1932.org/>.

Thank you Calvin Dowd, for an outstanding job on the creation and the updating of our web site..



Even if you are on the right track, you will get ran over if you just sit there.

Longview Yacht Club

2009 Board of Directors

- Commodore..... Mark McCrady..... 425-8273
- Vice Commodore..... Jerry Norton..... 636-0103
- Rear Commodore..... Gary Myhr....1-360-225-5741
- Past Commodore..... Robert Grimes..... 577-6747
- Treasurer..... Vicki Erickson. ...360-225-3598
- Secretary..... Barb Wilburn425-5970
- Member at Large..... Ray Ryan.....425-8979
- Port Captain..... Dave Williams.....425-0887

LYC Membership Meeting

February 9, 2009

Call to Order: Meeting was called to order by Commodore Mark McCrady at 6:35 pm. Followed by the flag salute.

Introduction of Guests: Charles Davidson introduced his guest: Jim Biwer who is applying for membership.

Minutes/Correspondence:

Minutes of the last Board meeting were read and approved.

Treasurer's Report:

Cowlitz checking operating-----\$100.00
Red Canoe checking (social)-----\$102.28
Red Canoe Savings-----\$28.74
Red Canoe Money Market-----\$20,879.32
Red Canoe 3-year CD-----\$34,307.33
Red Canoe 1-year CD-----\$2000.00
Fibre Federal(social)-----\$4699.33
Fibre Federal (operating)-----\$52,671.82
Fibre Federal(ship's store)-----\$125.76
Total checking and savings-----\$114,912.63

Vice Commodore's report: Jerry Norton

House Committee Report: Dennis McCrady Not much to report. Flootation on top of the list.

Port Captain's Report: Dave Williams

Be careful on the docks; very slick.

RBAW & CRY: Ray Ryan-no report

Lease and Location: No communication

Rear Commodore's Report: Gary Myhr

Crab feed Feb 21st. Robert asked members to let him know if they were coming.

Communication from the newly formed Cathlamet Yacht Club.

Cruise: Steve Hamm-Ron Evans –They are looking to some possible day cruises. May 2nd and 3rd will be opening day cruise. Also possible San Juan Cruise in the works.

Sail: John has a new power boat so this is a question.

Social: Line dancing was fun at \$50. May get internet wireless access.

Commodore's Ball: May check on Kelso Elks. Marvin made a motion and Ron Seconded. M/P Jan 16, 2010

1st Lady's Report: no report

Old Business: Vote on Robert and Linda Tininenko. Passed to become members

Paul Hail has been paying for the moorage spot that was his Dad's . Paul will retain the spot on one time thing. Marvin amended the motion to be based on circumstances. M/P 100% in favor.

New Business: none presented

Good of the Order: Portland Yacht club would like to visit with 10 boats on August 9th Dinner for them as an August social was discussed. Donna said there was a new calendar with July on it.

Robert presented the First Ladies Award to Marjory Dowd.

Meeting adjourned: 7:10 pm

Barbara Wilburn, Secretary

LYC Board Meeting

February 24,2009

Call to Order: Commodore Mark McCrady call the February board meeting to order at 6:30pm.

Introduction of Guests—none present

Minutes / correspondence: Dispensed reading of minutes

Treasurer's report:

Cowlitz checking (operating)	100.00
Red Canoe (social)	102.28
Red Canoe savings	26.77
Red Canoe money market	20,956.94
Red Canoe 3-yr CD	34,607.39
Red Canoe 1-yr CD	2,000.00
Fibre Federal (social)	3,235.59
Fibre Federal (operating)	48,751.85
Fibre Federal (ships store)	67.60
Total checking and savings	\$109,848.42

Vice Commodore's report: Jerry Norton

House committee report: Dennis McCrady—clean up and pressure wash at March work Party

Port Captain's report: Dave Williams: LYC making money on Great Lakes Dredging—a check will be run on their totals at the end of the month.

RBAW & CRYA: Ray Ryan Little debate going on with RBAW

CRYA questionnaire was presented asking about hosting duties. It was moved by Robert Grimes and Seconded by Jerry Norton to vote no M/P

Carol reminded us that the memorial services for Don Taylor will be Saturday at 2pm at Cantabury.

Lease and Location: no correspondence

Rear Commodore's report: Gary Myhr:

Cruise: Steve Hamm will do cruise this year. Gary has met with Marsha LaFarge of Cathlamet –795-3277 and has 9 slips for the Astoria cruise April 24&25& 26 will put something in the news letter about a San Juan Cruise question.

Social: Margery Dowd and Mila Cadd will work with Portland Yacht Club on August 9th social

Line dancing will be on Tuesday evenings in April. The crab feed had about 90 or so people.

Cheese burgers in Paradise. Questions on the DJ's price. She will look into this further.

Old business:

11 people in have not paid their December billings—letter from treasure has gone out. If no action is taken within 30 days further action will be taken.

Commodore's Ball

Dennis met with Ronda at the Kelso Elks on in about having the ball on Feb 6th. Motion was made by Ray and Second by Robert to have him hand deliver the deposit for that date M/P

Laura Norton and Kathy Evens want to do the Ball ; sounded great---

New Business:

Jim Biwer was approved by the board for membership. Will be voted on at the march membership meeting. Letter was read from Dave Hendrickson requesting to be dropped in good standing motion made by Ray and second by Jerry to do so M/P

Motion made by Ray /second by Jerry to transfer \$25000.00 out of Fibre operating account to a CD for better interest. M/P

Ron Evans wants to off-set some of the expenses of daughters of Neptune. By doing a social at the club with profits to go to daughters through CRYA motion by Jerry? Second by Robert M/P

Good of the order:

Some work needs to be done on old business budget –after the meeting. MCYC ST, Pats day 13-14-15

Ray will read the meters a little later as they will be gone again. Donna asked about Sail it was agreed to leave it out of the picture as no one seems interested in chairing it.

Meeting adjourned about 7.25 pm

Respectfully

Barb Wilburn