

BOWSPRITZ

Newsletter of the Port Jefferson Yacht Club

[http:// www.portjeffersonyachtclub.com](http://www.portjeffersonyachtclub.com) January 2018

Commodore's Comments

Happy New Year to all.

I am hopeful that this new year, 2018, will be not only a happy and healthy new year for all of the members of PJYC but a successful and enriching year filled with exciting boating adventures, fun loving social events a sense of comradery in our club.

We just had our first board meeting of 2018 and although it lasted approximately 45 minutes more than I would have liked we got a lot done. At this time I should compliment the current board members for their dedication to all of us as PJYC members. So when you see Vice Commodore, Ed Dowd, Rear Commodore, Karl Jahnsen, Treasurer, Tim Rachek, Judge Advocate, John Ciarelli, Recording Secretary, Ellie Bowman, Fleet Captain, John Pearson, Docks and Floats Director, Alan Johnson, Education Chair Diane Mac Donald, Karen Jahnsen Social Chairperson, Launch Director and Past Commodore, Joe Yorrizzo, House Director, Jeff Hausner Corresponding Secretary, Kay Rachek and Ed Nielsen Grounds Chair perhaps you should realize that these folks are trying to work together to have a club that serves all our best interests. The board meetings are, at times, quite lively, because, as I frequently say "if only one person is thinking, then there is only one opinion" - thus the liveliness. That having been said any of our members are welcome to join the meetings to sit in and observe the liveliness and have a voice - just let me know you are coming. Board meeting are scheduled for the 1st Monday of every month.

We have some interesting plans for this year that will include but will not be limited to, improving the docks, welcoming a new education director and JSP coach, stimulating growth in our racing, cruising and as always providing a social program that will be entertaining.

*One of the orders of business at this first board meeting was to grant different membership status to three of our members. We congratulate Elba and Ralph Vega for being granted honorary membership since they no longer have their beautiful *Angelique* in the harbor but have fulfilled the requirements for this membership category. Emeritus status was granted to Diane Mendolia and Bernie and Helene Flynn since they too no longer have boats in the mooring field but have also fulfilled the requirements for that status. As always I look forward to seeing these members around the club since their presence is always a pleasure.*

Without taking up more space in this issue of the Bowspritz, which is once again offered to us by the efforts of Vic Suben, (who is appreciated more than I could say) I will sign out and as always look forward to seeing you all at the club.

*Laurina Nielsen
Commodore 2018*

Words from the Rear

With the cold weather upon us and snowy streets all I can say is I cannot wait for spring and the re-launching of our boats. 2018 looks like it will be a great year. The board is working in the best interests of all members. Plans are underway for another exciting Fishing Tournament, a full racing season, cruising and social calendar.

We will need support this year from all members to get the most out of our club. Recent weather conditions have taken its toll on our entrance to the west dock. Alan Johnson will need assistance early in the new year to re-secure boards lifted by ice and high tides. We always have a great turnout for re-launching the docks. This year will require more time prior to the relaunch. Please reach out to Alan to see how you can help.

Everyone should have received their dues notices. Please make timely payments so that our treasury has the necessary funds so we can hit the ground running.

One area I would like to focus on in the new year is meeting the needs of families with young children. Time is precious and with pressures on today's families many weekends are spent on the soccer field or baseball games. We want the club to be an area where families can enjoy time with their children. Ideas include movie nights or maybe a children's fishing tournament. Maybe children wish to take sailing lessons, our Junior Sail Program is second to none. If you have not taken advantage of the lesson offered with new memberships you should let us know.

Here's to a great season ahead of us. Please let us know how we can make your membership with the Port Jefferson Yacht Club the best that it can be.

Karl H. Janhsen
kjanhsen@covatiandjanhsen.com

Docks and Floats

This article is intended to keep the membership up to date with changes and projects.

We will be adding electric to the East dock this spring that will allow us to get increased use of the seldom used dock. Water depth is not a problem and MLW will be marked on the docks at several locations. We can use it as part of our transient dockage to relieve pressure on the west dock and member use.

