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Issue 114: May/June 2022

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Good Old Boat

Issue 144: May/June 2022

FEATURES

DEPARTMENTS

On the Cover
Christopher Birch shot this image of his wife, Alex, as the two were sailing their 36-foot Morris Justine, *Sundance*, up the Saint John River in New Brunswick, Canada, approaching Evandale. Bill the boat dog, chilling here in the cockpit, particularly enjoyed the river's long, calm stretches of easy sailing and welcoming shorelines for walks. Read all about the journey on page 42.

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The sailing magazine for the rest of us.

Contributing Boats

A few boats behind the stories in this issue.

Sooner, 1980 Rafiki 37

"What I love most is the tankage, she's built like the proverbial brick ****house, and the cutter rig. What I like least is maneuvering in marinas with the full keel. It's like trying to park an oil tanker, only somehow worse. I'm convinced I'm going to end up like the *Ever Given* in between the wharf fingers."

ILLUSTRATIONS BY FRITZ SEEGERS

Designer: Stan Huntingford
Owner: Matt Parsons
Home Port: Victoria, British Columbia
Fun Fact: Before buying her, he'd met *Sooner* several times while sailing south to Mexico.
Get charged up about rechargeable batteries on page 41.

Tackful, 1982 Catalina Capri 25

"We bought her to move up from a 10-foot Oxford dinghy. We named her *Tackful* because she's full of them (tacks), and I'm corny. We'll keep her till we're too old to handle her. She's fast and responsive."

Designer: Frank Butler
Owners: L. Alan and Peggy D. Keene
Home Port: Sassafras River, Chesapeake Bay
Fun Fact: She sailed herself on a great day from Baltimore to Rock Hall, Maryland.
Commiserate about sailing's humiliations on page 61.

Ora Kali, 1983 Sabre 30

"I bought *Ora Kali* in large part because she's a boat I can handle myself. The summer we sailed her from New Jersey to Maine, she and I bonded, and in the fashion of a boat looking for an owner who is looking for a boat, we became a team. The only reason I could see to change her is to go bluewater cruising again."

Designer: Roger Hewson
Owners: Ann Hoffner and Tom Bailey
Home Port: Sorrento, Maine
Fun Fact: Ora Kali is a Greek wedding blessing meaning "have good times."
Get tangled up in rockweed on page 30.

One More Time, 1965 Cal 25

"You should've seen it when we found it. It looked like hell. But, it's not within me to own an ugly boat...I say 'we' a lot when I talk about this boat. The truth is, I wrote all the checks and Scott did all of the work. Throughout the project, I had total confidence in my son."

Designer: Bill Lapworth
Owners: Art and Scott Melendres
Home Port: Long Beach, California
Fun Fact: She's hull No. 1 of this popular "pop-top" mini-racer/cruiser design.
Read her Cinderella story on page 34.

Navigation Lessons

BY ANDY CROSS

Holding an inflatable globe, I point out the equator and describe that at zero degrees latitude, it divides the earth into northern and southern hemispheres. Next, the prime meridian, zero degrees longitude running through Greenwich, England, and splitting the earth into eastern and western hemispheres, which meet at the international dateline on the other side of the world. My sons, 7-year-old Magnus and 8-year-old Porter, stare at me with wide-eyed fascination.

From the globe, we look down onto a paper chart and identify the parallels of latitude and meridians of longitude that are closest to our current position. We write down the numbers and turn back to our globe to find exactly where we are on this big, beautiful planet.

This is our first navigation lesson, and later I contemplate all the other ways that we as sailors and boat owners navigate this pastime, sport, and lifestyle that we cherish. Indeed, we go to great lengths to keep hoisting our sails and harnessing the wind.

So much of what we do involves navigation, metaphorically speaking. Like finding our way through a rocky set of coastal islands, complicated and multifaceted boat projects take time, effort, planning, preparation, and then action to complete successfully. Hopefully, when we do make it through the thorny path of fiberglass, epoxy, paint, and scraped knuckles, it's with a deep sense of accomplishment.

Likewise, we navigate through our own experience, as well as a multitude of choices and often strong opinions from fellow sailors, to decide which equipment and gear will make our boats safer and more comfortable.

When we finally get out on the water, it's easy to leave all of this figurative navigating behind and enjoy some of the real thing. But when our sails have been furled or folded and we nose back into the marina or towards the boat ramp, the realities of life ashore are there to catch our docklines. Paying for our boat and its accessories, the slip it resides in, or the trailer it sits on is an inevitable part of it all. How do we ensure that if an accident happens, all the time, effort, and money we've lovingly invested in our floating treasure chests isn't wasted?

For this, of course, we turn to insurance companies—and a whole new process of navigation begins. Lately, these waters have become increasingly difficult to find our way through with our good old boats. A tsunami of research, quotes, surveys, and seemingly endless terms and conditions flow forth in a wave that can threaten to upend the experience of slicing through a calm bay with our hand on the tiller and our face pointed towards the breeze.

In this issue of *Good Old Boat*, writers Alison O'Leary and Christine Myers—both experienced boat owners who've been here, too—guide us through the rocky set of islands that is this ever-evolving feature of the sailing, boat-owning life. Along with firsthand input from *Good Old Boat* readers about obtaining—and keeping—insurance for their boats, Alison and Christine help us understand how this industry is changing and how we might weather the storm and come out sailing safely on the other side.

As in my navigation lessons with Porter and Magnus, our writers explain the globe and then help us pinpoint our position on it. From there, it's up to us to use this knowledge to chart a course of our own. Fortunately for my boys, I'll stick to teaching them traditional navigation, and they can leave the slip payments, required gear, and necessary insurance up to me... for now, anyway.

More Inclusive Sailing, Sussing Slippery Knots, and Award-Winning Writing!

Killing It

Every year, Boating Writers International (BWI) awards $15,000 for top writing, photography, and multimedia in the boating world. The annual awards are peer-judged, and all submissions are anonymous; for 2021, 95 contributors submitted 273 entries in 15 categories ranging from boat tests to adventure to seamanship. We're over the moon to say that at the annual contest announcement in February at the Miami International Boat Show, *Good Old Boat* won 11 awards in six of those categories—and we took first place in four categories! Our own Andy Cross was in the winner's circle multiple times.

To recognize the outstanding achievement of our writers in 2021, we'll be publishing a special digital issue featuring each of *Good Old Boat*'s BWI-winning articles. Look for that soon. Meantime, following is a list of the award-winners. Hat's off to all of them!

- David Blake Fischer, "Hey There Delilah," first place, Boating Lifestyles
- D.B. Davies, "A Deadly Calm," second place, Seamanship, Rescue & Safety
- Melissa White, "Sailing Scared," third place, Seamanship, Rescue & Safety
- Bert Vermeer, "(Un)Welcome Party," merit, Seamanship, Rescue & Safety
- Melissa White, "Too Close for Comfort," merit, Seamanship, Rescue & Safety

- Andy Cross, "C&C Redline Review," first place, Boat Tests & Reviews
- Ronnie Simpson, "The Need for Speed," third place, Boat Projects, Renovations & Refits
- John Vigor, "Sticking Point," merit, Boat Projects, Renovations & Refits
- Andy Cross, "A Southeast Sojourn," first place, Boating Travel or Destinations
- Andy Cross, "Into the Wild," first place, Boating Adventures
- D.B. Davies, "Captain Spontaneous," merit, Boating Adventures

—Editors

Although the Trident submarine basin at Port Canaveral, Florida, is clearly marked on the charts, unsuspecting sailors nearing channel marker 14A may think they are about to collide with a submarine leaving the port until they realize it's only a sub's conning tower mounted on dry land. *Good Old Boat* contributor Joe Cloidt, who sails a Pearson 31-2 out of Florida's east central coast, shot this picture while headed out of the port for an ocean day sail with friends.

Words Matter

What a great article about such an impressive young leader, Vivian Vuong ("Breaking the Mold," January/February 2022). Thank you for this story, and thank you, Ms. Vuong, for your efforts, insights, and drive.

For the subtitle, though—"... on a mission to make sailing more accessible to all"—may I make a suggestion for a terminology change? Making something more accessible generally refers to making things more accessible for persons with disabilities. That group (accessibility/disabilities) is part of a larger comprehensive group (e.g., based on things like disability, race, gender, gender identity/orientation, color, culture, indigenous background, age, etc.). Typically today, the term used for the article's subject would more accurately be "inclusion" or "make sailing more inclusive for all."

Being in the field of accessibility and inclusion advocacy, when I read the article, I was specifically wondering what disabilities were being addressed in making sailing more accessible. It's a tricky term, since "accessible" is also a generic word. However, in context with making "something more accessible to all," it focuses expectations more toward accessibility.

In Canada, disability is one of many "protected classes" and would include those that could rightly and importantly be considered within the article, such as race, place of origin, ethnic origin, ancestry, or gender, all of which are protected under Canadian Human Rights and are critical for "inclusion"—an area that sailing doesn't always do well with—lending additional importance to Ms. Vuong's efforts.

The term "inclusion" is an important one, as our words reflect our thinking, and we all benefit greatly as we think more specifically of inclusion. Thanks so much for providing a great article for all of us to consider.

—**David Wysocki,** Lake Ontario, Frenchman's Bay, Pickering, Canada

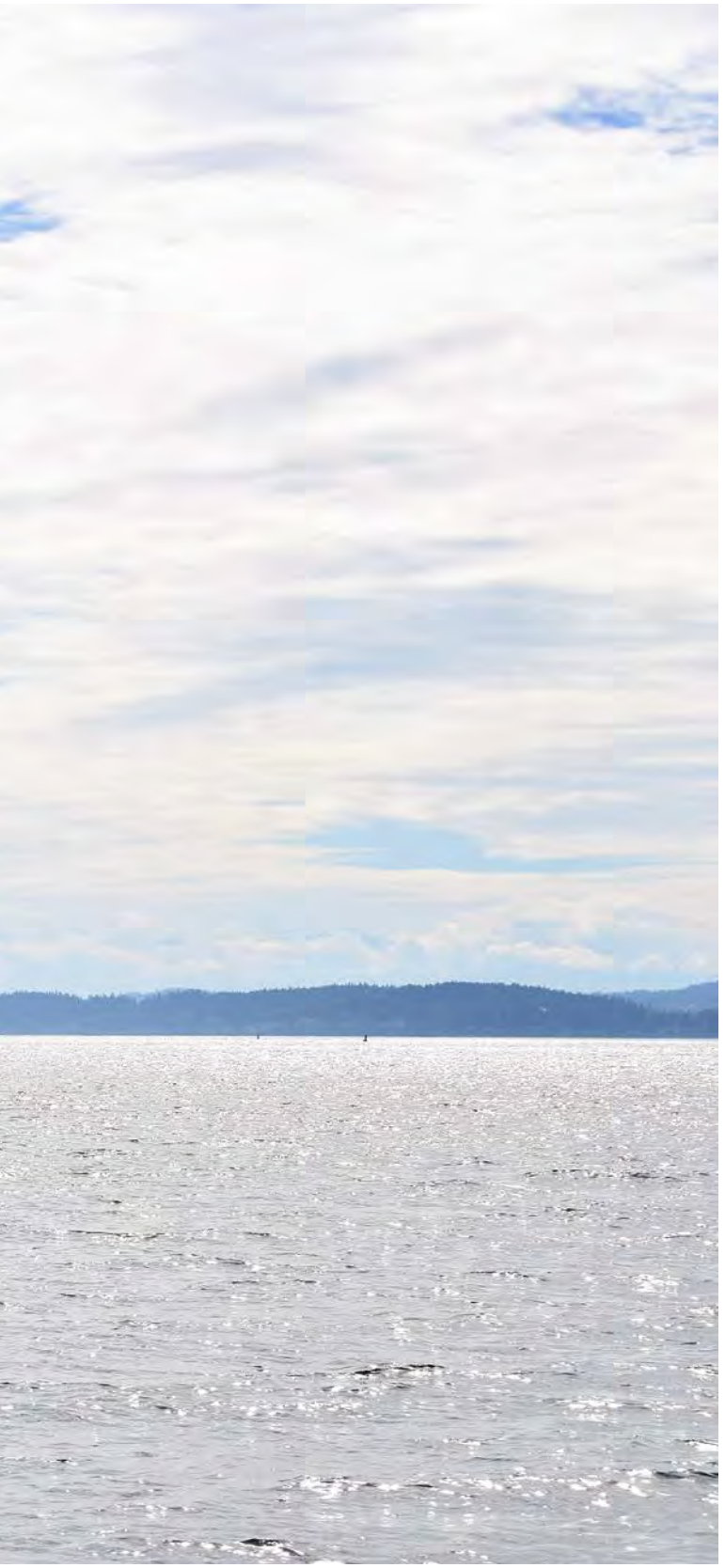
The Editors respond:
David, we are so very grateful that you took the time to point this out, and we agree with you 100%. The distinction between "accessible" and "inclusive" is an important one to make. We all want sailing to become more inclusive, and we feel that it's part of our job as the sailing magazine for the rest of us to help educate the sailing community in ways to make the pastime and sport that we love more open to everyone. Thanks for reminding us in this effort that words matter.

continued on page 56

Good Old Boat **subscriber Karen Gilbert shot this photo on a wild evening of Friday night races in Rock Hall, Maryland, in August 2021. Antionette Wilkins and Roger McLimans speedily flake the mainsail on *In the Red*, a 1986 30-foot S2, as the crew races to get off the Chesapeake Bay and into the shelter of Swan Creek. "Alas," Karen says, "the storm front hit before we were able to make it back into our slip—docking was a tricky endeavor. The intensity and frequency of the lightning was especially memorable. All in all, it was a solid reminder that the Chesapeake is known for foul weather coming up quite quickly. And when you see that front devouring the Chesapeake Bay Bridge, the only race that counts is the one back to safety." For more on lightning, see "The Strike Zone" on page 47.**

We Want to Hear from You

We love hearing from you, our readers! To be part of Mail Buoy, share your letters and images with andy@goodoldboat.com. Also, are you getting *The Dogwatch* in your email inbox? It's free and the content is original. If you're missing it, visit goodoldboat.com to sign up.



Ericson 41

A Vintage Performer for Offshore or Coastal Sailing

STORY AND PHOTOS BY BERT VERMEER

After a lifetime of sailing dinghies and family boats, Scott Owens began exploring the concept of supplementing his retirement income by reconditioning older boats. He and his wife, Jane, planned to relocate to Sidney, British Columbia, and as he searched for suitable boats for this new venture, Scott promptly fell in love with a well-used 1970 Ericson 41 in Seattle. Imagine his wife's surprise when he called to announce the purchase of their first cruising sailboat! Naming the newest member of the family *Lady Jane* smoothed the somewhat ruffled waters.

It has been a solid choice. Decades ago, author Ralph Naranjo and his wife circumnavigated in an Ericson 41, and *Lady Jane* has proven to be the epitome of a coastal cruiser with offshore capability; indeed, previous owners had sailed her to Mexico. Since purchasing her in 2003, Scott and Jane have endured a steep learning curve of boat maintenance and renovation, but this has led to sailing experiences in the Canadian Gulf Islands and American San Juan Islands, eventually encouraging longer voyages to the fabled Desolation Sound in the northern reaches of the Salish Sea. Dreams of a Vancouver Island circumnavigation are on the horizon.

History and Design

In the chaotic world of fiberglass boatbuilding in the 1960s, a small group of enthusiastic employees left Columbia Yachts and started Ericson Yachts in Southern California. A pair of boats soon emerged, the Ericson 26 and Ericson 30. A young Bruce King and his design team were on board, and over the years, Ericson launched models from 23 to 46 feet. The Ericson 41 was in production from 1968 to 1971; how many reached the water ranges from 50 to 70, depending on the information source (sailboatdata.com publishes the lower number).

Sailboat design in the mid-1960s favored narrow beams and extended overhangs, taking advantage of the CCA rating rule. *Lady Jane* is typical of many of the early fiberglass designs inspired by this rule, with a relatively narrow 10-foot 8-inch beam and short 29-foot 2-inch

***Lady Jane* sails along the Sidney, BC, waterfront, at left.**

waterline. (For a thorough explanation of these developments, see "Rating Rules Shaped Our Boats," May/June 2000, by the late Ted Brewer.)

King's designs focused on pleasing lines and sailing ability. From the sweeping shear to the generous overhangs, *Lady Jane* simply looks "right." King later emerged as a favored designer of large sailing yachts, such as the 105-foot *Whitehawk* and 90-foot *Whitefin*, each admired for extraordinarily beautiful lines.

Construction

Ericson Yachts was part of a shift in the boatbuilding industry fueled by low prices for fiberglass, resin, and hardware. Hand-laid, molded, fiber-reinforced plastic (FRP) construction helped make production boatbuilding affordable to the sailing middle class. The key was factory assembly line production with low labor costs, combined with volume purchasing of materials.

The Ericson 41's lean hull, round sections, cutaway forefoot, and an early internally ballasted, swept fin keel reduced wetted surface area compared to the previous generation of full-keel boats. This added to the boat's light-air capability and didn't hurt her heavy weather abilities, either. A swept spade rudder separated from the keel, and modest 6-foot draft, contributed to her maneuverability under power and sail.

The balsa-cored deck is reinforced with solid laminate where hardware is attached. The hull-to-deck joint is an inward-turned flange through-bolted to the deck, then enclosed in fiberglass and topped with a solid teak toerail. This arrangement could pose a real challenge should it develop leaks over time or be damaged in an impact. Fortunately, *Lady Jane* has suffered very few leaks in this area even after 50-plus years of service, a testament to her solid construction. Scott ensures the joint remains dry by periodically renewing a small bead of sealant along the teak toerail.

Ericson yachts of this era are known for a lack of osmotic blistering. Scott had *Lady Janes*'s bottom paint removed in 2008 and found very few blisters, all easily repaired.

Deck and Rigging

Wide, unobstructed sidedecks and a huge cockpit make the 41 an ergonomic pleasure to sail. The shrouds terminate at chainplates just inboard of the teak toerail, allowing for easy passage forward without struggling past the rigging. The relatively low freeboard

Lady Jane **on a close reach, showing her low freeboard and sweeping sheer, at right.**

The Ericson 41 incorporates a classic counter transom popular in the 1960s and '70s, an unusually long cockpit, and a wide companionway, at right.

There is plenty of teak on deck, including toerails, deck hatches, Dorade boxes, handrails, and cockpit coaming. After years of sanding and varnishing, Scott had the teak stripped and applied Awlwood, a two-part clear finish from Awlgrip paints, at far left.

The traveler divides the cockpit. The rudder post/tiller head is just forward of the wheel and readily available should an emergency tiller be needed. Note the custom helm seat and tall coamings, at left.

makes for easy boarding at the midships gates but does require a substantial step up to the coachroof to work at the mast.

Two large deck hatches dominate the coachroof, allowing plenty of light and ventilation into the cabin. *Lady Jane* has a sea hood to protect the companionway; this was not original.

Scott has chosen to keep all of *Lady Jane*'s halyards, with applicable winches, at the mast. The boom is original to the boat, although Scott replaced the keel-stepped, single-spreader mast and standing rigging in the fall of 2012 while the boat was on the hard for a complete Awlgrip paint job.

As mentioned, the chainplates are just inboard of the teak toerail and then bonded to the hull, hidden behind the main cabin's mahogany woodwork. Unfortunately, there is no easy access without removing some of that mahogany. After 50 years of service, *Lady Jane*'s could pose a serious leak and delamination risk. Appropriate maintenance where the plates meet the deck is called for.

The genoa track is mounted on the toerail with no accompanying inboard track, somewhat increasing sheeting angles when sailing to windward.

The cockpit is 10 feet long, with a raised mainsheet traveler track just forward of the helm. This makes the mainsheet handy to the helm but does divide the cockpit. Standing room behind the wheel is somewhat restricted by lockers, making the helm position seem confining. The design, and the high teak coaming, does not lend itself to steering from the gunwale. Scott has added an elevated, removable seat for helming, particularly under power.

The long, narrow cockpit provides comfortable seating with tall coamings for back support, as well as the ability to brace oneself on the opposite seat while heeled. Primary winches are the original, large, Francis D25 two-speeds, with Barlow secondary winches mounted just forward. Although the helmsperson would have to reach forward from the wheel to the primary winches, trimming sails singlehanded is doable.

Two cockpit lockers—a large, deep one to port and another deep one under the helm seat—provide storage, while the sealed propane locker is aft.

Belowdecks

Climbing over the companionway bridge deck to step below, I was immediately struck by the abundance of warm mahogany cabinetry. Interiors of this era were built in place, one cabinet at a time, and in the case of *Lady Jane* finished with a warm satin varnish. The hull interior is completed with mahogany strips with no fiberglass in sight, enhancing the cozy feel.

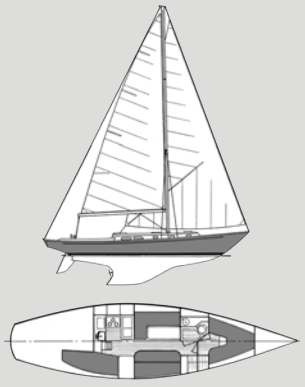
The Erickson 41's narrow beam and long overhangs cut into interior volume. *Lady Jane* reflects the traditional layout of the times and its emphasis on offshore sailing accommodations.

The U-shaped galley immediately to port of the companionway has a deep double sink close to the centerline; beneath it is a 6-gallon hot water tank. Plenty of storage is available behind cabinet doors and in lockers accessible through the countertop. The huge icebox was converted into an engine-driven, cold-plate refrigerator system.

A 40-gallon water tank is supplemented by an even larger tank under the V-berth that Scott and Jane have never used.

To starboard of the companionway, a large navigation table includes ample storage for sundry sailing supplies, though there's limited space for the electronics now deemed critical. Scott has remedied this by installing an AIS-capable VHF radio and multifunctional chart plotter with GPS, radar, and forward-looking sonar at

Ericson 41



Builder	Ericson Yachts
Designer	Bruce King
LOA	41'4"
LWL	29'2"
Beam	10'8"
Draft	5'11"
Displacement	17,800 lb
Ballast	8,200 lb
Sail Area	732 sq ft
SA/Displ.	17.2
Ballast/Displ.	46.1
Displ./LWL ratio	320

LINE DRAWINGS BY ROB MAZZA

the helm, where it should be anyway.

A substantial folding table dominates the saloon when deployed. An L-shaped settee forms the portside seating area with storage compartments behind, below, and above the seatbacks. A straight bench and pilot berth on the facing starboard side complete the cabin.

Cabin heat is provided by an electric furnace when secured to a dock and a propane Force 10 Cozy Cabin Heater mounted on the mast cabinet when underway or at anchor. Two large opening deck hatches and an opening portlight in the head provide interior ventilation. Cabin portlights are all fixed, a blessing in the sometimes monsoon Pacific Northwest weather.

A narrow corridor separates the saloon from the V-berth. Finely crafted storage drawers and lockers are to starboard. A roomy head to port includes a small holding tank under the vanity cabinet.

The V-berth is wide and long, ample room for any 6-footer to stretch out. Mahogany doors provide access to a generous chain locker at the bow.

Mechanical

The Ericson 41 emerged from the factory with engine options including the Atomic 4. With a deck fuel filler cap labeled GAS, it's safe to assume that *Lady Jane* came equipped with this venerable gasoline engine. The previous owner replaced it with a Perkins 4-108 diesel producing 53 horsepower at 2,500 rpm and driving a Max-Prop through a Paragon V-drive. This combination allows for a comfortable cruising speed of 6 knots at 1,900 rpm.

Access to the forward portion of the engine compartment under the companionway steps is excellent, with additional access through a large panel in the quarter berth. The aft end of the compartment is a bit more problematic, through the two cockpit lockers. The raw-water strainer and fuel filters are within easy reach from the main cabin; the oil filter is mounted remotely for better access. Although not as quiet as newer sailboats of similar size, *Lady Jane* moves nicely under power with an acceptable level of noise.

A 36-gallon stainless-steel fuel tank—more than enough fuel for Scott and Jane's current cruising needs—replaced the leaking, original, steel 40-gallon main tank and 25-gallon reserve.

With refrigeration mechanically driven off the engine, electrical demand is extremely low. One starting and two deep-cycle 12-volt batteries under the quarter berth are more than adequate to keep the electrical system up and running. No solar panels, no genset.

Underway

We sailed *Lady Jane* on an early fall day off the Sidney waterfront, the wind building as the afternoon progressed. I was immediately impressed by how stable the Ericson 41 felt. The 18,000-pound hull accelerated quickly under power and proved very maneuverable in tight quarters. Scott cruises at 6 knots, but the reserve engine rpm would easily reach theoretical hull speed of 7.2 knots. The relatively short 29-foot waterline extends considerably when the stern squats onto the overhang under power and when heeled under sail, so higher speeds are possible.

Comments from Owners

We had issues with the heel sole of the keel; the fiberglass needs reinforcing before you put several tons of weight on it during winter storage. Also consider having a drain plug on the keel.

—**Rollyn Trueblood,** Rhode Island

I am on the second year of a major rebuild of an E41. I fell in love with the lines of the boat, the long overhangs of the bow and transom. The build quality was probably equivalent to other boats of that time. Lots of gaps at the bulkhead-to-hull areas were just glassed over with fiberglass tabbing. Hull-to-deck joint was leaking; removed teak rail and found the sealant that they had used was like dry clay. The chainplates are glassed into the hull with no way to inspect them. The V-drive and the prop at the back of the keel cause the torque/propwash to prompt the boat to rotate in reverse even with full opposite rudder. Giving shots of reverse throttle to start the boat, moving then into neutral, the rudder will work until you need to give it another shot of reverse. Assume everything needs to be replaced unless it has been replaced previously and is documented. Have it surveyed. I hope my response doesn't sound too negative, I really love the boat and can't wait to get it back in the water.

—**Mike Brockman,** Vancouver, Washington

The split-molded hull with an integral keel and encapsulated ballast shows good attention to glasswork detail. The thickness of the laminate and the resin/fiber ratio are more than adequate. Most of the deck is a plywood/glass sandwich that has held up quite well. Unfortunately, the coachroof and the bow and stern areas of the deck were balsa-cored, and over the years they have tended to suffer from moisture intrusion and rot. Areas to keep a sharp eye on include the mast step, the chainplates, and the rudder.

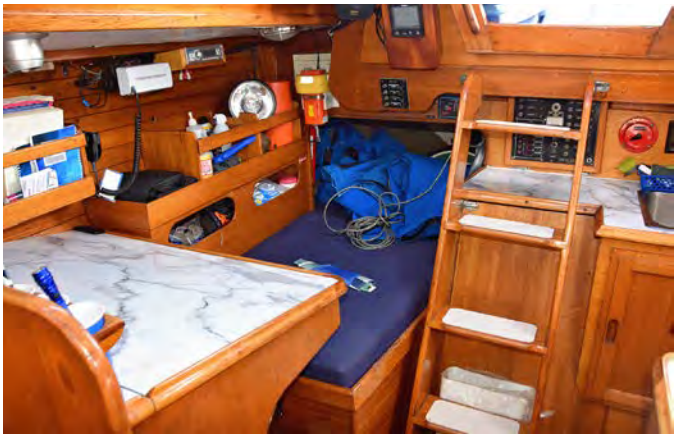
Under sail, the Ericson 41 is pure delight. Her ability in 12 knots or less of breeze is significant. In a blow she behaves well with two reefs and an inner forestaysail. When things get even worse, a storm trysail and storm jib are true value added. In such conditions, the boat's unique ability to remain under control, even when roller-coastering down the face of steep waves, is most appreciated.

—**Ralph Naranjo,** Annapolis, Maryland

Sailing writer Ralph Naranjo and his wife, Lenore, circumnavigated on their Ericson 41, *Wind Shadow*, and still sail her based out of Chesapeake Bay. Photo by Bill Griffin.

At the time of purchase, *Lady Jane* came with seven sails including a symmetrical spinnaker and cruising gennaker. For local cruising, Scott and Jane keep the 130% genoa, full-batten main, and cruising gennaker aboard. We hoisted the lightweight, tape-drive UK mainsail without needing the mast winch, and then rolled out the genoa off the Harken MKIV furler.

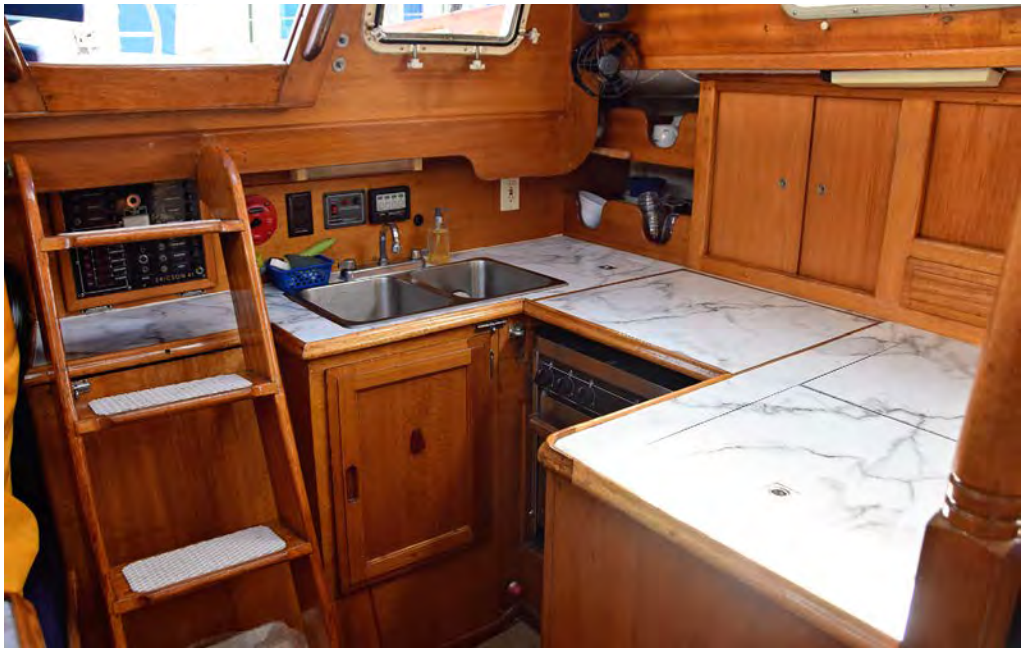
With a relatively narrow beam, the boat initially heels over in a fresh breeze and then stiffens, surging forward to virtually hands-off sailing. The short, static waterline stretches considerably when heeled, just as the designers intended. I've driven a number of boats in this size range, including older Beneteaus and C&Cs, and I was favorably impressed by the Ericson, not expecting a hull of this vintage to perform as well as the more recent race-oriented hulls.



Viewed from the galley, the engine compartment with the exhaust riser is on the left side and water heater on the right, at left.

The quarter berth provides nav station seating with cabinetry added to the interior of the hull. The wide, nearly 10-foot-long quarter berth is also a favorite sleeping area; a person could get lost in there, at middle left.

A matching panel fits the stovetop to increase counterspace. Previous owners replaced the original stove/oven with a gimbled, three-burner, Force 10 propane version, at bottom left.



Directional stability was remarkable. The steering was a bit stiff; the early spade rudder design needed a bit more surface area forward of the rudder post for improved balance.

The wind rose to 10 knots with gusts to 15 as we sailed close-hauled into the chop. Scott indicated that the knotmeter was reading low, and I estimated a solid 6 knots to windward. Off the wind she was stable, though Scott reports that when running in windy conditions with quartering seas, the stern tends to get skittish, the rudder not quite deep enough to counter the push of larger quartering waves.

The few PHRF fleets around the country with Ericson 41s rate it 132 seconds per mile, the same as the S&S-designed Tartan 41 of similar vintage.

Conclusion

An Internet search did not find many Ericson 41s for sale; those available were offered between $40,000 and $59,000. As always, condition, upgrades, and maintenance determine value.

At any point of the wind, the Ericson 41 is a genuine cruiser with proven offshore capabilities. The wide side-decks and comfortable cockpit make her a pleasure to be aboard at anchor or under sail. Time has shown she is solidly built and will sail for years into the future with proper respect and care.

Bert Vermeer and his wife, Carey, have been sailing the coast of British Columbia for more than 30 years. Natasha *is their fourth boat (following a Balboa 20, an O'Day 25, and another Islander Bahama 30). Bert tends to rebuild his boats from the keel up. A retired police officer, he also maintains and repairs boats for several non-resident owners.*

Ericson 41

. . . and Two More Quintessential CCA Rule Designs

STORY AND ILLUSTRATIONS BY ROB MAZZA

Bruce King's Ericson 41 represents a very advanced design concept for 1968, but also a final design type that had evolved over the 30-year history of the CCA rating rule. Bob Harris' Allied 39, and the S&S-designed Swan/PJ 40, even though entering production in 1970—the year the IOR was adopted—also fit that mold.

The CCA rule was designed around an acceptable "type," and any deviation from that type was either penalized or rewarded, depending on whether that deviation was considered desirable or undesirable. Even if the boat was not specifically designed to meet the restrictions of the rule, the rule had already defined how an acceptable sailing yacht should look.

By the late '60s, that type, as illustrated by these three boats, included long overhangs amounting on average to 40% of the length waterline, narrow beams averaging about 37% of length waterline, and heavier displacements, with each of these boats having a displacement/length waterline ratio of over 300. Aesthetically, each incorporates a definite and classic spring in the shearline, generously curved, non-angular hull profiles with slightly swept keels, lower freeboards, moderate draft, and long and generous houses.

However, each had also adopted the split keel and separate rudder configuration that had proven so effective in boats like Bill Lapworth's Cal 40, and George Cuthbertson and George Cassian's *Red Jacket,* only a short time previously, both also 40-footers. Note, however, that only Bruce King adopted the all-movable, cantilevered, spade rudder configuration, while Harris and S&S incorporated more conservative full-length rudder skegs.

Keep in mind that in the 1960s-era North American boating industry, a 40-footer was considered a large yacht. In fact, the Ericson 41 was the largest boat in the Ericson line at the time, not exceeded until the 46 was introduced in 1971, and that would be the largest boat the company built. Both Swan and Allied had a 42 in their line in 1969, but that too was the largest boat that Allied would build.

Swan, on the other hand, would begin to concentrate on larger boats as time went on. For these comparisons, I

Ericson 41

Allied 39

Swan (PJ) 40

LOA	41'4"	39'10"	39'4"
LWL	29'2"	28'10"	28'7"
Beam	10'8"	10'6"	10'10"
Draft	5'11"	5'11"	6'8"
Displ.	17,800	17,000	19,000
Ballast	8,200	6,700	7,900
LOA/LWL	1.42	1.38	1.38
Beam/LWL	.37	.36	.38
Displ./LWL	320	316.7	364.9
Bal./Displ.	46%	39%	42%
Sail Area (100%)	732	680	709
SA/Displ.	17.15	16.43	15.90
Capsize No.	1.64	1.64	1.63
Comfort Ratio	35.8	35.68	38.71
Year Introduced	1968	1970	1970
Designer	Bruce King	Robert Harris, MacLear & Harris	Sparkman & Stephens
Builder	Ericson Yachts	Allied Boat Company	Palmer Johnson/Nautor

usually try to focus on North American-built boats, but I thought I'd bring Swan into the picture despite the higher-end connotation, since it represents the contemporary thinking of S&S, the most successful design firm of the time. The Swan illustrates Olin Stephens' design philosophy, derived from his 6 and 12 Metres, that nothing goes upwind better than heavier displacement. (The Swan 40 was distributed in North America as the Palmer Johnson 40.)

So, in almost all respects, these three boats represent the best that the CCA rule had produced, and that is a testament to the longevity of that rule and the quality of boat the rule encouraged. These were also exceptionally good sea boats, with the Ericson 41 in particular having completed a circumnavigation in the very capable hands of Ralph Naranjo.

Those solid sea-boat qualities are reflected in unusually low capsize numbers in the 1.6 range and comfort ratios in the mid- to high-30s for all three boats. These characteristics are achieved with the narrow beams combined with heavier displacements.

However, also keep in mind that all of these boats had much smaller interior volumes than modern boats of similar size, whether that size is defined by length waterline, length overall, or displacement. The narrow beams and lower freeboards of these boats certainly made for what would be considered cramped and dark interiors compared to contemporary boats, but they also produced cozy, practical interiors that are suited for offshore work.

So, what do the numbers tell us about the performance prospects for these three boats? If you want to go upwind in a blow, as Stephens had already discovered, the Swan 40 would be hard to beat with its greater stability and sail-carrying ability generated by greater displacement, slightly wider beam, and deeper draft. All of those would most likely compensate for it having the shortest waterline length.

The Swan's lowest sail area/displacement of 15.9 means that it would be the last of the three to require a reef in any blow. Reaching and off the wind, the Ericson would certainly come into its own with its longer waterline length, highest ballast ratio, and highest sail area/displacement ratio. The Robert Harris-designed Allied, with the lowest displacement, ballast/displacement ratio, and narrowest beam, would probably not perform as well upwind as the other two boats but would still be a good performance cruiser or club racer.

The late '60s and early '70s were an exciting period in the boating industry with a rapidly expanding market, the perfection of fiberglass construction to achieve high-volume production, the introduction of a new rating rule, and the emergence of a new cadre of young designers ready to exploit that new rule, all of which would soon obsolete older boats. The 1970s and early '80s would become the high-water mark of offshore and handicap yacht racing in North America. The three boats we see here represent boats on the cusp of that explosion of popularity.

Good Old Boat *Technical Editor Rob Mazza is a mechanical engineer and naval architect. He began his career in the 1960s as a yacht designer with C&C Yachts and Mark Ellis Design in Canada, and later Hunter Marine in the U.S. He also worked in sales and marketing of structural cores and bonding compounds with ATC Chemicals in Ontario and Baltek in New Jersey.*

Unsure About Insurance

For owners of older sailboats, the insurance market is getting complicated.

BY ALISON O'LEARY

David Sharp, who'd sailed his 1969 Tartan 34C, *Pegasus*, for many years out of Newport, Rhode Island, decided in spring of 2020 that it was time to shift to trawler mode. He put *Pegasus* on the market, and his broker eventually found a cash buyer. All seemed to be going fine until the buyer tried to obtain insurance for the boat, which Sharp had, until then, insured with Geico/BoatU.S. without issue.

"I had assumed, as did he, that an experienced 'elder gentleman' with no history of marine insurance claims would have no trouble insuring a name-brand boat with an impeccable survey and only a 14-hp engine," David wrote to the editors at *Good Old Boat*. "We were wrong. BoatU.S. and several other companies informed us that they no longer insured boats older than 50 years—with no exceptions."

The news nearly sank the sale, David says, but thanks to his broker's persistence, the buyer "was finally able to get the boat insured with a specialty company, although at considerable cost and with many deductibles and restrictions. The sale was completed, but it was quite a stressful process for all involved. My take on this is that mainstream insurance companies do not have the expertise to assess the real risk in insuring good old boats, and if the boat's statistics on paper don't fit well into their software algorithms, you are out of luck!"

His story isn't an outlier. Spend any time on social media platforms related to sailing or owners' forums for particular boats of a certain age, and you will invariably hear more stories like it. Global changes in the marine insurance industry have caused turbulence in the insurance market that is being felt downstream, says John Miklus, president of the American Institute of Marine Underwriters (AIMU), and owners of older boats are feeling the effects more than most.

The handwriting has been on the wall for a few years. Pantaenius Yacht Insurance dropped American boats in 2019, after other London companies like Falvey Insurance Group stopped insuring boats or tightened their allowable age categories. Previously grandfathered boats were not renewed, major changes were made to depreciation schedules, and greater emphasis was placed on consequential damage (for example, parts failure due to maintenance issues) in insurance claims.

Specifically, Miklus cited Lloyds of London; the firm that formerly insured anything up to and including Hollywood starlets' legs is no longer doing as much "specialty" insurance. Managing general agents (MGAs) that traditionally had authority to write policies for carriers have been cut out, Miklus says. "The yacht line hasn't been profitable, so it was cut way back."

Shifting weather patterns resulting in extreme storms and wild weather have been big contributors to the changes.

"What makes or breaks the profit of a company is hurricanes," says Miklus. "Florida, New England, and Chesapeake Bay have a big concentration of value, and it's bad for insurance companies if the wind blows there."

Emma Whittemore, a service manager for Geico/BoatU.S., agrees that more frequent and extreme weather has been a factor. She also notes the COVID-19 effect: "There are more people, and less experienced people, boating since the pandemic started, which means more claims."

Finally—and perhaps least surprising—is data. Apparently, drilling down to specific categories of policies identified a big leak in profits: older sailboats. This gave insurance

Kenneth Stuber says he feels lucky even to have liability-only insurance for his 1980 Bristol 32, *Sand Dollar*, in Florida.

Firefighters douse a fire that engulfed a small sailboat at the dock. The damage was catastrophic, at left. Photos courtesy of BoatU.S.

companies reason to tighten requirements–such as frequent surveys and proof of operator competency–as well as to drop entire segments of coverage.

Geico/BoatU.S. is one of several companies that has stopped insuring sailboats over 40 years old, Whittemore confirmed. (According to the BoatU.S. website, the organization in 1967 started offering insurance to recreational boaters "in plain English, instead of using the old, often indecipherable Lloyd's of London language." In 2015, "BoatU.S. was transferred to Geico, another Berkshire Hathaway company, to better align for growth.")

"Businesses are reevaluating where they want to be," says D. Scott Croft, vice president for public affairs for BoatU.S. "Some insurance companies are pulling out of high-risk places like Florida entirely."

Croft and Whittemore suggested that Geico/BoatU.S. could return to insuring older boats when the market stabilizes. Spokespersons from Progressive and Chubb declined to respond to requests for comment on this article.

Troubled Waters

Sailors certainly understand the effect of crazy storms on insurance coverage, but most were previously insulated from major changes in the insurance industry in general. No longer. Now, companies are requiring frequent surveys of older boats just to maintain insurance, accelerating depreciation schedules, and requiring surveyors' recommendations that don't always make sense to the owners.

To help inform this story, *Good Old Boat* editors asked readers to email their experiences with insurance; the responses were quick and numerous. Many readers say they have been and remain happy with their insurance coverage.

Peter Hickock of Mechanicsburg, Pennsylvania, says he's the third owner of his 1962 Pearson Vanguard, *Contessa*. Since he bought the boat in 1967, it's been insured by AMICA (Automobile Insurance Company of America), which also underwrites his auto, homeowners, and liability insurance.

"Our experience with AMICA, which is a mutual insurance company, has been excellent," he wrote via email. "Premiums for *Contessa* have been stable and reasonable. They have regularly lowered the value of the boat, but that is pretty much in line with current prices for Vanguards. I have occasionally requested an increase in value when I have made major repairs or upgrades, and, with documentation, they agree to my requests."

Similarly, reader Bob Miles, who has sailed his 1979 Cal 34 Mk III on the Great Lakes "for a dozen years," reported

Surveying Adjustments-AO'L

When a boat is damaged, typically the boat owner's insurance company sends an experienced surveyor to assess the damage and develop a detailed evaluation of repairs. But as *Good Old Boat* reader Dale Tanski, who owns Obersheimer Sailor Supply in Buffalo, New York, noted in his email to the editors, this, too, is changing.

"If the company is your basic run-of-the-mill insurance company (the Geicos of the world), we are most often contacted by the underwriter, and they openly admit that although they insure boats, they know nothing about sailboats. When they arrive to inspect the damaged sail, they often ask us what to do," he wrote.

He's not the only one in the business witnessing this trend. Boatyard manager John Clarke of Oak Harbor Marina in Pasadena, Maryland, also a lifelong sailor, says more and more, insurance companies are sending auto insurance claims adjusters to estimate boat damage claims. Because they are not trained specifically for marine environments or boat construction and materials, they don't know what they're looking at, Clarke says.

His observation is confirmed by John Lowe, president of the Society of Accredited Marine Surveyors (SAMS). He knows of one major insurance company that completely stopped using professional marine surveyors, probably in a cost-saving effort.

"As a result, the adjuster who was just up on somebody's roof is misdiagnosing the cause of loss on a marine claim," Lowe says. This move is convoluting the traditional process of insurance claims and roles of surveyors, customers, and insurance companies. Rather than spending most of their time evaluating sailboats for insurance value, professional surveyors are now busy advocating for boat owners in hearings and litigation against insurance companies, trying to correct bad damage and repair estimates, he says.

Michael Bonicker, lead instructor at the American Boat and Yacht Council (ABYC), also expresses concern about insurance companies allegedly cutting qualified surveyors to save money. Further down the slippery slope could be necessary repair work likewise left to nonprofessionals, resulting in health and safety dangers, he said. "I can't see it being a good thing."