Work on the docks will start as soon as weather allows. We will be continuing to replace the dock connections and do away with the rods. The new system is so much better. We will also close up the gaps between the docks. I will put out a call for help when we are ready to start.

Checking the tides, the launch date is March 31 or April 14. I hope to get everything done as I will be out to town from April 10 for two weeks.

Transient use of the docks will continue and will hopefully increase as we certainly need the income stream. With that in mind, and with the need to maximize use of our docks by members and transients, I have copied the dock rules out of the year book below. This is not something new. These rules have been in the yearbook for years. Please read them if you have not done so already.

Portion of dock rules reprinted below from yearbook

Dock Rules. Purpose. The rules below have been approved to enable members and transients who rent club moorings to make the greatest use of the club docks. **Short Term Use** 1. During peak use times, all vessels will be restricted to 60-minute periods at dockside for picking up ice, taking on water, or loading supplies or passengers. 2. Peak times are defined as weekends and holidays. **Long Term Use** 1. Activities requiring use of dock space for repairs, vessel wash down, or other activities which require shore power or water will be limited to periods of not more than five hours and then not during any peak use times. 2. Vessels returning after normal launch operating hours or departing prior to those hours may tie up overnight. Early departure vessels will coordinate their plans with dock personnel prior to leaving their craft at the dock. 3. Skippers of vessels left overnight must make arrangements for leaving the dock or having their vessels returned to their moorings no later than one hour after launch service begins. 4. Exceptions to the above requirements, when absolutely necessary, must be coordinated with the Launch Director or his delegate. 5. There will be a charge of \$2.00 per foot per night if a vessel is kept on the dock outside of the dock rules outlined in our by-laws.

General Practices*

- *4. No vessels may be left on the dock unattended (see 2 & 3above).
- 5. No overnight Berthing Permitted (see 2 above).
- 6. No vessels will be permitted to use the dock space reserved for club launches.

Pleas note the time allowed on the dock is limited with a different allowance for week days and weekends/holidays. Vessels cannot be left on the dock unattended, NO overnight berthing.

Alan Johnson,
Director Docks and Floats



PJYC
2018 Social Calendar



January	Friday, 19th	Home Made Pizza Party
February	Sunday, 4th	Super Bowl Potluck
	Friday, 23rd	Pics & Apps
March	Saturday, 17th	St. Patrick's Day Party
April	Friday, 6th	Game Night
	Saturday, 21st	Commodore's Cocktail Party
May	Friday, 4th	Cinco de Mayo Party
	Sunday, 20th	Commissioning
June	Saturday, 2nd	Fishing Tournament Begins
	Saturday, 16th	Harbor Cup
	Friday, 22nd	Game Night
July	Saturday, 21st	BBQ & Peaches Cook-off
August	Saturday, 11th	MSSA ACS Regatta
	Saturday, 18th	BBQ & Corn Cook-off
September	Saturday, 8th	Village Cup
	Saturday, 15th	Dragon Boat Race
October	Saturday, 27th	Halloween Party
November	Saturday, 10th	Dinner Dance
December	Sunday, 9th	Annual General Meeting
	TBD	Children's Holiday Party

The Tell-Tales Bar is open every Friday night year round at 7pm.

Please contact Karen Jahnsen at 631-473-5734 or syckareni@aol.com if you are interested in hosting or helping with any of the events listed above or if you would like to host an event not listed.

Christmas Party Pics

On Friday, December 8th, we brought in our holiday season at PJYC, with a tree trimming party. Thank you Connie for organizing this event. It was a lot of fun. Nancy and I set up the Christmas tree to be decorated later by club members and their children, while singing carols. It was very nice to have the Stony Brook sailing team come down and join us for the evening. We also celebrated Ralph Segalowitz and Ralph Vega's birthdays that night. The appetizers and desserts were all very delicious. Thank you to all that provided them, and of course thank you to the Tell-Tails Bar, Henry great job. Here are some photos for you to enjoy.
By Karen Janhsen





GAME NIGHT

On Friday, January 12th we had game night down at the club. We played Bunco. Bunco is a fun and social dice game based entirely on luck. We had numerous winners for the evening, too many to specify names. Congratulations to all of the winners! We also held a 50-50. Congratulations to Joe Sciarone for winning the 50-50.