Clarke sees additional consequences. Before, an experienced marine surveyor working for an insurance company collaborated with a repair professional to make sure all repairs were identified and completed correctly. Experienced surveyors know that not all damage is clearly visible and that sailboats are complex structures. Obvious damage to one part of a boat could also affect other parts of the boat that aren't obviously damaged (for instance, a collision causing unseen loads impacting apparently undamaged rigging.) Someone who doesn't know anything about sailboats won't even know what to look for.

What this means for boat owners is that inexperienced adjusters may miss more subtle damage and be unwilling to advocate paying for repairs, even if a boat repair professional points it out. This puts boat repair professionals in an awkward position; they now have to defend what they know needs to be done to effect a complete repair to someone who is only trying to save the insurance company money. Ultimately, this could result in insufficient repairs, which could mean more catastrophic damage or failure later—putting sailors and repair professionals at risk and driving up insurance costs across the board.

Additionally, if a non-marine adjuster relies on the advice of an unscrupulous boat owner or boatyard manager, insurance fraud—in the form of higher amounts being paid for repairs unrelated to actual damages—could become more prevalent, also driving up insurance costs. Clarke is worried that what's happening will result in more categories of boats being dropped from insurance, making sailing and boat ownership cost prohibitive for a lot of people, particularly those who can only afford to purchase an older boat.

Meantime, even while getting a sailboat surveyed before an insurance policy is issued or renewed is not a new requirement, if you surf web forums on sailing, you'll find many people up in arms about that and all other aspects of insurance. Surveyors say they're not the bad guys.

"During the pandemic everybody started sailing so insurance companies got picky," says surveyor Dwight Escalera of Executive Marine Services in Newport, Rhode Island. He is a former boat and systems designer as well as a member of an ABYC technical committee on safety standards for wiring. "Insurance is like placing a bet. You're asking them—the insurance company—to take a risk. They choose the level of risk they can tolerate to minimize exposure."

A surveyor's role was always straightforward: evaluate the boat's condition and develop a value for it based on its age, construction, and maintenance level. Escalera says he goes another step by researching comparable vessels, similar to assessing the value of a home for a mortgage company.

There is no Blue Book for boats; each is considered unique given decades of modifications, maintenance, previous repairs, and, likely, different owners with varying budgets and priorities, says Escalera. This is why even if boaters can get liability insurance, arriving at an agreed-upon value for insurance purposes is sticky.

"A survey examines the condition of a boat, whether it's well maintained, and safe to operate. The surveyor sends a list of recommendations to the insurance company based on their observations, and the insurance company requires compliance, but it's peculiar that they never bother to follow up and make sure the work is completed," Escalera says. Owners who do not complete the required upgrades or repairs find themselves without coverage if the insurance company is expected to pay a claim, even for damage unrelated to the surveyor's recommendation.

that Geico has insured the boat for the duration, and it's been "a great experience." This includes covering damage to the boat during a storm on Lake Superior, when it was "slammed against a solid pier in the Apostle Islands for many hours. It caused extensive damage to the hull, interior cabinets, and bulkheads. Geico sent out an adjuster and then waited for the marina to submit a quote. They sent a check to cover the estimate and an additional check for unseen damage at that time. No arguments, no hassle. The next year's premium went up $250, but that partly was due to a requirement of higher liability coverage by a new marina."

But others wrote in expressing a range of frustrations (See sidebar "Readers Weigh In"). Many were understandably exasperated or perplexed by the situation they're in, particularly those who did everything right for years only to be dropped by their longtime insurers. We heard from an owner in Maine whose insurance company demanded that the boat get hauled and repaired for bubbled paint (while the owner was hospitalized), another from Annapolis whose insurance company wouldn't cover the boat for the short transit between the broker's yard and a repair yard, nor for several months while it was being refitted, and yet another who trailers his boat from the Great Lakes to Florida, necessitating policies with two different companies.

Geography has a lot to do with boat owners' success (or lack thereof) when it comes to insurance, as does boating experience and even one's credit score and motor vehicle driving record.

"I carry only liability insurance for Florida waters and feel lucky to have it," says Kenneth Stuber of Titusville, Florida, who has a 1980 Bristol 32. "I have found it is very difficult or almost impossible to obtain hull insurance on a boat over 20 years old in Florida." (For more about hull insurance versus liability-only, see "What is Self-Insurance?" on page 27.)

Plenty of owners, like Lake Ontario sailor Will MacArthur of Fair Haven, New York, aren't sympathetic to Geico/BoatU.S. and other companies that have discontinued coverage for older boats—including those that were previously grandfathered (Geico/BoatU.S. stopped grandfathering sailboats over 40 in 2021).

"I own a 1969 C&C Corvette, *Scotland Light*, on which I just completed a fairly extensive refit," MacArthur wrote. "I currently only have a liability policy, which also includes a rider for fuel spillage. My current insurer is Progressive. My refit included a new Beta diesel engine, fuel tank, exhaust system, and controls. All hoses have been replaced with new and double clamped wherever possible. All through-hull fittings were replaced with proper Marelon or bronze seacocks. Additionally, I put in a new head and holding tank. I also replaced all the running rigging. I replaced the 1-inch cockpit drains with 1.5-inch drains. As I used to do this sort of thing for a living, I consider the work to be of a professional nature. It would have been nice for BoatU.S., given all their proactive boating hype, to be a bit more open to insuring well-maintained and outfitted 'classic plastic' boats."

Unfortunately, though, not all boat owners are as experienced or as thoughtful about maintenance, and this can lead to problems, as Michael Bonicker, lead instructor at the American Boat and Yacht Council (ABYC), the organization that sets standards for marine safety and construction, points out. Though he agrees in theory that many boats over age 40 were well made and are likely still seaworthy, he adds a caveat that's pure

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Peter Hickock's Pearson Vanguard *Contessa*. Photo by Yassine Mansouri.

Readers Weigh In—The Editors

To get a sense of what our readers are experiencing when it comes to insuring their boats, last summer we sent an email asking for your stories. Here are some of the responses.

We have a 1974 Nicholson 38 ketch made by Camper & Nicholson, moored in Hilo, Hawaii. For a few years (2016-2019), we had insurance from Progressive, no survey required. But they annoyingly dropped us in 2019 due to the age of the boat. The coverage had been for $40,000 boat value plus $500,000 liability. Being dropped with only one month's notice was nasty, because insurance is mandatory to retain our slip.

In 2019 to current, we have coverage from Markel Insurance. Markel did not require a survey to obtain this coverage. Binding the insurance was sufficiently simple, working through RSC Insurance Brokerage of Annapolis. Hull coverage is $40,000, deductible $800. We have $500,000 "Protection and Indemnity" (aka liability). We are restricted to the seven major Hawaiian Islands, not more than 50 miles offshore any one island. Cost is almost $1,100 per year. We have never filed a claim, so cannot comment about that aspect.

—**Marilyn Johnson**, *Rainshadow,* Nicholson 38

I have been with BoatU.S. for years—long before they turned over the business to Geico. They were easy to deal with and handled my one large claim fairly. Our newer and smaller boat (1984 Pearson 34) was also easy to enroll, but the premiums rose by 15 to 25% each year! That's with no claims ever on this boat. Now I'm paying $500 per year including unlimited towing. USAA refused to insure due to the age of the vessel, even though they have covered our home and cars for over 40 years.

—**Roy Belcher**, Marion, Massachusetts

I have a 1987 Shannon 43. Coverage was with Pantaenius and got dropped last year as they pulled out of the litigious U.S. market. Can't say I blame them. A U.S. boat can still get insured outside of U.S. waters. We shopped around a lot. Either it was stupid expensive like the guys out of Annapolis or Geico/BoatU.S., of which we heard horror stories...Then we heard about State Farm. Wow! We're pleased. Agreed hull value according to survey, great cruising area for our needs, and a rider if something else more distant.

—**Tony Carey**, New Bern, North Carolina

I have a 1973 Pearson 30 that I singlehand all the time, and it is very dear to me. It has an Atomic 4 which, although pristine, makes the resale value of the boat about $6,000. Given that I spend $2,800 a year for dockage and a bit more for biyearly haulouts, I could scuttle the boat and be ahead of the game financially in less than two years. So, I don't insure my boat, or you might say that I'm self-insured. My boatyard requires me to have liability insurance in case my boat damages another boat, so I spoke with the agent who handles my home-owners' insurance, and he said that I would be covered for liability damages caused by my boat. In fact, he added an addendum to my policy, a "Record of Certificate Holder," specifically listing the name and address of my boatyard.

But, just this spring, before renewing my slip holder agreement, the boatyard told me that I had to show proof of insurance that included the phrase "$300,000 Combined Single Limit" and stated in writing that it covered: 1) fuel spill liability, and, 2) wreckage removal. My Erie homeowners' insurance did not cover that. Geico/BoatU.S. wouldn't insure my boat, but I was able to get what I needed from Progressive for $258/year.

—**John Zseleczky**, Annapolis, Maryland

Yes sir, this topic has me all messed up. We bought a new-to-us 1979 Mariner 40. Having a hard time finding an insurance company, even with our recent purchase survey. I'm just trying for liability now to meet marina requirements. I keep getting no due to the age of the vessel.

—**Adina Floyd**, Green Cove Springs, Florida

I've actually had a very good recent experience. I recently purchased a 1973 Pearson Ensign. Through the Ensign Class Association, I got a recommendation to use Gowrie. They have a program specifically designed for one-design boats. The process was smooth and efficient, and price seemed to be very reasonable.

—**Stephen Still**, Chautaqua Lake, New York

My 1989 Pacific Seacraft Dana 24 is insured by BoatU.S. (underwritten by Geico). While the "agreed value" for the boat (hull and equipment) is about one-third of the actual market value, my primary interest in the insurance is the liability coverage, both general liability ($500,000) and pollution liability ($939,800), and in those fields, the coverage and price are acceptable. Covered sailing territory is coastal and inland waters of the U.S. and Canada. I have no idea what Geico does if one actually files a claim; I hope I never need to find out.

—**Henry Li**, Seattle, Washington

I bought a 1979 Seafarer Swiftsure 30 in the summer of 2020. The boat has been at Carlyle Lake for a decade or more and we planned to keep it there, and it isn't a terribly expensive boat so I decided to rely on my own skills in surveying it (I know that is a debatable path). We closed the deal on the boat and then sought to gain insurance on the same day. I was able to easily and inexpensively add it to my auto policy but was informed I had to have a formal and professional survey completed within 30 days due to the age of the boat, regardless of the value. It was very difficult finding a surveyor in our area that dealt with recreational sailboats, and part of the cost would be at least two hours' travel time. Out of desperation, I called our insurance broker that covers our home and business. They came through beautifully with better coverage, lower premiums, and no requirement for survey. We do have a limitation to coastal cruising, but that isn't an issue in our lake.

—**Matt McCarroll**, Carlyle Lake, Illinois

I have recently sold a 1995 Island Packet 37 and bought a 2005 Island Packet 420. Both boats were based in Sarasota, Florida, and tied up in a yacht club marina. I have comments on both:

We owned the Island Packet 37 for nine years and utilized BoatU.S. for insurance throughout. In the later years, they provided Geico as underwriter, and when the boat turned 20, I did become aware of the reduction in coverage—but not by information from BoatU.S. or Geico. I learned of this from reading *Good Old Boat* and *Practical Sailor*. I was not happy that there was no notification from the insurer, and that they somehow felt there was an issue with boats over 20 years. But, it was not the reason I sold the boat and got a newer one. If I had kept the 37, I would have shopped the market more.

We knew the Island Packet 420 was somewhat of a "project" boat when we bought her, needing mostly TLC. But Geico/BoatU.S. would not insure the boat until we had completed most of a surveyor's recommendations. They would not insure the boat for the 30-minute transit from boat broker's marina to the boatyard where some key refit was planned, and not while the boat was in the yard—which turned out to be three months. They would give me a multiple boat discount, but I chose a different path, insuring the 420 separately, and ultimately selling the 37.

—**Barry McClure**, Sarasota, Florida

I carry Progressive and have had no issues (have not made any claims either!). I sail a 2007 Precision 18 on the James River in Virginia. Previously I had insured an older (1986) same Precision 18 model. Due to an act of vandalism, a boat in my neighborhood marina caught fire and melted my hull. The boat was a total loss. BoatU.S. sent an adjuster to the yard who had obviously never handled a boat claim before. He did not know what he was looking at, what questions to ask—I was shocked. I settled my claim, but then I dropped them.

—**Richard Schauffler,** Williamsburg, Virginia

I recently sold my 38-foot 1985 Cabo Rico due to several factors, one being a 30% increase in my insurance from Geico/BoatU.S.. My insurance increased from $1,500 to $2,100 with only two weeks' notice before the policy ended. I did not have any accidents or claims in the nine years that I owned the boat. Over that span, the boat was professionally

maintained, and I had added several safety features like an engine room auto fire system, high-water alarm, Garmin radar, GPS plotter, radio/AIS system, and more. I even swapped out the standing and running rigging.

I questioned this position via the Commonwealth's Attorney General's Office, Division of Insurance Investigation, and was told that my "personal and boat insurance segments" had changed, and that driving a boat in New England has become dangerous over the last couple of years. I asked to define "insurance segments," as the boat has been moored in the same marina from where I purchased it.

The only other thing that has changed is my age.

This hurts, because this is my third boat, I spent 30 years in the Coast Guard, retiring at the rank of Captain, and at one time held a merchant license. I inquired with Sea Insure, and after a survey the price was estimated at $1,200.

—**Captain Mike Cicalese**, East Greenwich, Rhode Island

Progressive inherited coverage for my 1996 catamaran from USAA, which had stopped providing boat insurance and sold the business to Progressive. Progressive was bound to continue my insurance as part of the agreement with USAA, unless I made any changes to the policy. When I called to get a certificate of insurance naming a marina where I was wintering, they used it as a change of coverage location and said they were discontinuing my policy.

I tried a variety of insurance companies. None would provide damage/loss coverage, even with a survey. All were highly restrictive on locations and the maximum value. Chubb did eventually take the risk, after a complete out-of-water survey was done. They insured the value of the surveyed boat. I felt quite relieved, as I had a lot of money in the boat after a recent refit.

For many boat owners who focus on caring for older boats, their motives are pretty obvious. They get a solid-built boat in which they can invest as much as they want, to get it to the condition/features they want, and usually not get anywhere near the cost of a new(er) boat. In my case, I repainted, repowered, and did a hundred little things to my 1996 PDQ 36 catamaran. Its original loan is long paid off, and I have all the features I'd want in a boat, new or old, at nowhere near the price of a 36-foot catamaran today.

I have owned older boats in the past, a 1983 Hunter 31 for instance, and from 1985-2008 had no issues getting coverage for both liability and the market value of the boat. While I have no expertise to know about fraud, storms, and other issues that would increase the risk for an insurance company, I would think there is a large enough market potential to motivate them to create a more finite process for those who have maintained, and can prove they have maintained, their boats.

—**Eric Epstein**, Annapolis, Maryland

I have a 1969 Allied Seabreeze yawl. I'm the second-generation owner, since 1997, and Dad owned her since 1972. For at least 30 years, she's been insured by BoatU.S. Since they flipped their carrier to Geico, coverage has deteriorated with rates increasing and unilateral decreases (their decision) in agreed value. It reached a point where coverage is half the value, and rates twice what they used to be. I reported to them, per their request, replacement of the old Perkins 4-107 engine with 14,000 hours on it with a new Beta 30, which I felt yielded higher reliability and safer operation, decreasing their risk. They wanted to increase the premium by about 23% to $619, despite being unwilling to increase the agreed value to account for the increase in value from a new engine. Their argument was they were insuring more value, which is nonsensical since the agreed value ($21,400) is less than the cost of the engine including installation. They explained risks such as the boat being hit in the stern, causing engine damage (obviously not understanding the difference between an outboard and an inboard diesel) or a grounding causing more costly damage (obviously not understanding the risks to a heavy full-keel sailboat with a prop in the keel/rudder aperture).

In frustration, I told them that I would shop all my insurance I had with Geico, including auto, homeowner's, and umbrella. They explained that if I left, they would not allow me to return, as they do not write new policies on vessels more than 30 years old. I also asked if I kept them, could I extend my navigation limits from U.S. coastal waters to include the Bahamas and Caribbean (which I am only considering as a future possibility) and was told no. I truly hoped they would make some effort to keep a long-term policy holder who had never had a claim, and whose qualifications include being holder of a USCG OUPV (six-pack) captain's license.

After I shopped several other carriers and received a mixed response, State Farm has written coverage, without a survey, for $35,000 agreed value, for about $100 less than Geico, and more substantial savings on my other policies. Navigation areas are U.S. coastal waters within 100 nautical miles and a box of most of the Bahamas.

—**P. Toby Smith**, S/V *ALCOR*, Milford, Connecticut

continued from page 19

logic: As sailboats age, they are likely to have multiple owners—of varying boat maintenance and DIY capabilities—who may not pay attention to maintaining seacocks and through-hulls or may engage in some ill-advised DIY involving electrical systems and wiring, justifying some of the insurance companies' actions.

The value of older boats is also an issue, says Kerry Gonzalez, principal of AMG Insurance International of West Palm Beach, Florida. "A lot of underwriters do not want to insure a boat if it is not valued at or above $100,000. An $80,000 older boat will struggle to find insurance options. I say hang on tight because new requirements will be much more expensive than the policy costs."

If you are able to get coverage but the insurer requires upgrades or repairs recommended by a surveyor, this, too, may become problematic due to a shortage of qualified technicians to do the work. Sometimes the delay in repairs or refitting work can cost an owner their insurance coverage entirely, as waiting for parts or the right technician can run out the clock.

"Finding qualified people is very difficult as we're short on the supply of tradespeople of all sorts," says ABYC's Bonicker. He traces shortages of parts back to the Great Recession of 2007-2009, when local dealers and yards stopped keeping large parts inventories on hand. When repairs require parts that only manufacturers can supply, weeks may be added to downtime—and pandemic supply chain interruptions are only exacerbating this. If this delay causes an issue with a required item on a surveyor's list, the boat may be dropped from insurance altogether.

Marine surveyor Tom Schaffer, a member of a BoatU.S. team responding after Hurricane Sally, examines a boat tossed ashore in Orange Beach, Alabama. Photo courtesy BoatU.S.

Whittemore of Geico/BoatU.S. adds that the shortage of repair specialists has driven up the cost of claims as well.

Good Old Boat reader Dale Tanski, who owns Obersheimer Sailor Supply in Buffalo, New York, says there's also irony in how claims are paid depending on how experienced the insurer is with boats—and especially sailboats—in general.

"What appears to be against natural logic, the more a company is aligned with insuring marine assets the less they actually will," he said via email. "We see this when customers submit a damage claim on a sail or furler. It seems that if the insurance company is a well-founded, recognized, marine-oriented company, most often the claim is denied. If the company is your basic run-of-the-mill insurance company (the Geicos of the world), we are most often contacted by the underwriter, and they openly admit that although they insure boats, they know nothing about sailboats. When they arrive to inspect the damaged sail, they often ask us what to do.

"We have had customers' sails replaced that were over 20 years old. The typical sailor would know that a 20-year-old sail, even if well taken care of, would have little value left, but they typically cover a complete replacement. On the contrary, some of the best-respected marine insurance companies we have dealt with will deny a reimbursement on a 5-year-old sail."

Tanksi's recommendation to fellow sailors who are having trouble getting insurance is to "contact the most run-of-the-mill company or companies you

When David Sharp sold his Tartan 34C, the deal nearly fell through due to difficulties insuring the boat.

already have insurance with and add your boat to the 'bundle.' "

BoatU.S.' Croft says the recreational boating advocacy group is combating the trend of tightening insurance options by providing services such as boater safety classes and storm preparation guides. Sailors who take advantage of those educational services may help to lower their insurance premiums, avoid a wreck, or simply better understand their insurance needs and documents, he says. (See sidebar "Looking Good" on page 26.)

Navigating the New Reality

Owners bear some of the responsibility for not educating themselves about best practices in insurance and then complaining when policies aren't honored, experts say. For instance, if your policy includes a coverage note regarding risks from the Carolinas to the Gulf Coast and you sail there, you must update the insurance company within 15 days, or the coverage may be voided. The same thing happens if you move and don't update the address on your insurance application: voided.

AMG International's Gonzalez says boat owners need to understand that the "intent of insurance is to cover unanticipated damage, not wear and tear and certainly not anticipated damage related to choosing storm-prone areas without a sufficient storm plan. Most (not all, but most) claims are the result of poor decisions, below-acceptable maintenance, or a lack of planning."

More important is knowing what's in the fine print of your policy: how consequential damage works, understanding exclusions and when a rider is needed, and when in a marina, being covered for environmental damage from fuel leaks.

"They call me the Grim Reaper at classes I teach," says Gonzalez, who offers seminars on boat insurance at boat shows. "Lots of people buy older boats to save money, but then it's more expensive to insure it every year as it ages. The premiums go up because the risk increases every year. It's more work for an agent to insure an old boat than to insure an entire marina" of newer boats.

Key takeaways to navigating the new insurance waters, Gonzalez says, include understanding that:

- Surveys are now required by most companies on any boat over 30 feet, even on lakes.
- If a surveyor requires something, you must comply 100%. For a new-to-you, older boat, you have 30 days to comply, which can become problematic if you need fabrication of parts that are no longer available or discontinued.
- Many people are caught off guard if their current policy is lapsing and suddenly they run out of time to shop for a new one.
- Owners should line up a survey 60 days before an insurance policy is to be renewed and plan for an engine inspection and sea trial regardless of season.
- Rigging inspections are now common for boats over 20 years old in hurricane-prone areas south of North Carolina.

Gonzalez and other experts advise owners of boats approaching or over 40 years old to never let an existing policy lapse, because it may not be possible to get another. They also advise looking to your auto and homeowner's insurance company for boat insurance first. Read the fine print, including exclusions, such as for those who venture more than 12 miles from shore, including in the Great Lakes. And do your best to understand your policy's requirements and exceptions so it's worth more than the paper it's printed on. (For more on these topics, see "Boat Insurance 101" on page 25.)

"It's a bit of a game how the industry works," Gonzalez says. "We are not your friends." She offers the example of a fire at a covered marina in Alabama that started on one boat and wiped out dozens; the owner of the boat where the fire started (in an electrical panel) was liable not only for the other boats but for the environmental damage created by all of the burned boats, prompting underwriters to balk at insuring any boat in a covered marina.