Thank you Dianna Stackow for running this event, and to those who help set up and clean up. I would also like to thank the Tell-Tales Bar, (Henry great job!), and to all those who brought down a snack to share. I had a wonderful time with good friends. Here are some photos for you to enjoy.

By Karen Janhsen



How to Get Your Claim Settled (And Get Your Check) Faster

By Charles Fort

Knowing how the process works can make for a quicker and pain-free experience.



Sometime a couple of summers ago, Bill Meyers of Grand Rapids, Michigan, got a call from his teenage daughter and her friend who had decided to stay overnight on Bill's 36-foot Trojan. Something was wrong, she said. Bill had recently remodeled and refurbished the boat and couldn't imagine what the problem could be. The girls noticed that the power to the boat was off when they arrived, and when they flipped a tripped breaker, everything started working again. The main problem, they said, was when they opened the refrigerator for a cold soda, they were greeted with a smell that was, as the girls put it, gross! Just as important, they said, the new flat-screen TV wasn't working. With those critical items nonfunctional, the girls cut short their visit. Bill visited the boat the next day and found that most of the boat's electronics were not working. After talking to a couple of dockmates about a recent thunderstorm in the area, it was beginning to look like the boat had been hit by lightning. Fortunately, a quick check of the bilge revealed no water, and the boat didn't seem to be in immediate danger. At that point, Bill knew he needed help, and he called the BoatUS Marine Insurance claim center.

Step One: Reporting the Claim

The first step is pretty similar to how auto insurance works: you contact your insurance company, either by phone or online. If you call by phone, a BoatUS claims representative will take a "first report of loss" from you. They'll ask you several questions regarding the loss, such as how and where it happened, then give you some instructions, as well as a claim number. Then the company will assign you a claims adjuster, who will assist you through the claims process and will contact you within a day or so. They'll also ask you to provide a statement about what happened. (Note: This is a good time to take photos of the damage for your records.) The best way to avoid a potential coverage issue is to report any sort of accident immediately, so that the insurance company has every opportunity to determine the cause,

For some people, human nature being what it is, making the first report is the hardest part. They wonder whether or not the claim will be more than their deductible, if the claim will raise their insurance rates, or if they should wait until they're sure they even need to file a claim. Susan Holler, assistant vice president and manager of BoatUS Marine Insurance Claims, says, "If you're not sure, call anyway, and call right away." The damage may look minor to you, but it could be much more expensive to repair than you think. And if the damages turn out to be less than your deductible, you can always withdraw your claim; if there is no loss payment, it's not considered a claim and will have no impact on your premium. Delaying the call can cause problems. One of the biggest issues, according to Holler, is when too much time passes between the moment the loss occurs and the first report of the claim to BoatUS Marine Insurance. If damaged parts were replaced and then discarded, for example, the insurance company can't verify the cause, nature, and extent of the damage, and your claim could be denied. In one claim, a boat took on some water, which damaged an air conditioning unit. The owner had the boat fixed and then weeks later called in a claim. Because the repair shop had thrown away the old unit, there was nothing to inspect, and a claim determination couldn't be made. Calling immediately prevents such problems. In the case of an injury — or even a possible one — it's even more critical that you call the claims department immediately. Holler notes that over the years, there have been claims involving injury to friends or acquaintances of an insured who got hurt on the insured's boat. Initially, the injured person told the owner that it was no big deal, so no claim was reported. Months or even years later, the surprised boat owner (and insurance company) was served with a lawsuit, something more common when there's a significant amount of money at stake — even with close friends. Don't ignore a potential injury. Calling the claims department right away allows the claims department to begin an early investigation and be better prepared if one of your guests later decides to sue or pursue a claim against you. Delaying makes investigating the loss much more difficult and can jeopardize coverage.