But she acknowledges, "It's a two-sided problem. The insurance industry is forcing the issues of 'seaworthiness' and related generally acceptable maintenance, itinerary and storm planning, planning for the 'absentee' owner, and due diligence a boat owner should be exercising anyway. People need to understand the increasing exposure to 'Acts of God' including lightning as well as hurricanes; these claims are incredibly costly.

"On the flip side (and more prevalent) is the fact that the marine insurance market has accepted 'unacceptable risk.' People take risks they would otherwise not take personally if they were unable to purchase insurance. The insurance industry is as much to blame for this market implosion. They have had rates that have not been sustainable and underwriting guidelines that have not exhibited an expectation of proper risk management of the boat owners."

Two bright spots that Gonzalez sees: the West Coast, specifically Washington state, continues to be among the easier coastal locations for insuring older sailboats, and sailors with boats under 32 feet and younger than 40 years old are insulated from the worst of the industry changes.

Alison O'Leary is an avid New England sailor, owner of Esmeralda, *a 25-year-old Catalina 25, and author of nonfiction books. See alisonoleary.com.*

Boat Insurance 101

Navigating turbulent insurance waters calls for planning, preparation, and patience.

BY CHRISTINE MYERS

You've never made a claim, yet your insurance carrier just dropped you. You've just received an eye-popping renewal quote. Your premium went up 50% for less coverage, and now the company wants a survey after only two years. You've spent time and treasure upgrading and refitting a solid, older boat, and you're struggling to find insurance for it because it's past a certain age.

Don't take it personally. Whether they're new to the water or long-term boat owners, everybody on the dock seems worried about insurance. How much do you need? Where can you find it? Are you paying a fair price?

As Alison O'Leary outlines in "Unsure About Insurance" on page 16 of this issue, the insurance industry has clamped down on marine insurance. More extreme and frequent storms have increased catastrophic events; new, inexperienced boaters who hit the water during the pandemic increased accidents and claims. Number crunchers came to the conclusion that insuring older boats was a money-losing proposition. Boat owners—especially those with vessels over 40 years old—are feeling the effects.

The great insurance reckoning hit sailors like an accidental jibe, leaving us to make peace with a grim reality: Insurance is hard to find and harder to keep. So, where do we turn to adequately and properly insure our boats?

Call the Pros

We may naturally want to do everything–or as much as we can–ourselves, but collecting insurance quotes for an older boat is no DIY project.

A BoatU.S. catastrophe team member looks at a severely storm-damaged boat. Photo courtesy BoatU.S.

In fact, filling out forms on websites to compare quotes can undermine your efforts; only a handful of companies insure older boats, and a flurry of requests for the same boat will clog the system and annoy underwriters. Without knowing what underwriters are looking for, your answers might trigger automatic rejection, and once a carrier turns you down, you won't get a second look.

> **Insurance is hard to find and harder to keep.**

In this case, an agent is your best resource. Marine insurance specialists maintain longstanding relationships with dozens of A-rated (or better) underwriters. They know who insures cruising sailboats, lithium-ion batteries, and over-40 boats. They have access to surplus and special lines for boats in unusual circumstances.

Two months before you need coverage is the ideal time to start looking for it,

says Susan Waters of Florida-based International Waters Insurance Services. "That gives me time to get more than one quote, answer your questions, negotiate on your behalf with the underwriters, and for you to get a survey or supply more information if required."

"Generally, insurance for older boats is harder to come by," says Gary Golden, director of Virginia-based Manifest Marine. "Strength comes from knowing who to go to, how to present it properly."

Even then, he can't predict the cost. "Each case is so unique I have to start from scratch with each one," he says. "Sometimes I'll get four quotes within $100. Sometimes I'll get seven and none within $500 of each other."

As the National Association of Boat Owners (also a good source for finding an agent) states on its website: "The bottom line is not the amount of your policy premium, but how much you will collect at the time of loss."

Going Shopping?

All quotes–new or renewal–are only good for 60 days. Owners of older boats whose premiums just keep increasing may feel an urge to shop around for a less-costly option. For those who already have insurance, this strategy may not pay off. John Wenz, a surveyor and marine insurance specialist with 35 years' experience, cautions: "If you've been with an insurance company for a long time, you'll end up paying a lot more with another company."

Instead, sit down with your agent. Hugo Hanham-Gross of Hanham Insurance Agency recommends emailing your agent two months before renewal with two questions: Is our premium fair? If it's not competitive, is there anything we can do to lower it?

Boat insurance is customized, based on your choices. Your policy may have coverage you don't need anymore. Ask about changing depreciation, deductible, insured value, and limits on liability and navigation.

For a new policy, assume from the get-go that you will need a survey. You'll want a sailing résumé, too. The folks who write policies want to know everything about your boat and you, including previous boats you've owned, what sailing or boating education you have or courses you have taken, and whether your driver's license has been suspended. Until you've established a track record with them, the less experienced you are, the more you'll pay.

"Underwriters typically have hard and fast rules on what age boat they are willing to insure," Waters says. "They are either willing to cover the 40-old boat, or they are not. The credentials, certificates, training, experience simply affect the premium after the decision is made to offer a quote."

Looking Good—CM

In today's insurance world, whether you're shopping for a new policy or coming up on renewal, it pays to up your game. Here are a few tips to make yourself more attractive to potential insurers.

Clean up nice. Underwriters need to know what shape your boat is in to determine hull value. Have a recent survey available at the time of the request for a quote. They're going to ask for it anyway—better to be one step ahead. "Even better than having the survey report at the time of requesting the quote is to actually have already done whatever the surveyor recommended," says Gary Golden, director of Manifest Marine. "Better yet, invite the surveyor back to document that it was done."

Show Your Stuff. Prepare a sailing résumé. Show them you take this seriously. If your boat is new-to-you, they want to see progressive experience on boats to within 10 feet of the same size. Susan Waters of International Waters Insurance Services warns not to be vague. " 'Sailboats from 25 to 45 feet' counts as exactly zero in the underwriters' eyes." She advises first-time boat owners to "include charters, ASA class boats, friends' and family boats that you have operated. And be sure to list the length, make, model, where sailed, and for how long for each boat." Be creative. If you're light on water time, spotlight other sides of your experience in risk management, maintenance, and responsibility. Take courses and safety classes and document your completion.

Avoid trigger words. One underwriter might view "liveaboard" as an on-site caretaker for three months of the year. For another, it conjures the image of a deadbeat relative who hangs around, overfills the water tanks, and drains the batteries. Your agent knows each carrier's love language.

Be available. Carriers care about permanent addresses and absentee ownership. Waters advises U.S. residents to "have a mailing address that is in the same state as the primary mooring location, preferably less than 150 nautical miles apart."

Be a big spender. Insurance won't be cheap; this is no time for you to be. Accept that premiums will be high. Underwriters aren't inclined to give their product away. Golden suggests you sweeten the pot. "Request insurance on the high end," he says. "Be willing to accept a higher deductible, ask for a higher hull value." Back it up with an appraisal by a professional boat appraiser, the kind lenders use to establish value before financing a boat loan.

Don't spook them. Design a modest sail plan, at least for the first year. Accept reasonable limits to navigation until they get to know you. Be willing to stay out of the hurricane box during the hurricane season. You may dream of the Northwest Passage, but wait until after a claim-free year or two to spring it on them.

Show you care. If you already have insurance, don't give your insurer a reason to want you gone. Avoid frivolous claims and report any major upgrade to the boat or its equipment. Keep receipts to show you're maintaining the boat's value. Don't sail during a layup period or outside navigational limits without warning them. It's better to seek permission than ask forgiveness.

Don't expect roses. An insurance company is not your friend. It's a numbers-driven industry where decisions about your boat–and you–are made by people who will never meet you. Present yourself as someone who won't put their money at risk. Period.

Hull Insurance

Hull insurance policies have two sections, hull and third-party liability (aka liability). The hull section describes the coverage for your boat and the boat's value. Policies describe insured value as either agreed hull value or actual cash value. Agreed hull value is determined by market value and condition at the time you apply. Once the agreed number is on paper, it doesn't fluctuate.

Actual cash value is fuzzier. It refers to market value at the time of loss, more like a car's Blue Book price. The appeal of actual cash valuation is a lower premium, but it also risks less compensation.

For instance, a boat worth $200,000 today depreciates at 2% each year. After five years, the boat is totaled in an accident. For a boat assigned an agreed hull value of $200,000, the owner would probably collect the entire amount. If the boat had been insured for actual cash value of $200,000, insurance would re-evaluate its condition and the market at the time of loss. They'd likely depreciate it 10% ($20,000) and offer current market value of $180,000.

Collecting insurance quotes for an older boat is no DIY project.

Most clients prefer agreed hull value, says Golden. "It's hard to prove your boat's condition when it's on the bottom."

Catastrophes are why you carry hull insurance, what most sailors think of as the repair and replacement kitty. In a total loss, you don't pay a deductible (usually between 1 and 5% of

What is Self-Insurance?—CM

As the insurance picture for owners of older boats has become more complicated, the term self-insurance is cropping up more. When boaters say, "We're self-insured" with a wink and a nod, it's broadly understood to mean, "We're not insured at all."

But what does self-insurance actually mean, and what are the potential consequences of making this choice?

Self-insurance used to mean that instead of carrying any insurance, you maintained a repair-and-replace kitty equal to your hull value. These days, because of marina requirements, it means you only carry liability. If you have an accident and damage your boat, you're on your own. You take financial responsibility for repair, replacement, and/or disposal of your own boat.

For owners of older boats, there are plenty of reasons to forego hull insurance. Premiums have leapt or crept to new heights, with standards for boat insurability and owner experience just as lofty. Boat owners who run the numbers might decide the reimbursement of a claim on their fully depreciated boat doesn't justify the premium. Owners of older boats may balk at the cost of a survey or take issue with requirements to implement surveyor's recommendations for modifications that might make better sense in more contemporary boats.

But there's a big caveat to dropping hull insurance. What happens when you and your boat cause damage or injury to a person or another boat? If you have hull insurance to cover damage to your own boat, you also have third-party liability, meaning financial backup for damage to other boats, people, uninsured boaters, etc. This protects you from being financially liable to third parties in case of accidents. It's why marinas and boatyards require proof of liability insurance; they need to know that if your boat sinks in the slip and causes an oil spill or catches fire and burns down half the dock, you're covered for the damages (and likely lawsuits) that result.

Agents agree that all it takes to lose everything is one uncovered liability incident.

"It's absolutely a thousand times more important to have liability insurance than hull insurance," says Gary Golden, director of Manifest Marine. "You don't necessarily need to replace a boat. What could devastate you is a liability claim, someone is injured, or a superyacht damaged."

So, what if you're an owner of an over-40 boat that's solid, well found, and well kept, but for whom hull insurance–with its attendant liability coverage–is out of reach? How do you find the liability coverage you still need?

If you own a house, one option is to talk to your homeowner's agent about extending your home liability to include your boat. It won't be marine coverage, but it will let you sleep at night. For those considering an LLC, be aware that insurance is issued in a person's name, not a company's.

You can also ask your marine insurance agent if they would be willing or able to find a carrier that writes liability-only. John Wenz says, "Most agents don't handle liability-only policies as compared to hull coverage...I encourage clients to go directly to a writer like Geico."

"I'd never counsel someone to get liability-only," Golden says, adding, "Clients usually already know what they want."

A new client looking for a marine-grade, liability-only policy may face the same obstacles and requirements for approval as for hull insurance, but still may be able to qualify. After all, insurance companies still need premiums.

How much you carry is a personal decision based on your other assets. Liability limits are usually between $100,000 and $500,000; marinas typically want proof of $300,000 to $500,000. Liability might make up 10 to 50% of a comprehensive policy, but you should really talk to your agent.

What's self-insurance? Let's put it this way. Without hull insurance, you're self-insured. Without third-party liability, you–and anyone unfortunate enough to be involved in any accident you cause—are screwed.

hull value). As long as the loss is covered, you'll likely receive your insured hull value.

But in most accidents, boats are not completely destroyed, they're damaged. The owner files a claim for a partial loss. That's where it gets complicated. Hull insurance doesn't replace new for old, and old boats are expensive to repair. Parts are often obsolete. Modern versions of electronics, engines, or even a mast may cost 10 times the original. You'll be on the hook for your deductible—but how much more will you have to shell out for repairs?

Beth Leonard, former Technical Services Director for BoatU.S., says that depends on each damaged part's depreciation rate (listed in your policy), anything from 2 to 50% per annum.

"If you hit an underwater rock and demolish your new outboard, you'll want a new one," she says. "Depending on your policy provisions, your policy should pay for it, less your deductible. But if you hit that same rock with a 12-year-old outboard, it might not be reasonable to expect the insurance company will buy a brand new one. The claim settlement on a 12-year-old outboard will include your deductible and depreciation to reflect its age."

If the damage is repairable, there's a cap on compensation. When repair estimates approach 80% of the policy's hull value, a partial loss is likely to be declared a constructive total loss, different from a total loss in name only.

Liability

Say you're easing into your slip when a big gust hits. You struggle to keep control of the helm. A guy on the dock rushes to help fend off and gets his hand between the boat and a piling. A second gust hits and pushes your boat harder, crushing his hand.

No matter how much we want to believe we are safe on the water, boats can hurt or kill people. If your boat causes loss of life or disability, you're wide open to losing everything. Third-party liability insurance, also known as liability or protection and indemnity, protects your assets. It covers bodily injury, property damage, third-party liability, medical payments, uninsured boaters, and salvage/wreck removal.

Coverage should include containment and clean-up expenses resulting from oil pollution or contamination your boat causes. Emergency towing and assistance reimburses you for the costs that you incur when you need emergency assistance for your boat.

For boats without hull coverage, liability is essential (See sidebar "What is Self-Insurance?).

It's a rare U.S. or foreign marina or yard that will admit you without $300,000 to $500,000 of liability. Their own insurance requires them to keep proof of yours on file.

This sailboat sank in Dinner Key Marina, Florida, during Hurricane Irma in 2017, at top. Photo courtesy BoatU.S.

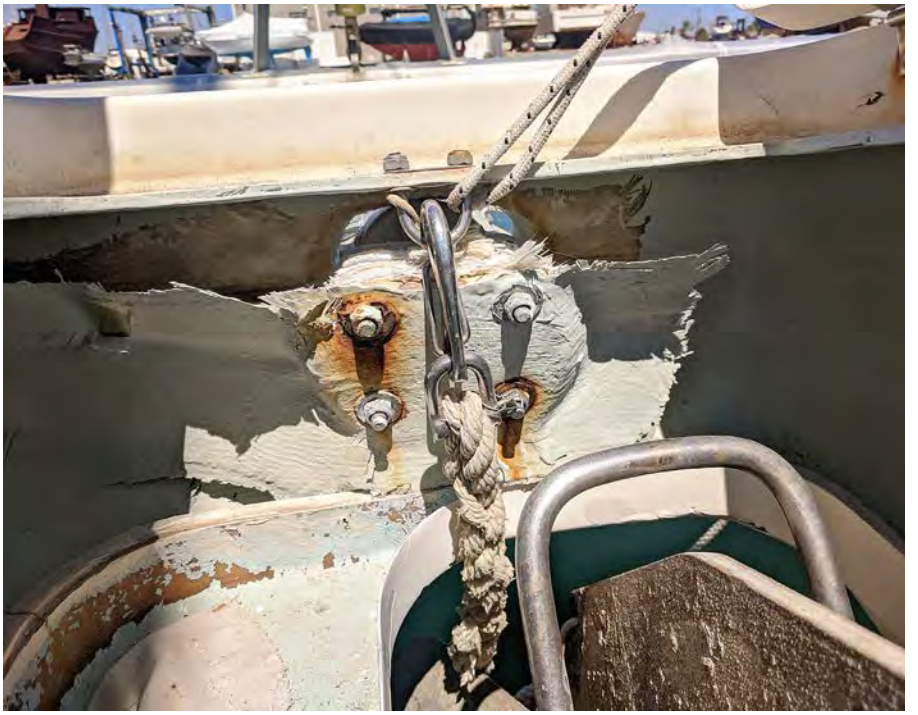
Corrosion is evident at the base of this water tank, which has been sitting in water, above. Photo by Marga Pretorius.

Words Matter

Each policy is a contract unique to the vessel and its operator containing specific exclusions, restrictions, definitions, and conditions. Every claim is investigated and settled based on specific policy language. All-risk means a risk is covered unless specifically excluded, so pay attention to exclusions.

Your policy won't cover you outside stated navigation limits, but let's say one day you sail beyond them. Nothing happens, and you come home safe and sound. Now that you're back, you're covered, right?

Maybe not. Were the limits warranted or excluded? Excluded means you aren't covered when you misbehave. Warranted



Impact damage to the bow of this catamaran extended into the anchor locker. Photo by Marga Pretorius.

means you promise never to misbehave; violation can void your policy.

The policy may pay for damage to your outboard but not theft, restrict where and when you can sail, stipulate a minimum age for extra crew, exclude named windstorms, and proscribe many more activities. Perhaps the company says they'll deduct salvage and wreck removal costs from your check. Are medical payment limits per injured person or per incident? All of these details are worth discussing with your agent.

Policies routinely exclude failures caused by wear and tear, or consequential damage, an issue of concern for older-boat owners and DIY sailors.

Here's the current Geico/BoatU.S. language, thanks to Kerry Gonzalez, CEO of AMG International. "Coverage will not apply to any loss, damage or expense caused directly or indirectly by: Incomplete, improper or faulty repair, maintenance or renovation."

This means if damage is caused by a botched repair or a part failure, like a hose clamp or a through-hull, it's not their problem.

A few years back, Geico/BoatU.S. introduced an exclusion to the consequential damage exclusion, then offered supplemental coverage for it. For an extra fee, it covers a host of failure causes, from rats to corrosion to stray electrical current. Leonard offers an example: "If a worn or corroded electrical wire caused a fire, the damage to your boat from the fire would be covered even though it resulted from wear and tear or corrosion."

Simply put, Geico/BoatU.S. created an exclusion to offer it as extra coverage. Other companies were forced to follow suit.

Language matters, and insurance-ese can be confusing. Once you have a policy or quote in hand, read the fine print–preferably before you sign–and ask your agent questions.

The bottom line? Read your policy word for word and understand its fine print. That's about as fun as cleaning the bilge, but just might keep your dream afloat.

Christine Myers cruised more than 65,000 miles on two Amel SuperMaramu 2000s, first while raising three kids aboard Delos, *then as captain of* Hanalei. *She blogs about adventures at sea at bychristinemyers.com. The author is not an attorney or marine insurance specialist. This article is meant to inform, not advise.*

In the Weeds

Lobster pot lines aren't the only things to avoid while cruising Maine's coast.

BY ANN HOFFNER

It had been a gorgeous Maine sailing day up from Biddeford Pool across the wide mouth of Portland, and now, outside Potts Harbor, it was time to turn on *Ora Kali*'s engine and take down sails. But when I headed into the wind, the engine made a whining noise and the boat barely moved.

Few things are as nerve-wracking as no power when you need it. In this situation, with a wide-open harbor entrance ahead, we weren't in extremis, and our 1983 Sabre 30 mustered 2 knots with the throttle open and the wind at her stern. But something clearly was wrong. Feeling like an old codger, I crept toward the mooring we'd reserved on the edge of the small fleet.

I had learned from an embarrassing incident early in our sailing career to check the prop before jumping to conclusions, so the next morning, when the sun rose high enough to shine through the water, my husband, Tom, and I launched our inflatable dinghy, *Evangeline*, and I climbed down into her.

Through the glowing green water under *Ora Kali*, what should have been a propeller looked instead like a huge puff ball. No wonder the boat didn't move; it must have been like trying to whip cake batter with beaters clogged with dough.

"It's seaweed!" I called up to Tom, feeling vastly relieved. It could have been anything from a lobster trap line wrapped around the shaft to a failing transmission. This should be easy to fix.

Tom handed over the spare boathook, but its short, blunt point only rearranged the seaweed strands. So, he taped a kitchen knife to the end, and I patiently unraveled the huge ball and watched it float off strand by strand. The knife didn't cut the strands, but it created a deep, v-shaped groove that allowed me to grab, twist, and pull, until eventually the clean outline of our two-bladed fixed prop reemerged.

Necessity is the mother of invention; Tom and Ann used a kitchen knife taped to a boathook to clear the weed from the boat's prop.

Rockweed entangles *Ora Kali*'s prop, at top.

A close-up image shows the air bladders that enable rockweed to float, above. Photo courtesy University of Maine Cooperative Extension.

This stringy stuff, with its tough, leathery fronds, is rockweed, also known as asco, derived from its scientific name *Ascophyllum nodosum*. Ubiquitous on the Maine coast, it drapes like an immense mane across the rocks at low tide and floats in rich forests when the water is high.

Young individuals attach to coastal rock with holdfasts, and as they grow, the plants provide shelter and habitat for myriad marine species. Its fronds average 20 to 30 inches long, with air bladders that form annually like tree rings, helping the plant float upright when the tide is high. Those air bladders also enable it to float freely on the surface if the plant loses its grip on the rocks, whether through storms or human activity (rockweed is commercially harvested). Along with providing habitat for intertidal species, rockweed absorbs CO_2, which helps reduce ocean acidification.

In Potts Harbor, when we successfully removed the

rockweed with our hastily made tool, we thought that would be the end of the story. I made it a point to avoid patches of seaweed as we made our way down east. Two days later, we navigated narrow Fisherman's Pass en route from Boothbay Harbor to Christmas Cove against a steady stream of boats heading south for the end of the season, and once again, *Ora Kali* was barely able to make way against a contrary current.

The next morning, we found another prop ball—not as big, but definitely there. Luckily, the boat hook tool was stowed in a locker, and once again I untangled the seaweed.

From there on, even if we weren't going ashore, we launched *Evangeline* at every stop so we could check the prop. Under sail, *Ora Kali* flew along; only when the engine came on at the end of a sail did we have an issue. This was downright nerve-wracking as well as weird, because I certainly never saw enough nearby rockweed to create the balls, so how could I possibly avoid it?

Cruising always presents the possibility of the prop getting fouled, and when Tom and I bought bluewater boats, we looked for skeg-hung rudders with apertures for the prop or full keels. Neither provides perfect protection; on our maiden voyage years ago with *Kraken*, a full-keeled Kaiser Galeforce 34, we caught a crab pot that had been sucked under by strong currents in Delaware Bay, wrapping it tight enough to stop the prop.

Buying our *Ora Kali* for coastal cruising, it felt so freeing to have a fin keel that I didn't stop to consider even the obvious drawback of trap lines, let alone rockweed. But from here on out, it'll be one more reason to do our best to steer clear of the tangles.

Ann Hoffner spent summer 2021 sailing Ora Kali, *her Sabre 30, from New Jersey to Maine, where she and her husband, co-sailor, and photographer Tom Bailey, recently moved. She has written numerous articles about their voyages on* Oddly Enough, *a Peterson 44. The Sabre 30 marks a shift for the couple from bluewater to coastal cruising.*

The Takeaway—AH

Several factors contributed to but didn't cause our seaweed problem. Among them, *Ora Kali* has a fixed, offset prop, and a Westerbeke 13 engine that is underpowered for our 9,000-pound displacement.

One approach would be to install a shaft cutter. Various makes and models of cutters work on the same principle; a ring of sharp metal clamped around the shaft forward of the propeller is designed to cut through any rope that starts to wrap around the propeller. Shaft cutters appear to be a good solution for boats under power, greatly reducing the likelihood that catching a length of rope will cause damage. But a boat that's sailing through a field of pots and catches a trap line still has to find another way to get unstuck under sail (this happened twice in the final days of our voyage) when turning on the engine could cause the rope to wrap before it was cut.

Manufacturers generally refer to their products as line and net cutters, and their promotional videos feature cutters slicing neatly through line of varying widths and amounts. But I suspect that shaft cutters would be ineffective against rockweed because the strands snag on the propeller and not the shaft, accumulating over time and bypassing the sharp blades.

One thing we couldn't decide was exactly when *Ora Kali* picked up rockweed. From crossing Casco Bay off Portland, we knew the stringy stuff accumulated under sail, but it was harder to tell whether we also picked it up when the engine was running.

Either way, a folding prop might be a solution. (This is another amenity we avoided when bluewater cruising, opting for the solidness of a fixed prop over the complication of gearing and folding mechanisms.) Under sail with the blades closed, a folding prop would provide a slim profile. It might still pick up the odd rockweed strand, but not enough to prevent the blades from opening when the engine is turned on. When open under power, a folding prop would be just as likely to catch rockweed as a fixed prop. Theoretically, going into neutral would cause the blades to fold and the rockweed to fall off, unless it kept the blades from folding.

Ora Kali's offset shaft is obviously an issue. Sabre Yachts designed their sailboats this way to help with prop walk and to make removing the shaft easier. Although the keel might block some seaweed from a centered prop, this is probably not the only factor. The offset shaft was actually an asset as it made reaching the prop easier. Besides, it's not something we can change.

The third factor is something we could and may address, and not just because of rockweed. When a boat is underpowered, anything that slows her speed affects her ability to maneuver in close quarters. At the end of a leg, rockweed on the prop can make for a much worse day than we had in Potts Harbor for a boat like *Ora Kali* trying to maneuver up to a dock or into a slip. And as we saw, on Maine's coastal route numerous bottlenecks form where boats of all kinds funnel through narrow passes between shallow islets and rock reefs, and tidal currents run strong. A larger engine would push *Ora Kali* more easily at all speeds. If enough rockweed accumulated on the prop, though, this advantage would disappear pretty quickly.

Ultimately, even if we installed a shaft cutter, a folding prop, and a larger engine, we would carry a version of the knife taped to the boathook. A company called Sailor's Solutions offers a Hooknife. It's similar to our tool but has razor-sharp edges not only in the notch but along the sides. Rockweed clearing isn't so much about cutting as grabbing, twisting, and pulling, and a deep notch that's slightly sharp or even serrated would be sufficient. Like the Hooknife, this could be made to fit on the end of a telescoping brush handle, and with smooth sides and blunted point, it would not have to be stowed so carefully, making it friendlier to an inflatable dinghy and available for daily use.

Hung Out to Dry

Nobody likes damp gear. A DIY dryer solves the problem.

BY DREW FRYE

I sail year-round, and I can endure as much heat and cold as my passions demand. But whether it is summer or winter, I just can't abide cold, wet feet. There is something about damp socks that chills me through. If my feet are warm, I'm warm.

Sliding hands into wet gloves, feet into squishy sea boots, and arms into cold and wet foul weather gear just stinks—literally and figuratively. Leave those boots or foulies damp for a few days and the bacteria spring to work, creating foul smells and rotting linings. The faster you get them dry, the fresher they stay and the longer they last.

I built my first boot dryer 25 years ago to deal with the constantly damp gloves and snow boots of an energetic child, but I now use it year-round, more often for deck shoes and my drysuit than for boots.

The key to efficient drying is getting air flowing to every extremity of the gear, focusing on places where natural currents are slow. Heated dryers can get the most sodden gloves and boot warm and dry within two hours by directing warm jets into the fingers and toes. Jackets and dry suits require extensions.

A Google search will result in many simple designs; I've duplicated my own several times, with minor variations, for my now-grown daughter and friends. You could buy a boot dryer for the cost of materials (unless you can find most of the materials on the might-need pile, as I did), but it would be a flimsy thing that won't take the beating that this one has.

Gloves, sailing shoes, and hiking boots are perched on the PVC risers atop the dryer.

Light bulbs last 5 to 10 years, according to use, and the fan is rated for 150,000 hours of continuous service. You can even stretch the design if you have a large family or lots of gear; the fan and heater will handle up to 16 ports, and extensions accommodate tall boots or foul weather gear.

The DIY Boot Dryer

First, build the box. I made mine from ¾-inch pine scraps, providing room for a fan in one end, a heating lamp on the opposite end, a switch on the side, and riser pipes to hold the gear along the top. Mine is 22 inches long, 7 inches high, and 7½ inches wide and assembled with deck screws every 6 to 8 inches. You can also glue it if you like, but you must leave the bottom removable for service. If you're going to have a lot of gear, increase the length.

For the top, use a 1-inch hole saw to create ventilation holes for the risers; I cut six in mine. Cut ¾-inch PVC pipe into stubs, about 5-6 inches long for gloves and 6-8 inches for boots. Press the pipe stub risers into the holes for a snug fit and seal them with caulk.

Set the top aside and proceed to completing the box's interior; you'll attach the top once everything else is installed.

Use a 120-mm, 120-volt muffin fan, or substitute a 12-volt fan for onboard drying.

Note the incandescent bulb. LED lights don't give off enough heat. A ceramic base is inexpensive and will not be damaged by the heat, at far left.

Aluminum flashing sheet directs the air past the bulb for even heating, at left.

Cut an opening in one end of the box about 3¾ inches diameter to vent the fan. Mount the fan inside the end board with long deck drywall screws. If the fan doesn't come with a screen, guard the opening with hardware cloth.

Use a 40- to 60-watt incandescent bulb mounted in a ceramic lamp holder (no switch) to provide safe warmth. Don't use an LED bulb; you need the heat. Mount the lamp on the opposite end of the box from the fan and wire the lamp in parallel with the fan.

For the on-off switch, salvage a power cord and buy a 1-gang electrical wall box with bracket, a single wall switch, and a cover plate. Screw the electrical outlet box to the inside of the heater box along one side, about in the middle. Connect the hot side of the power cord to one side of the switch and the positive leads of the light and fan to the other side. Join the cord neutral to the fan and light neutrals inside the box using nuts (or perhaps a Wago 222-413 connector; they look like miniature line jammers, but each port accepts a separate wire, snapping closed securely against vibration). Provide strain relief where the cord exits the box (a simple strain relief cord connector does the trick).

Cut a sheet of aluminum flashing to fit inside about two-thirds the length of the box. This will direct the air past the lightbulb on the far end of the box so that it will be evenly warmed before it exits the risers. Create an angle in it (like a ski slope) so that its upper end near the light bulb clears the outlet box below and the remainder slopes down to the bottom to the fan end. Attach by bending a flange on each side and stapling or screwing to the side of the box.

Close the box up by attaching the top, and start drying.

Boots and gloves are easy to dry, but what about big, floppy gear, like a drysuit or foulies? For a drysuit, install a pipe extension (either additional PVC or hose clamped to the riser) and put the suit on upside down, with the air going into the feet. For foul weather gear, put a hanger on the wall, extend a pair of risers using hoses lashed to a clothes hanger pointed into the sleeves, and hang the jacket. I used retired CPAP (sleep aid device) hoses, but anything about 1-inch diameter will do.

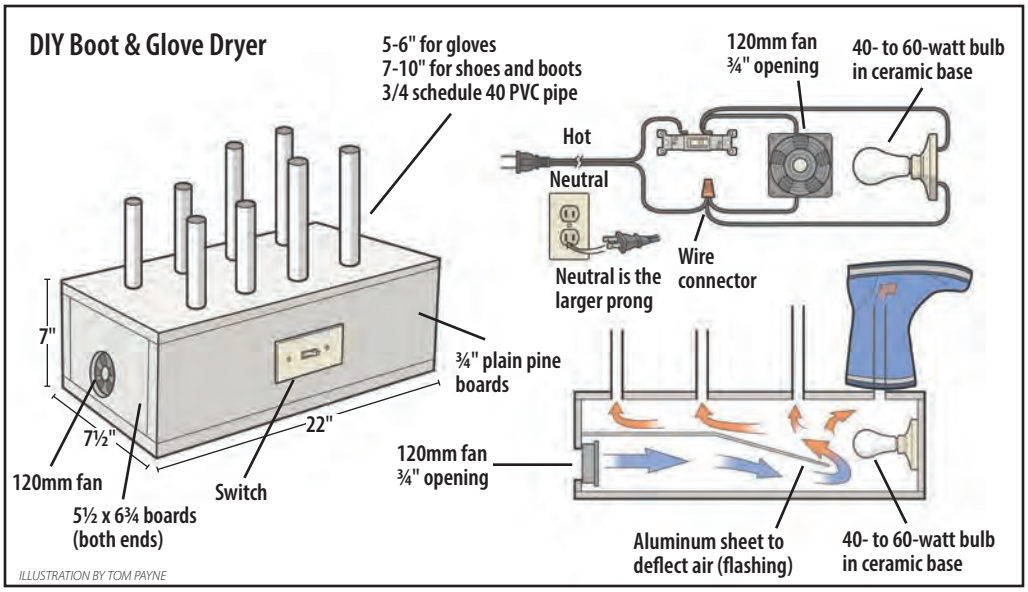


ILLUSTRATION BY TOM PAYNE

Good Old Boat *Technical Editor Drew Frye draws on his training as a chemical engineer and pastimes of climbing and sailing to solve boat problems. He cruises Chesapeake Bay and the mid-Atlantic coast in his Corsair F-24 trimaran,* Fast and Furry-ous, *using its shoal draft to venture into less-explored waters. He is most recently author of* Rigging Modern Anchors *(2018, Seaworthy Publications).*

What You Will Need—DF

Following is a parts list for a box of the size I've described. Scale up if you're building bigger.

- ¾ inch x 10 feet PVC SCH 40 pipe (for the risers), $6.50
- 1 x 8 inches x 10 feet common pine board, $8
- Handful of deck screws, assorted sizes, $2.50
- 8 x 10-inch aluminum flashing, $12
- 1-gang electrical box with bracket, $2
- Single electrical switch, 85 cents
- Wire nuts, etc., 50 cents
- ½-inch strain relief cord connector, $2.50
- White ceramic lamp holder without switch, $2
- AC Infinity 120-mm 120-volt muffin fan, $18, or Noctua 120-mm 12-volt muffin fan, $14
- Incandescent lamp, 40-60 watts, $2.50

All in the Family

A father and son find and restore the first Cal 25, then win the nationals with her.

BY DAVID BLAKE FISCHER

In these days of glitzy grand prix yacht racing, it might be easy to believe that the truly zealous sailors are the professionals crewing cutting-edge multimillion-dollar yachts. But then you meet someone like father and son Art and Scott Melendres who, in just one example of their dedication, were in the throes of restoring their vintage Cal 25 when they just couldn't wait any longer to get back out there.

"We're still cutting holes for hardware while heading out to race," Art says. "Scott's got a drill in his hand and he's yelling, 'Go to the starting line!' "

Art, 81, is a retired law enforcement officer; Scott, 49, works in home construction. In 2017, the duo found a languishing 1964 Cal 25, bought it for $600, and began an extensive two-and-a-half-year rebuild. In September 2021, they trailered the newly refurbished boat 2,672 miles from Long Beach, California, to Annapolis, Maryland, and won the Cal 25 Nationals with their longtime, dedicated crew of family and friends.

The Melendreses aren't your average racers (they'd won the nationals three times before), and *One More Time* isn't your average Cal. Art and Scott have hull #1, the first Cal 25 ever built. Their story is a study of how good a refit can be, what a resurrected good old boat can do, and the meaning that a multigenerational family of passionate sailors can make.

One Time

Art was in his 30s when he started sailing; his first boat was a Hobie 14. Later, he upgraded to a Hobie 16, taught Scott to sail, and spent many a weekend flying a hull off the coast of Long Beach.

"Scott really took to it," Art recalls. "I'd come home from a jog and find my

Father and son Art and Scott Melendres have been sailing and racing together since Scott was a kid, above right.

The *One More Time* crew in action in Annapolis at the nationals: James Yano on foredeck, Larry Robertson on main, Josh Oviedo (Scott's nephew) nearest mid-pit, Scotty Melendres (Scott's son and downwind driver) on the rail, Scott Melendres aft trimming and calling tactics, and Art Melendres driving, at right. Photo by Will Keyworth.

Scott sits in the companionway of *One More Time*. The revamped interior is simple for racing but comfortable enough for weekend cruising, at left.

The rotten and completely disintegrated mast step before repair and restoration, below left.

9-year-old son sitting on the curb with the truck packed, ready to go out on the Hobie."

Art also recognized Scott's early aptitude for craftsmanship. "As a kid, he could fix anything. Once, while his mom and I were away, our furnace broke down. So what does this kid do?" Art shakes his head and smiles. "Scott climbed in the attic and fixed the furnace."

The Melendres family loved the Hobie Cats but were soon ready to move up. A Snipe might have been their next boat had another option not appeared.

"A neighbor of ours shared a Cal 25 with a partner who wanted out," Art says. "So, I bought in."

The Cal (short for California) 25 has often been hailed as an "everyman" boat. Designed by Bill Lapworth, the boats were affordable, fast, and fun, and from 1964 to 1976, Cal Yachts produced 1,848 of the racer/cruisers. The boat's spoon bow and distinctive flush deck made them excellent racers, while four full berths made them practical weekend cruisers.

By the mid-1970s, Art owned Cal 25 hull #50 outright and was racing with the Cal 25 fleet in Long Beach. Pat Graham, a close friend, was his first crew. After high school, Scott and his sister, Monica Oviedo, joined in.

The years turned to decades, and the Melendreses continued to race, cruise, and refurbish that first Cal 25, called *One Time*. And all those miles in the boat paid off; they won the Cal Nationals three times, in 2003, 2012, and 2015.

Meantime, a new generation came aboard, including Art's grandsons Scotty and Ryan, nephew Chris Lopez, and friend James Yano.

Art and Scott were more than pleased with their boat. However, through the years they'd often heard rumors that another Cal 25—hull #1—was holed up somewhere on nearby Naples Island in Long Beach. Then, in 2017, the guys saw an ad for a neglected Cal 25 on Craigslist. Scott and Pat Graham visited the boat, tracked down its original 1964 registration, and confirmed its identity.

"Friends were like, wait, don't you guys already have a Cal 25?" Scott says. "And we said, 'Yeah, but this is hull number one—the first one off the assembly line!' "

Art bought the boat for $600. And, just like that, a new journey began.

One More Time

Two boats were too much. To simplify things, Art and Scott purchased a diesel "dually" pickup and trailered *One Time* 2,700 miles from Long Beach to Detroit for the 2017 Cal 25 Nationals. After three days of racing on Lake St. Clair, rekindling old friendships and cultivating new ones, and finishing ninth in a field of 28 boats, Art and Scott sold hull #50 for $6,000, returned to California, and began using the cash on hull #1.

The spending was easy. With a blistered bottom, widespread dry rot, termite infestation, and holes virtually everywhere, the boat needed a lot more

than a cosmetic redo. The project quickly became a rebuild.

"You should've seen this boat. It was a total eyesore," Art says. Step one was to put a new bottom on the boat. Then they launched her and headed back to their slip at Long Beach Yacht Club, where Scott began tearing off hardware and removing the rotten deck. The guys admit they weren't surprised when neighbors complained and marina management showed up asking questions.

"We were a detriment to the neighborhood and prime candidates to be piled on," Art says. "But the marina people were great and cut us some slack. And, in the end, we didn't disappoint them. It's not within me to own an ugly boat."

If Art is the storyteller, Scott is the master craftsman. Careful, methodical, and persistent, Scott breathed life back into hull #1 from stem to stern and bilge to deck. He rebuilt the transom and mast step and then turned to the deck and its constellation of holes, which he filled, faired, and sanded, and then painted the entire deck with Awlgrip. At one point, a window was broken by accident.

"Well, I guess we're getting all new windows now," Art says, happily recalling the mishap.

The approach was one part historic restoration, one part modern refit with clever customizations. On deck, every piece of hardware was relocated and replaced. (The mast was rehabilitated and painted; the boom was trashed.) Scott added new standing rigging, installed a track on the mast for easy adjustments of the spinnaker pole, and added a cascading backstay. He even crafted custom lifelines with straps that stretch and allow for hiking when racing.

"Many of our best ideas were borrowed from big boats then adapted and stripped down. We also took a lot of ideas from the Detroit fleet," Scott says. "In our defense, the Detroit fleet stole ideas from us too." One of those borrowed ideas is the beveled toerail Scott added to cockpit locker seats to provide a foothold when seated above the coaming.

During the final phase of the refit, the boat was hauled out and received a top-tier racing bottom, a lengthy process that involved fairing, removing blisters, adding primer/sealer, then spraying and polishing each coat. "We long-boarded the heck out of it," Art says.

Scott gave the interior equal attention. Along with new chainplates and wiring, he restored the teak woodwork, rebuilt cupboard doors, and upgraded the upholstery. Early Cal 25s had galleys and tables, but Scott removed all that, eschewing the unnecessary and opening up the cabin for weekend cruising.

As a result, there's now a wealth of space inside this 57-year-old design. But the boat's fresh sensibility isn't just clean and minimal. When you push back the wide wooden companionway slider Scott handcrafted (using a vacuum press bag to help create a nice camber), you can really feel its solid heft.

Art and Scott took their time before settling on a name. In the end, hull #1 would become *One More Time*.

"I use the pronoun 'we' a lot when I talk about this boat," Art says. "But the truth is, I wrote all of the checks and Scott did all of the work. Throughout the project, I had total confidence in my son."

***One More Time* trimmed up for a downwind leg at the nationals, at top right.** Photo by Will Keyworth.

***One More Time* midway through the restoration, with the deck and cockpit repaired and repainted, still awaiting deck hardware, new portlights, and a new companionway slider, at right.**

Back to the Nationals

By May 2020, the refit was complete. The team raced locally for a year, and then, by the summer of 2021, they were back on the road with the nationals in their sights once more. Alongside family and crew, Art and Scott towed *One More Time* from Long Beach, California, to the Cal 25 Nationals in Annapolis, Maryland, outrunning Hurricane Ida en route.

On the water, they outran the competition, besting a field of 14 boats across three days and five races at Annapolis.

"Anyone who's raced on the Chesapeake knows that you best expect anything and everything," Art says. "Wind, no wind, chop, current, heat, humidity—we even had to deal with debris coming down from some dam opening up north."

Art drove and Scott was tactician. Crew included Josh Oviedo, Scott's son, Scotty, James Yano on foredeck, and Larry Robertson in the pit, trimming the main. Longtime friend and crew Pat Graham was in a horrific car accident only weeks before the race. He couldn't sail injured, but that didn't stop him from traveling to Annapolis to support the crew.

"That's how loyal and good a friend Pat is," Art says. "He's an incredible person."

The first day of racing, *One More Time* finished third, and over the next days gathered three consecutive second-place finishes. In the final race, things were looking good until a port/starboard situation resulted in a protest flag. Art and Scott had been racing in third but opted to do a penalty turn and spent the rest of the race making up lost time.

"We fought our way back and finished fifth, but we knew the math," Art says. "We crossed the finish line and won the regatta without winning a single race."

Looking spiffy with a racing bottom and newly painted topsides, the rebuilt *One More Time* rests on her trailer, ready to travel.

If it's rare for an old boat to get resurrected, it's even more rare for that boat to travel cross-country, win the nationals, and win hearts. "They're all good racers out east," Art says. "But, more importantly, they're hospitable and gracious. I mean, here comes this boat from California, essentially taking the prime plum of a trophy from them, and they were nothing but supportive of us. We were there a week. Everyone was on this boat."

There are other restored Cal 25s out there, many racing in active fleets around the country—in Detroit, Port Huron, the Chesapeake—but beyond her hull number, *One More Time* enjoys a particular distinction. "Rumor has it, hull #1 was Bill Lapworth's personal boat," Art says.

The history of hull #1 is difficult to confirm, but the logic is sound. In the early '60s, Lapworth and builder Jack Jensen were among the foremost designers and builders of fiberglass displacement boats. And Cal Yachts was headquartered just a few miles down from Long Beach in Costa Mesa, California.

"I love all the history. And I love the Cal 25. To me, it's the greatest racer/cruiser ever built," Art says. "But, the best part of this journey has been sailing for 50 years with my wife, my daughter, my son, and my grandsons. When Scott first brought his oldest boy out, his legs barely reached the opposite coaming. Today, he's 16; his brother is 12. They still sail with us. The rest of our crew might as well be family. For me, this is it. There's nothing better."

David Blake Fischer lives in Pasadena, California. His writing has appeared in McSweeney's, the MOTH, *and* Cruising World. *Follow his sailing adventures on Instagram @sailingdelilah.*

Young Hands on Deck

Being designated deck boy on the family sailboat was sometimes scary, always exciting.

BY CRAIG MOODIE

Dirty, difficult, dangerous. Those were the kinds of jobs assigned to me as our family's deck boy, especially when I got old enough to go up in the boatswain's chair to fix a loose spreader, take the helm in the rain, hank on the genny and hoist the main, or lug blocks of ice with tongs from the marina down a splintery dock in the blistering heat to the icebox.