Step Two: Protect Your Investment

All policies require that an insured take all necessary steps to protect the boat and its equipment from further loss. Let's say a storm comes through and rips off your canvas canopy, exposing your electronics to more rain. Throwing a tarp over everything will reduce the possibility of further damage. If your boat sinks, immediate notification of the loss is critical so that the insurance company can make arrangements to have the boat salvaged. Once the boat is raised, you would need to make arrangements to have the engines flushed and pickled to avoid further damage while awaiting repair. If your boat is hit by lightning, it needs to be hauled out to inspect for hull damage. These things will mitigate damage, and the policy will pay reasonable expenses for them under the Sue and Labor provision, which is in addition to hull coverage.

Step Three: Get an Estimate

The next step illustrates another difference between auto and boat policies. Because of the millions of claims auto insurers deal with every year, they often contract with body shops who do the estimate, repair, and billing. With a boat claim, on the other hand, the insurance company will usually send out a representative, who could be a general adjuster or marine surveyor depending on the extent of the damage, to investigate what happened. For smaller claims, they may be able to prepare a damage appraisal on which your settlement will be based. For more extensive damage, you'll need to get estimates from reputable shops. It's your boat, so find a repair facility you're comfortable with, because your settlement will be based on their estimate. Tip: Don't use an automotive repair facility. They often don't know the need for special ignition-protected items in the engine room, and an auto body shop may not be able to adequately repair a fiberglass hull to withstand pounding on the water. If you've been assigned an adjuster or surveyor, try to schedule a time to be present during the inspection. No one knows your boat better than you do and surveyors welcome the opportunity to go through the damage with you. You might see problems you weren't aware of if you had not been there. Don't be afraid to ask questions. If you can, find recent maintenance records to send in with your estimate. Certain items, such as canvas or mechanical parts, have a limited lifespan and are depreciated over time. Don't sign anything related to your claim without contacting your claims adjuster.

Step Four: Submit the Estimate

Once you have the estimate from your chosen repair facility (or if an adjuster or surveyor provided the estimate), the BoatUS claims department will review it. If it's fair and reasonable and related to the loss, the claims department will approve it and provide you with a settlement letter detailing your loss-related settlement. Payment will be made (minus your deductible and any applicable depreciation), and you can then authorize your repair facility to begin repairs to your boat. Keep in mind that if you have a lienholder, payment will likely be made in your name and theirs unless they have provided written authorization to remove their name from the payment.

Step Five: Get Your Boat Fixed

Remember Bill's boat? The day after he called, the boat was hauled out, and a surveyor inspected the boat. Bill was right; the boat had been struck by lightning. In fact, two other boats in his marina had been struck by lightning during the same storm. The good news is that the surveyor didn't find any hull damage. The bad news is that most of the boat's electronics were damaged, including lights, radios, fish finders, TV, the battery charger, and a bilge-pump switch. Bill supplied estimates for the repair and replacement of the damaged equipment, and a check for the full amount was sent so Bill could get back on the water.

Advice From a Seasoned Expert

Alison Mazon, a surveyor in Portland, Oregon, has handled hundreds of insurance claims. Her best advice for a boat owner with an insurance claim is to be engaged in the recovery and repair of their vessel. It's the owner's boat, she says; the adjuster and the surveyor are only there to assist and the insurance company can only write a check. The owner, or an owner's representative, has to authorize any and all work done on their vessel and it is up to them to initiate it.

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This is Your Bowspritz

The Bowspritz belongs to all the members of the Port Jefferson Yacht Club. Anyone who has an interesting fish(y), fishing, cruise, race, or nautical story to tell or who wants to write about the Setauket Yacht Club is welcome to submit an article to be included in the Bowspritz. Articles are best submitted electronically either by sending me a compact (CD) disk or by e-mail. My e-mail address is vsuben@optonline.net. The deadline is usually the Monday after each month's Board meeting. Also, if a vendor does a good job for you, you might wish to acknowledge it.

Vic Suben,
Bowspritz Editor

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Port Jefferson Yacht Club

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Bowspritz

Upcoming Events

Friday, January 19th-Homemade Pizza Party

Sunday, February 4th—Super Bowl Party & Potluck

Friday, February 23rd —Pics & Apps

Saturday, March 17th —St. Patrick's Day Party