Did I shrink from this duty? Quite the opposite. These jobs predisposed me to my later career as a commercial fisherman.

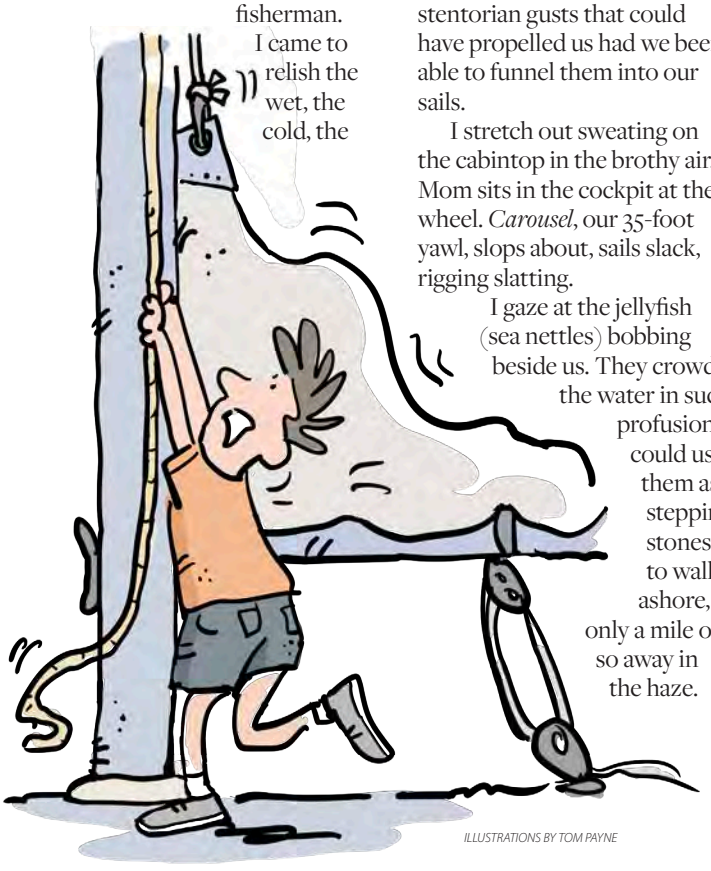
I came to relish the wet, the cold, the salty, the heart-thumping as much as the calms, the skies, the beauty of the sea and the creatures that lived there (though even now I quail at the thought of going up a mast).

One hot, sticky, summer afternoon on the Chesapeake Bay circa 1967, when I was 11, remains sharp in memory as a kind of ur-deck-boy experience.

Dad snores away below (whenever the wind quit, he liked to wait for a breeze by flaking out on a berth for a catnap). He produces great, stentorian gusts that could have propelled us had we been able to funnel them into our sails.

I stretch out sweating on the cabintop in the brothy air. Mom sits in the cockpit at the wheel. *Carousel*, our 35-foot yawl, slops about, sails slack, rigging slatting.

I gaze at the jellyfish (sea nettles) bobbing beside us. They crowd the water in such profusion I could use them as stepping stones to walk ashore, only a mile or so away in the haze.



ILLUSTRATIONS BY TOM PAYNE

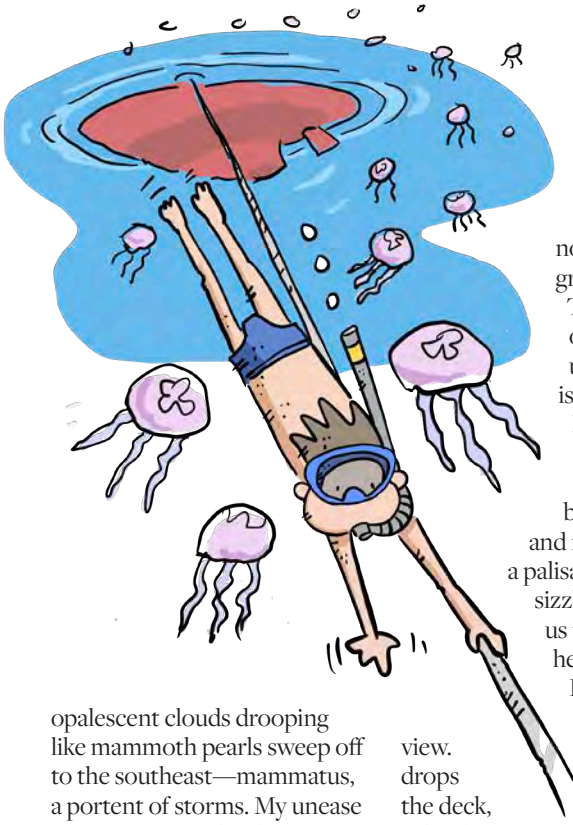
Even with my newly acquired lifesaving patch, which Mom has stitched onto my navy-and-white striped Speedo, I wouldn't have the grit to swim to anyone's rescue through that mass of translucent bulbs and undulating, stinging tentacles.

Half a mile to starboard, a red-and-white lighthouse protrudes straight from the water, looking like a 19th-century planetarium marooned in the Bay. The paint is cracked and peeled, the portholes boarded up.

An automatic horn mans the lighthouse solo.

We sit as stationary as the lighthouse itself. But things are happening.

In the sky above the western shore, spidery clouds crawl toward us and soon entrap the sun in a kind of sickly haze. Overhead, white wisps scoot eastward fast. I look back toward the twin spans of the Bay Bridge that stretch 4 miles from the western side of the Bay to the Eastern Shore. Clusters of



opalescent clouds drooping like mammoth pearls sweep off to the southeast—mammatus, a portent of storms. My unease grows as fast as the sky is changing.

Mom sees that the skipper's nap ends well shy of 40 winks.

Topside, Dad starts the engine and tells us to drop the sails. We douse the genny and main. Dad slips *Carousel* into gear and throttles up. Our wake ribbons over the mercury-slick water as we run for Gibson Island just a few miles distant. The lighthouse at last drops astern.

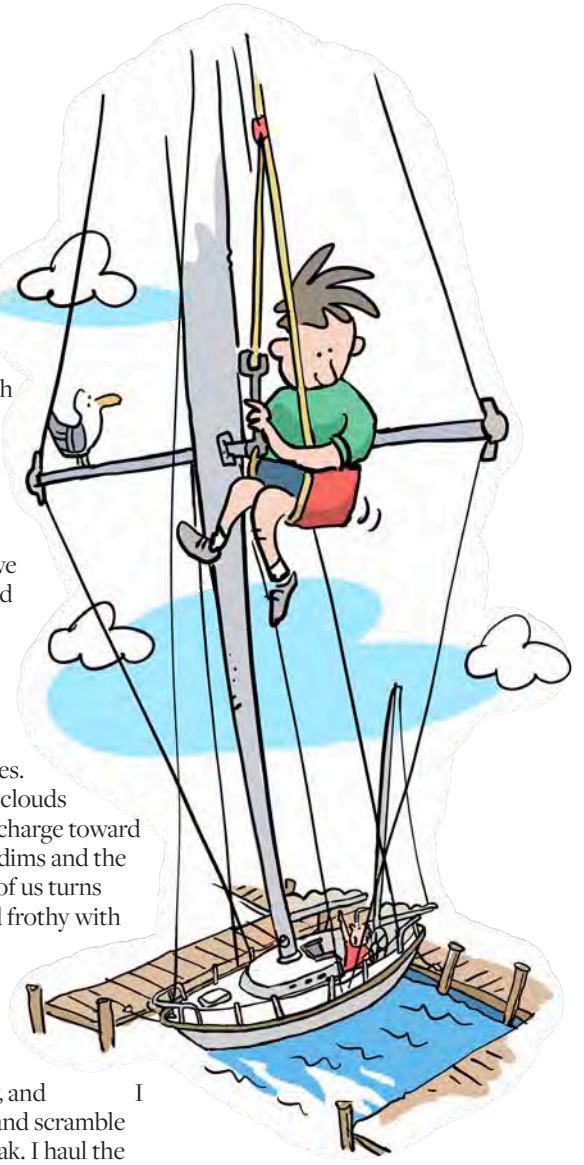
We motor into the Magothy River, a darkening sky dead ahead, and thread our way from marker to marker toward Sillery Bay. The sky now takes on a greenish cast. The galleon-shaped uninhabited islet of Dobbins Island appears to port.

I blink, blink again, and realize that a palisade of rain is sizzling toward us through the heavy stillness. It wipes the land from view. Fat, hard drops snap on the deck, leaving splotches like bullet holes. The drops peck against my skin and scalp. Then the full force of rain descends. Dad tells us to go below. Mom bolts for shelter but I stay in the cockpit.

We might have sailed under a waterfall. Cables of rain fall straight down, boiling the water and sending up raindrop explosions over the deck. Dad steers by compass, somehow avoiding running aground. Rainwater streams over us. We spit seawater that splashes aboard, our hair flat as the coats of seals. Behind the sound of the deluge, thunder rumbles.

Some atmospheric switch is flipped and the rain fizzles as we close toward Dobbins Island. Can we anchor up and batten down before the storm hits?

Not so, deem the weather muses. The blackest clouds of the storm charge toward us. The light dims and the water ahead of us turns cold gray and frothy with whitecaps as the wind pummels it.

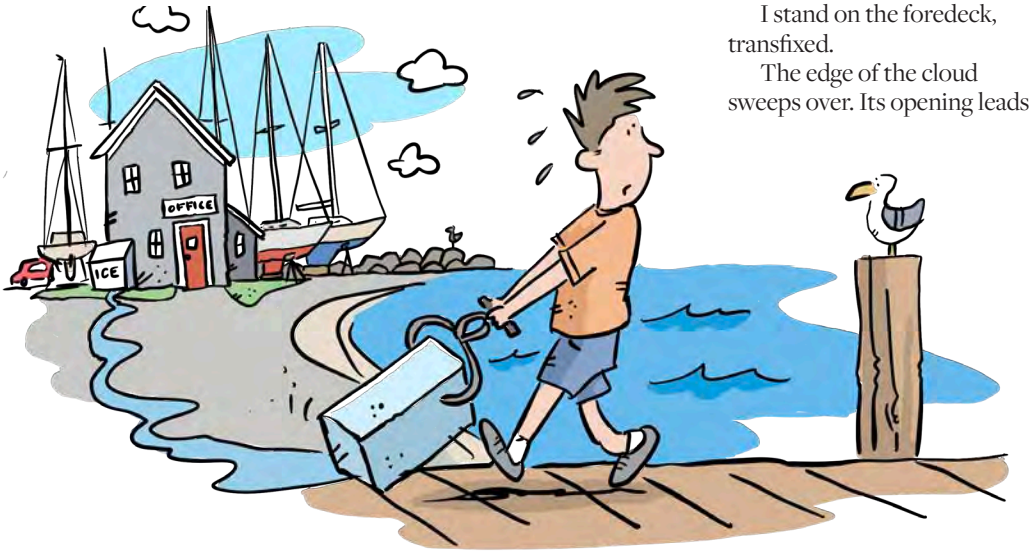


Dad tells me to get the anchor ready, and I jump below and scramble to the forepeak. I haul the anchor and line up through the forward hatch. The wind races closer. Clouds crisscross above us, running before a tremendous silver-black cloud shaped like an inverted trumpet. It scours the water below it with blasts of gusts.

I stand on the foredeck, transfixed.

The edge of the cloud sweeps over. Its opening leads upward into the tube of the cloud. The wind blares down. *Carousel* heels over hard, the rigging thrumming. I cling to the pulpit with one hand, clench the anchor with the other. I crane my head and stare straight up into the heights of heaven.

Another blast of wind heels *Carousel* harder. Is she going over? My feet slide on the slick teak deck. The temperature plunges 20 degrees, stippling gooseflesh over my entire body, my Speedo no more protection than a thong. Lightning shatters the sky beyond the trailing rim of the cloud, the horizon black behind it. Rain veers down almost at the horizontal. Amid the tumult of thunder and rain and wind, I hear Dad shout for me to drop the hook.



I let it go and crawl to the forward hatch. I drop down onto a berth and slam the hatch closed, then shiver my way aft to the main cabin. Dad climbs down from the cockpit and slides the main hatch closed.

Carousel bounds on the seas that have sprung up with the wind. The portholes slosh with suds like the windows of commercial washing machines. Rain hammers on the cabin roof.

Dad inches open the hatch to check the situation. All is blue-white flashes and black sky and bombination. My anxious mind snags on a story Dad has told us before about seeing St. Elmo's Fire dance around a sailor's helmet once when he served as a Navy gunnery officer in the Pacific during WWII. The sailor manned an antiaircraft gun during a night attack when a storm hit. He had no idea his helmet danced with green fingers of light. But lightning hadn't struck, that time at least, and the sailor even survived the war. Still, I dread the thought of seeing it anywhere here, now, aboard *Carousel*.

Two shotgun blasts right outside the portholes jolt me out of my St. Elmo's reverie and send Dad topside. I pop my head out. The anchor line, acting like a scythe, has sliced down the forward stanchions of the port lifeline and piled them up by the shrouds.

But the shrouds and anchor hold, and we ride out the rest of the storm anchored from almost amidships. The squall passes and we see where we have ended up—within 50 feet of the lee shore, stumps of an old dock, sandy beach, bluff, woods—on the other side of Sillery Bay from Dobbins Island. We discover the real reason for the anchor disaster: The bow chock let go.

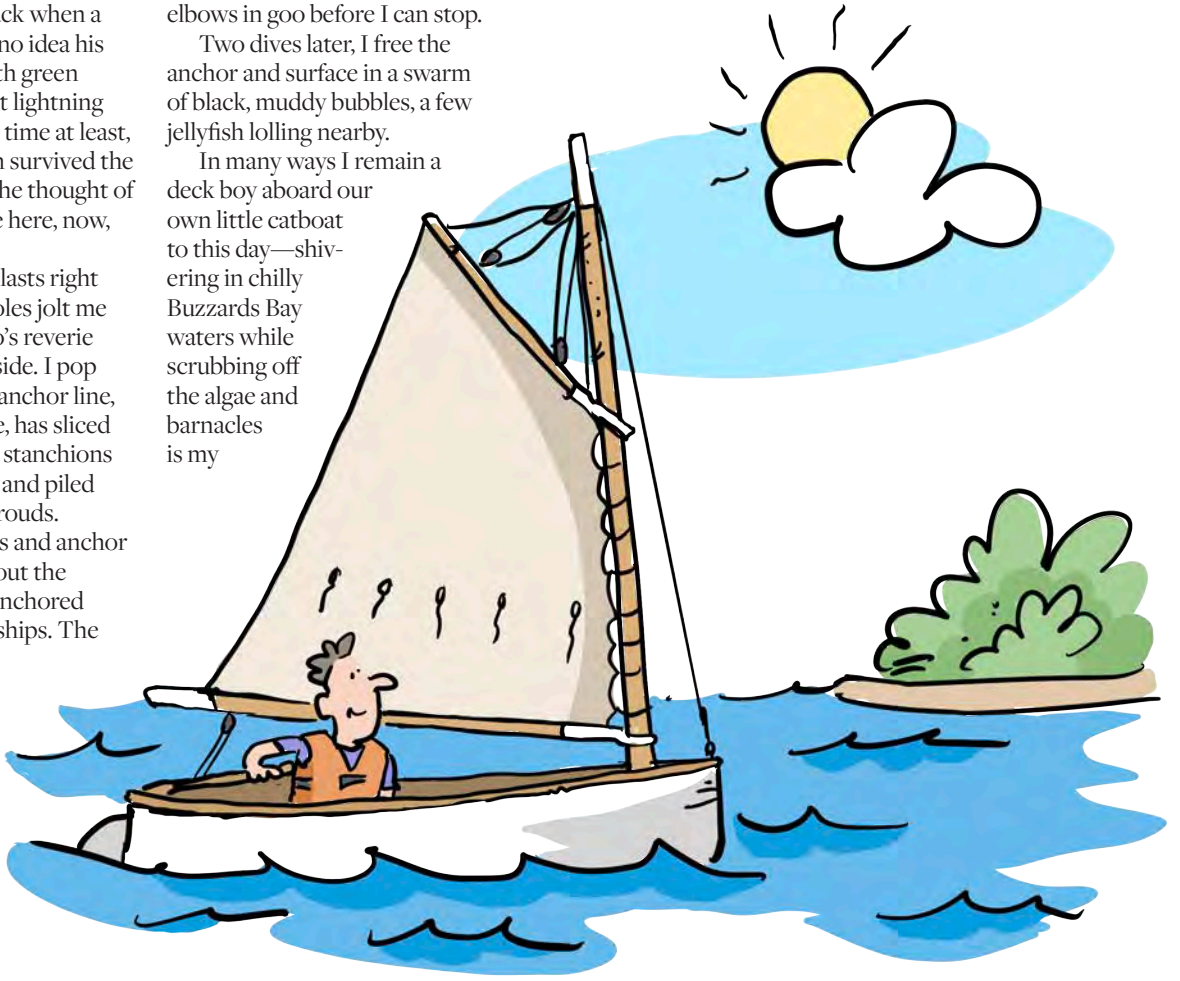
The anchor has dug in so deep neither the entire *Carousel* crew pulling on the anchor line nor *Carousel* under power can budge it. I find myself clinging to the swimming ladder as the designated diver. I peer at the waiting jellyfish.

I secure my mask. I force myself into the water—even though its warmth comes as a relief after the squall's chill—and swim quickly to the anchor line. I pivot face-first and pull myself hand-over-hand down the line into water so murky I am blind. I bump against soft masses of jellyfish every few inches but somehow escape getting stung. I grab onto the chain and reach bottom so fast my arms plunge up to the elbows in goo before I can stop.

Two dives later, I free the anchor and surface in a swarm of black, muddy bubbles, a few jellyfish lolling nearby.

In many ways I remain a deck boy aboard our own little catboat to this day—shivering in chilly Buzzards Bay waters while scrubbing off the algae and barnacles is my specialty—though I long ago gave up wearing a Speedo. I haven't, however, given up a secret wish: that one day I will see St. Elmo's Fire, and that when I do, I'll be as lucky as that sailor so many years ago in the Pacific.

Craig Moodie lives with his wife, Ellen, in Massachusetts. His work includes A Sailor's Valentine and Other Stories *and, under the name John Macfarlane, the middle-grade novel* Stormstruck!, *a Kirkus Best Book.*



Rethinking Rechargeables

It's time to ditch the disposables.

BY MATT PARSONS

When it comes to batteries, dockside debates nearly always default to the rapidly evolving technologies that are changing how we power our big electrical needs onboard. The small batteries we use on our boats get less attention—but these technologies are changing for the better, too.

On *Sooner*, my Rafiki 37, I'm always looking for ways to be more efficient and environmentally thoughtful, and when it comes to the small batteries onboard like AAs and AAAs, I've switched to rechargeables. Like their larger cousins, rechargeables have gone through a quiet revolution. They now last as long as non-rechargeable alkaline batteries, they can be charged hundreds of times, and they quickly pay for themselves.

Consider, for instance, that an eight-pack of Duracell alkaline batteries that you'll use once and toss costs about $8 on Amazon, while the same count of good-quality EBL AAA NiMH rechargeables, which the manufacturer's specs say can be recharged up to 1,200 times, costs just $5 more.

That said, there are caveats, and the most important one—which goes for a lot of sailing things—is simple: Don't cheap out. A cheap, no-name rechargeable battery will take you right back to the technology of the '90s, quickly frustrating you with long charge times, low run times, and even leaking corrosive white goop.

On the other hand, a decent brand such as EBL or even Amazon Basics will last for years, save you from buying hundreds of disposable batteries, and cost only around $2 per battery. And high-capacity versions—2800 milliamps (ma) for AA and 1100 ma for AAA—often outperform disposable batteries in high-current applications.

Likewise, buying a cheap charger will doom your batteries—even decent rechargeables—to a quick, disappointing death. Without taking into account the state of charge, ultra-cheap chargers tend to just hammer on the power and will toast your batteries faster than you can say, "What's that funny burning smell?"

A decent charger like the Panasonic BQ-CC55 costs about $25 and can charge AA or AAA batteries. For those without easy AC power, chargers like the Panasonic BQ-CC75ASBA use a USB cable. On *Sooner*, I use the EBL 6201. It's inexpensive, tiny, charges AA and AAA, and runs off 12 volts via USB.

There are some applications when a rechargeable might not be the best choice. For instance, most manufacturers of carbon monoxide detectors recommend using disposable alkaline batteries.

In other cases, some items may not work as well with rechargeable batteries. Most modern rechargeable batteries are made of nickel metal hydride, and a AA will supply 1.2 volts. An alkaline disposable battery, made of zinc metal and manganese dioxide, supplies 1.5 volts.

However, the voltage in that disposable alkaline battery drops off fairly heavily, from 1.5 volts at full charge to 1.2 volts at 70%, all the way down to 1 volt at 20% charge (all voltages are under a light load). Rechargeable batteries, in comparison, hold their voltage all the way down to around 20% or so, where it then rapidly drops off.

Most devices are designed to work at voltages between 1.5 and 1 volts (or multiples of that for more powerful devices using batteries in series), so rechargeable batteries' starting voltage of 1.2 volts shouldn't really come into play. However, for some older or simpler devices, you may find that your light isn't as bright or there is some unusual behavior. I have never come across a device that didn't work just fine with rechargeable batteries, but it is something to be aware of before you start tossing your old single-use batteries to make way for rechargeables.

For those worried about possible incompatibility, 1.5-volt rechargeables, which use Li-ion instead of NiMH, are an option. Charged directly with a USB cable rather than a charger, they cost three to four times more than NiMH batteries. Unless you have a very voltage-sensitive device, in my opinion they are not worth it.

A good-quality charger is a key to success for using rechargeable batteries onboard.

To keep track of my batteries aboard *Sooner*, I keep a box of fully charged batteries. When a device runs out, I switch the old ones out, putting the discharged batteries into my "recharge" box. I recharge these en masse later and return them to my "charged" box.

Switching to rechargeable batteries saves money, eliminates the hassle of finding somewhere to dispose of used non-rechargeable batteries (which in many places are considered hazardous waste and can't be thrown in general garbage), and limits the concentrations of zinc and manganese dioxide (a cumulative neurotoxin) in the environment and your body. For me, it's a no-brainer.

Matt Parsons has been living aboard and cruising sailboats for 10 years. He currently lives on Sooner, *a Rafiki 37, in Victoria, British Columbia, and keeps a blog at saildivefish.ca.*

River of Riches

A journey up the Saint John River is a sweet reward for the effort of getting there.

STORY AND PHOTOS BY CHRISTOPHER BIRCH

"My phone scolded me for taking only 548 steps yesterday," I confessed to Alex, my wife.

"Yeah, but what it doesn't know is that we also sailed 62 brutal miles up the Bay of Fundy, changed time zones, learned the metric system, navigated a waterfall that looked like a ski slope, and became the first U.S. citizens to sail into Atlantic Canada in nearly two years," Alex said. "That phone of yours is focused on the wrong tile in the mosaic."

We were enjoying our morning cockpit coffee klatsch on the Saint John River under a sunny Canadian sky. The abrupt juxtaposition of this climate with the fierce Bay of Fundy—only 5 miles away on the other side of the infamous Reversing Falls—is what makes New Brunswick such an interesting place to sail. Thirty-foot ocean tides are replaced with almost no tide on the river. Fifty-five-degree seawater is exchanged for 75-degree freshwater. Bobbing seals are replaced with jumping sturgeon. Fog gives way to sun. The Saint John River is everything that the Bay of Fundy is not.

Alex steers up the foggy Bay of Fundy geared up for the typical cool weather.

> **The Saint John River is everything that the Bay of Fundy is not.**

Canada is tantalizingly close when we cruise *Sundance*, our 36-foot Morris Justine, in her home waters along the New England coast. Fellow sailors back from New Brunswick have regaled us with stories of the Reversing Falls and the charms of the river beyond. Our favorite books aboard, *A Cruising Guide to the Maine Coast* (by Hank and Jan Taft and Curtis Rindlaub), and *The Cruising Guide to the New England Coast* (by Robert and Roger Duncan and Paul and Wallace Fenn) both feature a chapter on New Brunswick and its Saint John River. If they decided this was worthy for inclusion in their books, we figured we should try to include it in our cruising plans.

Our timing finally came together during the summer of 2021. We found ourselves Downeast on August 9 when Canada reopened its border to visiting recreational vessels after the COVID-19 closure. The pandemic was still raging, and additional safeguards were in place at entry ports, but a bit of advance reading had us feeling prepared. We sailed across from Eastport, Maine, to Welshpool on Campobello Island, Canada, carrying proof of negative COVID tests, our vaccination cards, passports,

The flat water and easy navigation in the Saint John River made for some lovely sailing, at left.

Gagetown at dawn. Our red dinghy, *Heidi*, rests in the foreground with a fishing boat in the distance, at bottom left.

the ArriveCAN app on our phones, a Q flag, a Canadian courtesy flag, and a dangerously empty liquor locker.

Each crew member entering Canada may legally bring two bottles of wine, *or* 40 ounces of liquor, *or* 24 cans of beer. For many sailors, that sounds more like breakfast options than adequate supplies for a cruise. To add to the quandary, Canada regulates the sale of alcohol carefully and purchase locations are few and far between—especially without a car. In an effort to follow the rules, we begrudgingly buried much of our excess rum at Roque Island as we approached the border. X marked the spot on our treasure map for future retrieval.

Ironically, our most challenging pre-border-crossing projects—getting COVID tests and downsizing our rum collection—went unchecked by the two uniformed, gun-toting, Canadian Border Patrol officers inspecting *Sundance* upon arrival. In fact, they bubbled with excitement, gleefully informing us that *Sundance* was the first foreign recreational vessel to legally enter Atlantic Canada since the start of the pandemic. Our passports suitably stamped, we were free to explore the Bay of Fundy and the Saint John River at last.

Falling Upriver

Pandemic or no pandemic, the Bay of Fundy has the largest tidal range of any place on Earth—as much as 30 feet at Saint John and even more up the bay. These tides produce powerful currents. For our daylong trip from Welshpool to the Saint John River (we had the hook up at sunrise), a 15-knot breeze on the quarter coupled with a favorable current should have provided for a comfortable sail, right? Nope!

The current churned up a huge field of racing waves that looked to be competing in a sprint to Saint John alongside us. There was much jostling and splashing and rolling. Frankly, it was rude. As the bay narrowed, the competition only tightened, producing a confused and boisterous sea.

It was foggy too. The hottest summer on record was unfolding over the continent, but out on the Bay of Fundy, we were bundled up in hats and jackets. Even Bill the boat dog looked cold. *A Cruising Guide to The Maine Coast* references ship reports indicating that the Bay of Fundy is foggy 30% of the time. I suspect that 30% is also known colloquially as "summer."

What separates this foggy, wild bay with the lush, warm Saint John River is the short but formidable stretch of water called the Reversing Falls. This narrow, rocky gorge 2 miles upriver from the sea manages to keep the vast majority of the bay's tidal range out of the river, but the inevitable maelstrom at this geological bottleneck is a hydrological wonder of the world.

At high tide, the bay is as much as 15 feet higher than the river. What water does manage to force its way through the narrow gorge does so with much ferocity (despite its name, the falls look and act more like Class 6 whitewater rapids than an actual waterfall). At low tide, the flow reverses and the river dumps water back into the bay with equal intensity.

At around mid-tide, there is a short, miraculous period when the falls stop falling and a boat can safely navigate through in either direction. This magical 10-minute

Bill the boat dog sits in the dinghy while *Sundance* sits peacefully anchored in Colwells Creek.

period of slack water arrives approximately 3 hours and 50 minutes after low tide and 2 hours and 25 minutes after high tide as measured at Saint John. (Atlantic Time Zone, don't forget!)

Timing is always important when traveling Downeast and in the Bay of Fundy; at the Reversing Falls, it's everything. Sail through too early and you might lose steerage and get rolled by the current and white water. If you wait too long to set out, you won't make it against the current, which quickly builds to as much as 15 knots in the opposite direction.

Cruising guide instructions call for circling in a cove in an elbow of the river just downstream of the falls known as "The Bedroom." The idea is to tentatively stick your bow out into the current to gauge its strength while at the same time have a look over the edge of the falls to gauge the height of the water. All the while you must maintain speed and steerage in the swift current so you can dart back into The Bedroom if you don't like the look of the falls. I'm not sure how this cove got its name. With tight quarters, strong current, cold fog, and forbidding rapids only yards away, it seems like a particularly bad spot for a nap or a bit of romance.

The concept of gauging the height of the falls didn't really sink in until we got there. It was like standing at the top of a ski slope, planning a descent. The water was as white as snow. Black-diamond sailing felt like a bad idea, and I thought, "There is just no way this going to end well."

The cruising guides warned about the possibility of the current sucking us into Split Rock, which protrudes dangerously out toward the middle of the gorge. Yet we were also cautioned not to stray too far from the middle, or our mast could hit the low shoulder of the fixed bridges that span the gorge. The promised 80-foot clearance at slack water was plenty for us, but the bridges arch down to less than half that height at both banks.

So, stay in the middle, but watch out for the rock. Don't go too early or you could get rolled; don't hesitate too long or you're in for a six-hour wait in the tiny, not so romantic Bedroom to ponder your next try. Towering over all were the red lights of the massive Irving Pulp and Paper Mill pulsing in the fog as the plant relentlessly tended to its work with a sinister plume of smoke and a never-ending groan.

There was so much to white-knuckle over, and yet...the clock finally ticked to slack tide, and the slope flattened out on schedule. The snowy-looking water melted to a smooth ribbon, and off we went. In flat water, passage was simple. The bridges and rock were quickly behind us. Five minutes later the whole thing was over, and we were happily sailing up a beautiful sunny river.

Solitude and Scenery

The Royal Kennebecasis Yacht Club (RKYC), 5 winding miles upriver from the falls,

is the hub for sailing in New Brunswick. Club members and staff were excited to finally have an American boat back for a visit, and we were welcomed warmly by all.

Sundance **rests on a mooring in Gagetown while cows amble along the shore behind, Alex swims beside, and Bill observes from the rail, at left.**

The beach at Roque Island, Maine, where Chris and crew buried some treasure before crossing the border, below.

Ellie at the RKYC gas bar (local speak for fuel dock) explained the lay of the land on a wide range of topics as we topped up with diesel. A city bus could take us the 4 miles into the center of Saint John, and Ellie told us where to catch it. She extolled the pleasures of swimming in the river and assured us that water quality was excellent throughout. That said, she also told us the Canadians were a better hockey team than the Bruins, at which point she lost her mantle of authority.

After an adventurous day walking the delightfully cosmopolitan and European-feeling city, we ventured upriver into the countryside. Near the mouth, the riverbanks loomed majestically tall, steep, and wooded, the beaches cobbled with large, sharp stones. But upriver, the scenery flattened out. Grassy marshes proliferated along with beaches of soft pebble and banks of mud. Bucolic riverside farms, complete with cows, horses, and hayfields, were common neighbors in the anchorages.

With good wind, the flat river water made for excellent

Keep Your Saints Straight—CB

Saint John, New Brunswick, and St. John's, Newfoundland, can easily be mistaken for one another. To avoid confusion, Saint John, New Brunswick, is never abbreviated and is proudly lacking an apostrophe "s." The same goes for the river. As an aside, the Saint John River is not the only river in Canada, and despite popular American misconceptions, a cruise up it will not take you past Prince Edward Island or Quebec City. Canada is a big place, and that Anne of Green Gables character lives over by a totally different river.

(Fun fact: The 21,000-square-mile drainage basin of the 418-mile-long Saint John River is one of the largest on the Atlantic East Coast.)

Electronic charts for all rivers are readily available from Navionics. Good paper charts of the Saint John, printed by the Canadian Hydrographic Service, are easily purchased at the Millidgeville Marine chandlery adjacent to the RKYC.

sailing. On our upriver trip, a wide, straight, 15-mile section known as The Reach lived up to its name, providing an excellent opportunity to set our asymmetrical spinnaker. At other times, the river turned narrow and winding, and we motored as a result.

The fleet of cable ferries that carries cars and passengers across the river at multiple locations presented an interesting obstacle. These ferries pull themselves back and forth across the river on a fixed cable. We had to hail them on VHF 16 to request permission to cross, since when the ferry was underway, the cable at its leading end was pulled up to or near the water's surface. All crossings waited until the ferry was safely landed on one bank or the other.

Deep and well marked, the river is navigable for all of the 80 miles from Saint John to Fredericton. It is also rich with branches, tributaries, and connecting lakes, some more navigable than others. The apogee of our cruise was a four-day jaunt up the narrow Jemseg River, under the Trans-Canada Highway and into the 12-mile-long Grand Lake. Bald eagles outnumbered boats, good anchorages were plentiful, and hazards to navigation were few. It was a strange thrill to feel our seagoing sailboat reaching free and easy across a freshwater lake in the Canadian wilderness all alone.

Typical of Canada, the Saint John River impressed us with its vast space and the solitude that afforded. We have a habit on *Sundance* of extending Bill the boat dog's morning trip to the beach into a longer row. Most river and lake anchorages proved to be well suited for this sort of simple pleasure. We often had coves to ourselves or occasionally shared them with a single seaplane in for some camping and fishing.

A few local boats were out and about on the weekend, but midweek—even in August, the peak boating season—few people or boats shared the river with us. Perhaps it was because foreign yachts were just starting to return to the river, but more likely it was because Canada is just a roomy place.

When a rare opportunity to dine ashore presented, it felt precious and tasted that much better. Yip's Cider on The Reach had a killer view of our boat on the free mooring. The Old Boot Pub in Gagetown offered fresh Molson on tap. A takeout shack called Hunters One Stop in Douglass Harbor stood out with sublime poutine and burgers.

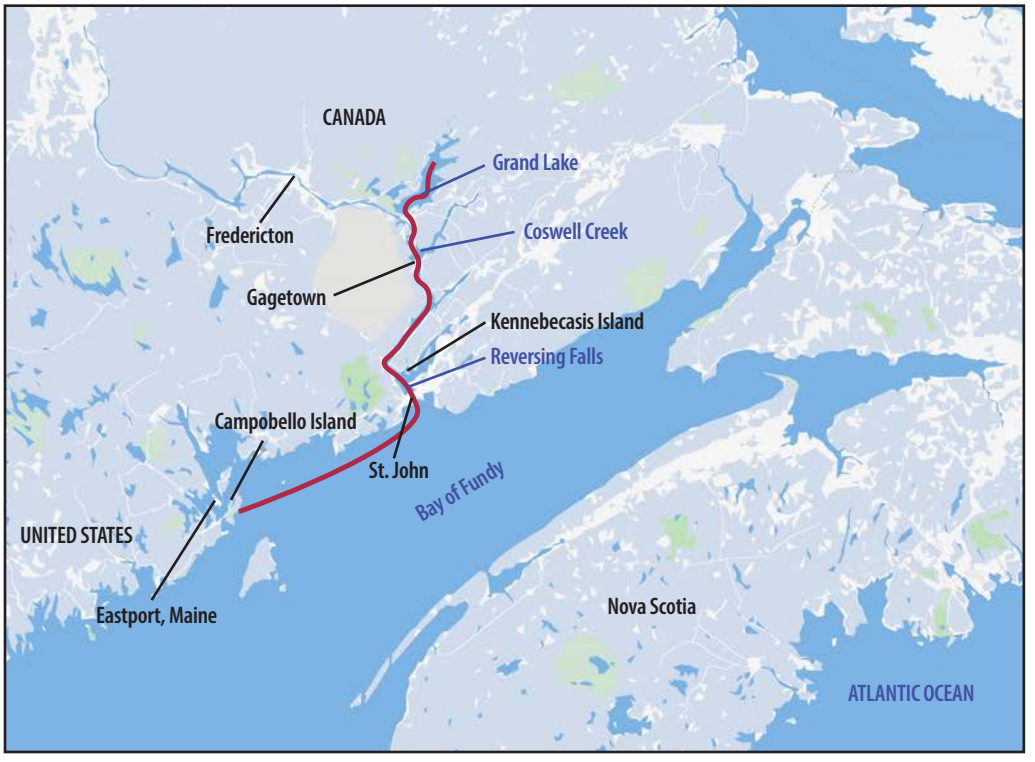
An unusual food offering presented itself on the downriver portion of our trip at Colwells Creek, an offshoot of the main river. We anchored easily in the soft mud bottom and hung to the current in the narrow creek nestled up against farmland and cow pastures. It was a hot, lazy day with much rowing and swimming for all.

At the landing, a sign advertised fresh meats at Elke's Farm, 1.2 kilometers up the road. I arrived, shopping bag in hand, just as the farm stand closed from 4 to 5 p.m. "for supper." A rest under the shade of a tree in the farmyard quickly turned into a nap. The next thing I knew, the farmer was gently waking me, and we launched into a long conversation about meat.

She eventually sent me on my way with a bag full of three different kinds of sausage and a large package of marinated schnitzel. Portion control has never been one of my strengths, and Alex was startled when I returned with much more than a reasonable quantity of provisions from the farm. It would be a meat-forward diet for us on the return trip back through The Falls and down the Bay of Fundy.

We delayed our return to Eastport, Maine, with a few stops near the border including a second visit to Campobello for a fascinating tour of the Roosevelt summer compound. My spontaneous and robust meat purchase at the farm could have led to us smuggling Canadian animal products back into the U.S. But smuggling begets smuggling, and one mustn't fall down that hole. Instead, it was sausage for breakfast, lunch, and dinner in Saint Andrews, our final Canadian port of call.

Canada had been good to us, and we were hesitant to lower the Maple Leaf from our spreader. Then we remembered that a benefit of a cruise to New Brunswick is that you inevitably return to Maine—another fine place to sail a boat, and an excellent place to dig for treasure.



Christopher Birch is cruising full-time with his wife, Alex, and dog, Bill, aboard their 1991, 36-foot Morris Justine, Sundance. *You can follow their voyage at EagleSevenSailing.com*

The Strike Zone

The only thing predictable about lightning is how scary and potentially destructive it is.

BY DREW MAGLIO

Joe Miano was relaxing on the deck of his Endeavour 42, *Bonzee*, in a Punta Gorda, Florida, marina during the evening of what had been a stormy Independence Day. He was there to watch the annual fireworks display, which went on despite some thunder and rain, when *Bonzee*'s mast suddenly lit up blindingly white to the chest-thumping roar that accompanies a lightning strike.

Though Joe was unharmed physically and the boat suffered no structural hull damage, all of its electronics were fried, resulting in four months in the boatyard (where I met him and his wife, April) and tens of thousands of dollars of repairs, thankfully covered by insurance, before the Mianos could get back on the water.

Florida is the lightning capital of the U.S., but lightning strikes can happen anywhere and they're not uncommon, as I can attest: my Ericson 38-200, *Walden*, was also hit while under contract for purchase, causing extensive damage to the electrical systems. Beyond hurricanes, violent line squalls, or sinking, lightning is probably the most terrifying phenomenon a sailor will experience—if only because of its sublime power and unpredictability.

***Walden* undergoes blister repairs. Blisters were everywhere below the waterline, possibly caused by the lightning strike, above.**

***Bonzee*'s scorched masthead after the strike; note the missing VHF whip and the vaporized coaxial cable, at right.**

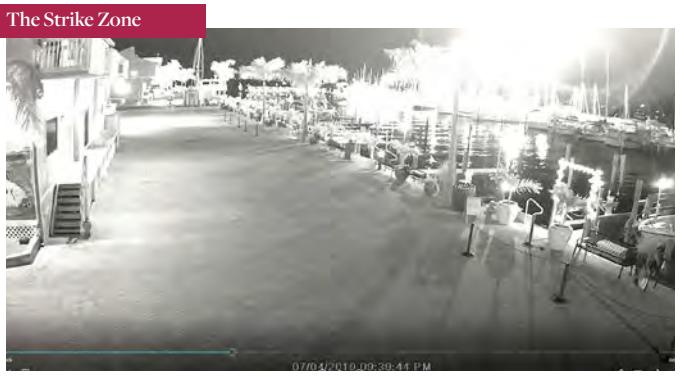
An Unstoppable Force

Simply put, lightning happens when negatively charged particles within an ionized cloud escape the cloud and travel to the positively charged ground beneath it. Lightning strikes occur when opposing particles become so charged that an electrical arc connects, despite air acting as an insulator. Here's how the National Weather Service (NWS) explains it:

"Eventually, when the charge difference between the negative charge in the cloud and the positive charge on the ground becomes large, the negative charge starts moving toward the ground. As it moves, it creates a conductive path toward the ground. This path follows a zigzag shape as the negative charge jumps through segments in the air. When the negative charge from the cloud makes a connection with the positive charge on the ground, current surges through the jagged path, creating a visible flash of lightning."

Lightning manifests in two primary ways: cloud-to-cloud and cloud-to-ground. Cloud-to-cloud lightning does not strike the earth (some people call it heat lightning, though the NWS says heat lightning "is just lightning from a thunderstorm that is too far away for any thunder to be heard.") What sailors need to worry about is cloud-to-ground lightning, which, as the name implies, does strike the earth.

Direct strikes occur when the electrical current is discharged by only one major electrical arc. Side strikes happen when an object nearby a direct strike is also struck, when lightning—which will use all available



A security camera caught the lightning strike that hit *Bonzee* on the night of July 4, 2019, in a Punta Gorda, Florida, marina. The brilliant blast is seen first, followed by the bolt of lightning and then tumbling sparks.

conduits—arcs from the nearby charge to the attractive object, seeking an additional path to ground.

Direct strikes are much more serious for sailboats than side strikes, which would likely only cause damage to onboard electrical systems. When lightning strikes a sailboat, the lightning seeks an uninhibited path from cloud to ground (sea), and the boat's mast simply acts as an electrical conduit for up to one billion volts of electricity that will create a path if a predefined one does not exist.

Unlike conductors such as silver, copper, or aluminum, which let electrical current flow unabated without resistance, air is an insulator and a poor conductor of electricity. Pretty much everything that sailboats and their masts are made of—including fiberglass—are preferable paths for lightning than air.

Resistance, measured in ohms, causes an electrical circuit to heat up, which is why trees or wooden masts—while technically conductors—tend to explode or vaporize during lightning strikes. Carbon fiber and fiberglass—both of which are preferable lightning paths than air—are similarly subpar conductors of lightning's massive amounts of energy. So, it's not uncommon for carbon fiber masts, as well as fiberglass hulls, to be either entirely vaporized or peppered with millions of small holes after a lightning strike. Aluminum masts, and steel rigging to a lesser extent, are excellent conductors, allowing electricity to move with less resistance.

Water makes a difference too. Saltwater is an excellent conductor of electrical current, so sailboats in saltwater generally suffer far less hull and deck damage than their freshwater counterparts. Holes in the hull, resin turned to dust within a fiberglass laminate, charred core material in deck laminates, and other catastrophic horror stories are far less likely in salt or brackish water than in freshwater.

Providing a Path

No foolproof method exists for preventing or even protecting one's boat entirely against lightning strikes. That said, the traditional school of thought from the American Boat and Yacht Council (ABYC) and those in the marine industry is to ground the mast and rigging to the keel via heavy-gauge wire.

On a monohull with a bolt-on keel, which acts as a large ground for electrical current to pass through, this is easily accomplished by tying the mast to a keel bolt with 2/0 AWG copper wire. On a boat with an encapsulated keel, it's common practice to bolt a copper ground plate made for lightning protection—not an SSB radio—directly to the metal ballast by grinding through the fiberglass encapsulation in one area. A ground plate should be affixed to either side of the hull as close to the waterline as possible, because lightning typically seeks an exit at or near the waterline.

If no predetermined path is available, lightning will create its own path, which may prove catastrophic. Anecdotal

evidence has shown that wood vessels in particular—with no predetermined path from mast to ground—are susceptible to holes blowing through the hull. Fiberglass vessels generally fare better, but a lightning strike can vaporize a hull's resin or create a galaxy of pinholes. Metal boats are the most likely to be struck yet the least likely to suffer hull damage, because the entire hull acts as a grounding plate.

Bonzee, a fiberglass boat with an encapsulated keel, was berthed in the brackish waters of Punta Gorda on Charlotte Harbor. She had recently undergone an extensive refit that included common bonding of all bronze through-hull fittings and grounding her mast to a copper plate beneath the waterline with heavy-gauge cable for lightning protection. She escaped the lightning strike with no perceivable structural damage.

But nearly every electronic device connected to the AC and DC electrical circuits was destroyed and had to be replaced. The carnage included the following on the DC side: the DC breaker panel (breakers welded in the middle position), Simrad VHF radio and antenna, Simrad AIS transponder, Garmin chart plotter, Fusion stereo and amplifier, B&G multifunction displays and tridata transducers (wind speed/direction, depth, temperature), all exterior lighting, all onboard fuses, all cabling in the mast, mast ground wire, mast actuator, and electric furler motor. On the AC side, all GFCI outlets, wiring, battery inverter/charger, and the 30-amp power cord itself were destroyed.

In the case of *Walden*, the 1987 Ericson 38-200 my wife, Avery, and I were under contract to buy, we were about to get in the car to head over for the survey when the seller called me. "Drew," he said, sounding rather bewildered, "you're not going to believe this, but *Kismet* was hit by lightning."

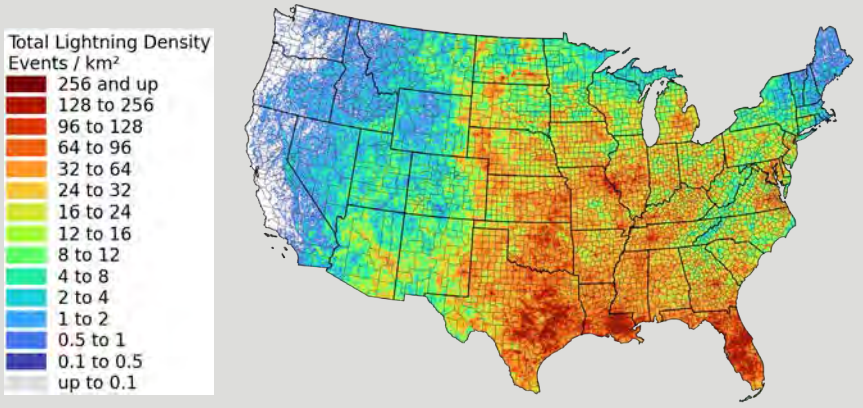
Though the lightning strike slowed the process, we decided to proceed with the pre-purchase survey with the understanding that we would pay a reduced, as-is price. After *Kismet* became our *Walden*, we discovered that the lightning had arced from the aluminum mast step through the keel via the stainless steel keel bolts. Near the rudder stock, we found a hole in the fiberglass that led us to believe that lightning had exited at the rudder stock bushing as well, perhaps a result of a side strike from the nearby backstay.

The common bonding of components in the mast-to-keel grounding system—including tanks, metallic through-hulls, and wire rigging—can prevent the unpredictable arcing that can occur between metal fixtures known as a side strike. On *Walden*, neither these components nor the mast were bonded to one another and the keel, causing the lightning to create its own path. However, she suffered no detectable structural damage, perhaps due to her large aluminum mast, mast step, large stainless steel keel bolts, and exposed lead keel.

We later discovered the strike had entered via the masthead VHF antenna, which lay vaporized in charred pieces on deck, and proceeded to wreak havoc on the DC side of *Walden*'s electrical panel. The VHF radio, wind instruments, stereo, chart plotter, and autopilot were all destroyed, due either to current overload or simply being in close proximity to an electromagnetic pulse (EMP) event—a short, intense burst of electromagnetic energy that can

Not-so-Fun-Facts About Lightning—National Weather Service

- Lightning often strikes the same place repeatedly if it is a tall, isolated object.
- Most lightning victims are in open areas or near a tree.
- Lightning strikes the U.S. about 25 million times each year.
- Lightning can heat its path through the air to five times hotter than the surface of the sun.
- Lightning kills about 50 people annually in the U.S.
- If you hear thunder, the storm is close enough for a lightning strike; lightning can strike as far as 25 miles from a parent thunderstorm.



This graphic from Vaisala, a Finnish company that creates products to measure weather and environmental events, shows the density of lightning strikes in the U.S. in 2021. Graphic courtesy of Vaisala.

occur with a lightning strike. The AC side—consisting of power outlets, marine fridge, shorepower, battery charger, and a water heater—was spared entirely.

We found vaporized bilge gelcoat and fiberglass where the masthead coaxial connector lay. While inspecting our hull, which had many large blisters that we later fixed, our surveyors told us they had seen a high incidence of hull blisters in boats that had reported lightning strikes, perhaps the result of resin becoming super-heated, leaving the underlying laminate dry.

Advances in Protection

Lightning is the most capricious and least understood natural phenomenon a sailor will face. All of the recommended procedures and standards canonized by professional marine bodies like the ABYC are based on anecdotal evidence and ever-evolving scientific theory, as lightning is a force so powerful that it cannot be duplicated, manipulated, and tested in the laboratory's confines.

Short of purchasing a sailboat boat with a metal hull—or a fiberglass boat with an aluminum mast and bolt-on lead keel, with all rigging wires and metal components bonded downward with no 90-degree kinks or bends to the keel or propeller shaft—there is little one may do other than hope and pray. Despite this grim reality, experimental surge-protecting devices proven in land-based applications such as cellular towers are now being used on recreational boats.

For example, on *Walden*'s masthead VHF coaxial cable, we installed a device known as a gas-block surge protector, which splices into the coaxial cable that travels down the mast and into the boat's electrical panel. This disconnects the coaxial cable's circuit in the event of a large electrical surge and instead diverts the power surge to ground—on *Walden*, the lead keel.

Likewise, a transient voltage surge suppressor (TVSS) similarly disconnects a circuit in the case of a large surge of electrical current. We wired a TVSS into our NMEA 2000 instrument circuit to protect our wind and depth instruments, radar, chart plotter, and autopilot. Another TVSS protects the VHF radio circuit. To ensure current could not travel down the mast and into the boat's electrical circuits, we used a wireless B&G wind transducer rather than a wired unit. As backup, we also installed a VHF antenna mounted on the stern rail with an additional gas-block coaxial surge protector device.

Beyond these measures, the best we can do is watch the weather and try to avoid looming storms.

If you can't get out of the way and you can't leave your boat in an electrical storm, stay below and away from metallic components. Put your handheld electronic devices in an oven, which will, in principle, serve as a Faraday cage to protect them. And before any of this happens, purchase comprehensive insurance that will replace gear destroyed during a strike.

The two rectangular black devices are transient voltage surge suppressors (TVSS), which Drew installed in-line; they disconnect a circuit in the case of a sudden and large power surge.

***Walden*, Drew's Ericson 38-200 that he purchased post-lightning strike. He continued to investigate the strike and its nature as he made repairs.**

Drew Maglio is a writer, tutor, and the owner and operator of Capital Boat Works, a marine repair, detailing, consulting, and training company based in Annapolis, Maryland. Hailing from South Florida, Drew has loved sailing and boating since he was a youngster. He has owned, worked on, and restored boats from 12 to 38 feet.

Foot Pump Fail-Safe

A dinghy foot pump comes to the rescue to clear a clogged saildrive water intake.

BY BERT VERMEER

It was another spectacular summer day, and once again my wife, Carey, and I escaped life ashore aboard *Natasha*, our Islander Bahama 30, the trusty diesel humming beneath our feet as we eased out of the marina. The forecast promised sunshine and moderate winds. Friends were already in a beautiful anchorage 10 miles away, awaiting our arrival.

Light wind rippled the clear blue water as we passed the breakwater, boats skittering about like water bugs on a lake. Suddenly, an alarm that I'd not heard before shattered the idyllic scene. A quick scan of the engine panel showed a bright red warning light for engine temperature, the accompanying gauge reading well above normal and rising rapidly. Not good!

I quicky shut down the diesel and scrambled to roll out the genoa to maintain steerage in the crowded channel. Fortunately, the breeze was just forward of the beam, and *Natasha* held a steady course on a tight reach.

Carey took the helm as I dove below to open the engine compartment. When I removed the companionway steps, a wave of heat billowed into my face. The heat exchanger was too hot to touch; I wasn't going to open the coolant cap to check fluid levels. The raw-water strainer's clear plastic top showed no debris—and no water, either.

I'm somewhat fanatical about engine maintenance, and I knew that the raw-water pump was almost new and probably not the cause. I called to Carey to momentarily start the engine; still, no water flooded into the strainer.

The strainer was mounted so that the top lip of the bowl was at seawater level. I knew that if I took the screw top off the strainer, water should quickly flood to the top of the plastic bowl. I did, and it didn't. The hose between the raw-water intake and strainer showed no points of collapse. Something was plugging the intake.

I climbed back into the cockpit to assess our situation. We were about a mile from our berth at the marina, it was mid-afternoon on the first day of a four-day jaunt into the Canadian Gulf Islands, and our friends were waiting. The breeze was steady and from the right direction.

Our discussion was short: We're on a sailboat, let's go sailing! We hoisted the main to join the genoa, and the afternoon quickly vanished in a glorious three-hour reach to the anchorage. Diagnosis and

Bert's dinghy foot pump and hose, attached with a nylon adapter and proper-sized hose clamp to the raw-water intake hose, can quickly clear the saildrive's inaccessible intakes, at top right.

The raw-water intakes on the saildrive are visible near its leading edge, at right.

repair could wait; cocktails, dinner, and good company under a setting sun took precedence.

The next morning, I reassessed the problem. *Natasha* was powered with a Beta 20 diesel mounted on a saildrive, a system I had installed nine years earlier and was very familiar with. The raw-water intake was through the saildrive leg protruding under the hull, much like the water intake of an outboard motor. What could have plugged the intakes on both sides of the leg?

I had no intention of going for a swim in the 40°F water if I could help it. I started the Beta momentarily and put the prop in reverse, hoping the wash would force the obstruction away from the inlet ports. No luck.

I thought back to our old system, a Volvo MD7A diesel with a shaft and fixed prop. When we faced a water flow blockage, I would close the through-hull seacock and remove the intake hose. With a metal probe (usually a long ice pick), I would carefully open the seacock and start poking at the obstruction, usually kelp, as water started to geyser in—always an exciting and wet experience.

But I couldn't do that with the saildrive leg. The water intake openings were just too far down the leg from the seacock mounted on the upper part of the leg inside the boat. There was no way to push the obstruction out.

It was time to improvise. I thought about *Natasha*'s dinghy, or, more specifically, the foot pump and hose that we used to inflate it. Although not identical in diameter, the pump's hose lined up reasonably well with the raw-water hose I had removed from the intake port of the raw-water strainer. I taped the two hoses together using plenty of Rescue Tape (something every sailor should carry).

***Natasha* under sail. When the engine overheated, Bert and Carey opted to sail to their rendezvous, enjoy their evening, and work on the problem while at anchor the next day.**

Carefully, I pressurized the raw-water intake hose leading into the leg. Nothing happened other than to pressurize the hoses, no sound of bubbles under the hull. Careful pressure eventually progressed to stomping on the pump. Suddenly, the pump went slack, and I could hear air bubbles escaping under the hull. Success!

I quickly shut the seacock at the leg before seawater flooded up into the foot pump. I separated the two hoses and reconnected the raw-water hose to the raw-water strainer. When I opened the seacock, the bowl quickly filled with water, and a start of the engine revealed excellent water flow. I never did see what had plugged the intakes, but we were back in business.

These sorts of problems always seem to happen at inopportune times, but next time, I'll be ready. I now carry a nylon adaptor to connect the raw-water intake hose to the dinghy air pump hose, as well as two properly sized hose clamps (no more reaching for the Rescue Tape). This setup should also work well for a standard engine through-hull intake hose—no need to get wet as water pours into the boat.

Also, at next haulout, I'm going to install a second raw-water through-hull near the engine with a proper seacock, then T the new hose into the strainer hose. Should this problem crop up again, particularly around marinas and other tight places, I can simply open the seacock on the backup intake to keep the engine happy until I can sort out the blockage.

I have also installed an Aqualarm Cooling Water Flow Detector with alarm indicator on the engine control panel. This alarm will sound long before a blocked water intake becomes an issue at the engine, giving me ample opportunity to shut down before overheating. The diesel is too valuable—both as a reliable friend as well as a financial expense—to not catch such a failure in time.

Bert Vermeer and his wife, Carey, have been sailing the coast of British Columbia for more than 30 years. Natasha *is their fourth boat (following a Balboa 20, an O'Day 25, and another Islander Bahama 30). Bert tends to rebuild his boats from the keel up. A retired police officer, he also maintains and repairs boats for several non-resident owners.*

Saving a Sole

Precise patterns and plywood replace a complex, cracked floor.

BY TERRY KOTAS

Our 1980 Fantasia 35, *Cetus*, is a center-cockpit design, and below deck on the port side beneath the cockpit is a small compartment that basically serves as a garage—a work-room, sail locker, catch-all kind of space. And when I stepped into this space one day and heard a sharp crack beneath my feet, I knew we had a problem.

After nearly 30 years of living aboard and cruising, I continue to be amazed at the effort the boatbuilders must have taken to construct her, and this floor is a good example. To accommodate the shape of the hull, they attached thin sheets of mahogany plywood to the inside curvature, then bent them to form the horizontal (or flat) part of the floor—imagine taking a 3 x 4-foot piece of plywood and basically folding it in half diagonally. When done, this sole was nearly ¾-inch thick, matched the shape of the hull, then transitioned to a horizontal floor. The builders completed it with steamed teak-and-holly strips that also achieved that gentle, curving transition from wall to floor.

But after 40 years, fatigue had set in; the bend in the wood had finally given way. We would have to replace it. My wife, Heidi, made a rough pattern of the existing floor using butcher paper. From this, she pointed out that none of the corners were square, so we would have to take into consideration the multiple angles and curves complicating the design process.

Removing it was pretty straightforward. Once the crack started, every time I stepped on it, the fracture grew, which gave me a great starting point for lifting it out. The subfloor was attached to the hull using something akin to Bondo. The horizontal part of the floor was attached to a 1 x 1-inch mahogany cleat that acted as a ledge for the floor to rest on. After I broke the bond with the hull, it was just a matter of folding the piece in half, essentially breaking the floor in two along the diagonal.

I was worried that I might find that dry rot had caused the floor to break at the seam, but the surrounding wood bulkheads and cabinets were perfectly sturdy and sound. So, after cleaning out the sawdust and some debris that was as old as the boat, Heidi and I sat back, looked at the void, and began planning how to cover it up.

At the time, we were living aboard on a mooring buoy in Puerto Escondido in the Sea of Cortez. We caught a ride into the nearby town of Loreto, then returned with two pieces of ⅝-inch, exterior-grade plywood. We'd cut one piece to attach to the curve of the hull and run it several inches below where the second, horizontal, piece would intersect on a diagonal, forming the floor.

While Heidi drew the layout for the new pieces, I thoroughly washed the inside of the hull with soap and water, then further cleaned the surface with alcohol. Then I cut

(left to right) **Despite its substantial construction, the original floor in this well-used storage compartment began cracking.**

Using butcher paper, Terry's wife, Heidi, made a pattern of the original floor before they started dismantling it.

The compartment floor with the damaged sole removed.

the first piece, which would line the hull. Roughly triangular, I cut it larger than needed—to give us some flexibility in placing the horizontal portion of the floor—and bonded it to the hull with thickened West System epoxy.

After letting it dry overnight, we tackled the second piece, which would form the horizontal and rest on the existing cleat (it would also push against the hull-liner piece for extra support). Again, roughly a right triangle in shape, the plywood would have one corner that was close to a right angle, while the hypotenuse (the long diagonal) would be slightly curved. The cut on the long edge would need to be undercut at an angle to match the slope of the side of the hull.

Thanks to the precise and patient work of my design team (Heidi), the cut piece fell right into place with the exception of the undercut. Since my power saw only cuts at a 45-degree angle and I needed something like 30 degrees, out came the rasp and sandpaper. Once I removed enough material and we'd successfully dry-fit the piece, I cleaned all the dust from the joints and edges with a damp cloth. I pre-drilled for the screws that would hold the two straight sides to the supporting cleat.

Again, we used West System thickened epoxy on the cleat, as well as copious amounts on the long-angled edge that would rest against the previously installed hull liner. Not wasting time in the 85-degree heat, we screwed down the floor. After a quick excess-goo cleanup, we stacked a water jug and a couple of toolboxes on the floor to act as weights, insuring the joint would adhere properly to the plywood hull liner.

I had planned from the start to use KiwiGrip for the new floor surface, as I could see no reason to lay beautiful teak and holly on a floor in a utility room. Plus, we had plenty of KiwiGrip left over from previous projects. The directions recommend a coat of paint or sealant for bare wood, so Heidi painted a coat of white, water-based paint, then we waited about an hour for that to dry before coating the floor with the KiwiGrip. She applied the material using the roller supplied with the product, which gives an aggressive stipple and creates a non-skid floor (See "Get a Grip," January/February 2022).

The teak I used for the replacement trim pieces had been in storage on the boat since 2009. After carting them around for years, it was gratifying to finally put them to use. And while it may not be as intricate as what the original builders created, our new floor is neat, clean, and free of creaks or cracks.

Terry Kotas and his wife, Heidi, began sailing in 1978. After building their first boat from a bare hull, the family set sail for the South Pacific. They are currently enjoying the Sea of Cortez aboard Cetus *with their cat, Rosie, while planning their next adventure. Terry has written three humorous sailing adventure novels and the latest,* Adventures Off the Beaten Path, *is now available at all major booksellers.*

Both new pieces of plywood in place, below.

Coated with white KiwiGrip, the new floor brightens the compartment space considerably, below right.

Product Profiles

Circuit Certainty

The Hubbell Circuit Tester (LED, 125VAC, 30A) is a handy, affordable little device that could save a boater a great deal of electrical frustration when dealing with shorepower. I recall visiting a marina and plugging into the available 30-amp shorepower outlet to keep the cabin warm on a cool, rainy evening. When I found no power at the outlet, marina staff assured me there was no separate circuit for my socket and that it should be in working order. No such luck, despite checking and rechecking my onboard wiring and panel. Eventually, the service technician sauntered down, tested the socket, and found it inoperative. Investigation revealed that wear and tear over the years had loosened the positive wire, which was hanging loose inside the pedestal.

I could have saved myself a lot of time if I'd had this Hubbell Circuit Tester. With indicator LEDs displaying electrical connections, it's a simple plug-in to confirm that power is available and that the wiring is correct—the good ground connection being the most important for the marine environment. It is definitely not the most sophisticated device in the Hubbell line, but with a simple, plasticised explanation card attached to the convenient carabiner, it is safe for those who don't have a multimeter or know how to use one. I carry one in my toolbox now and test shorepower before plugging in when the dock installation is questionable. For more info, Hubbell.com.

—**Bert Vermeer**, *Good Old Boat* contributor

Getting a Grip

Gloves are the point of contact with your boat, and I've gone through stacks of them. I've used multiple brands, but after two years with the newly revised offerings from Gill, they're my favorites. Three in particular stand out.

The new Championship and Pro gloves feature an amazing fit (at least for me), with no space where it isn't needed and fingers just touching the ends of the long-finger versions. The grip is excellent without being too much for coiling ropes or easing lines, and it's consistent, wet or dry. The new, angled, Velcro strap at the wrist holds the glove in position and keeps the fit across the back of the hand perfect. The shortened cuff improves comfort and eliminates interference when wearing a watch. The Championship is incredibly tactile—almost like bare hands—and I use these for most daily sailing. The Pro is stiffer and more protective but breaks in nicely after a few months; I use them when it's blowing hard and I will be actively trimming. Both are warm enough for three-season use, including warm winter days.

The Helmsman has been slimmed down and fitted with the same wrist strap used on the standard gloves, as well as the same grip material—a Porelle membrane (a quality, UK version of Gore-Tex) to make them fully waterproof yet breathable. With just enough Thinsulate to keep them warm to slightly below freezing, the result is the first full-on winter glove I can actually wear while working the boat hard in sporty conditions. Coiling rope, loading and unloading winches, trimming, and helming are all natural. After two years of winter sailing and bicycling (they're great for that too), they remain 100% watertight and virtually unmarked. The index finger even works on touch screens, though it's a bit clumsy. For more info, gillmarine.com.

—**Drew Frye**, *Good Old Boat* technical editor

We present these profiles as a service, as firsthand accounts from fellow boaters. Neither *Good Old Boat* magazine nor the folks who profiled the products on this page were paid for these profiles. Most products were sent to *Good Old Boat* for review consideration by the manufacturers. We profile only a small %age of the products that marketers contact us about, choosing only those we're interested in, in the hope you're interested too. A few products we pick up on our own, because we want to share.

continued from page 7

The Weight

I was impressed with Tom Alley's creative solution to supporting his mast ("Supporting Venture," January/February 2022). However, it reminded me of a less successful placing of weight on my bow pulpit as Tom does with his mast. We took delivery of our one and only brand-new boat in February of 1977. As we were in Connecticut, we decided to cover the boat for the winter. When I placed the rolled canvas tarp across the bow pulpit preparing to roll it aft over our frame, I created two circular cracks in the gelcoat around the two aft feet of the pulpit. Loaders of bow pulpits, beware.

—**Ed McKeever,** Venice Florida

A Knotty Question

Reader Doug Carmichael had a question about the story "The Deep End," (*The Dogwatch*, February 2022, *Good Old Boat* July/August 2020). The story's author, David Carey, says that as his friend tossed him a line to tow David's boat to safety, he yelled: "Tie a knot that you can undo under tension!" David says he only knew one knot and tied a bowline. Doug's question is, which knots can be released under tension? We put it to knot expert Nic Compton, author of *The Knot Bible* and *A Knot a Day* (niccompton.co.uk).

Nic Compton responds:
I know one answer to this, as I was in exactly the same situation last summer. I had (unbelievably) run out of diesel—the first time this has ever happened to me, honest!—and a passing speedboat offered to tow me into harbor. They were quite inexpert, though, and I soon found my boat was overtaking them and threatening to drag them along stern first. I managed to run up forward (I was on my own) and release the knot just in time before they came crashing alongside. The knot: a trusty round turn and two half hitches. Had I tied a bowline, I would have been scuppered. But the classic knot for this kind of thing is of course the tugboat hitch (aka the lighterman's hitch/towing hitch—see pages 284 and 137 of A Knot A Day*), preferably without the half hitches shown on page 137, as you need quick release in this situation.*

Sailing in Genius Waters

As a longtime Marylander, sailor, and subscriber to *Good Old Boat*, I was most impressed and entertained with Paul Foer's comments in his letter "What's in a Word" in the January/February 2022 Mail Buoy. These were referring to John Vigor's story "A Sailor, Relatively" (September/October 2021) about Albert Einstein.

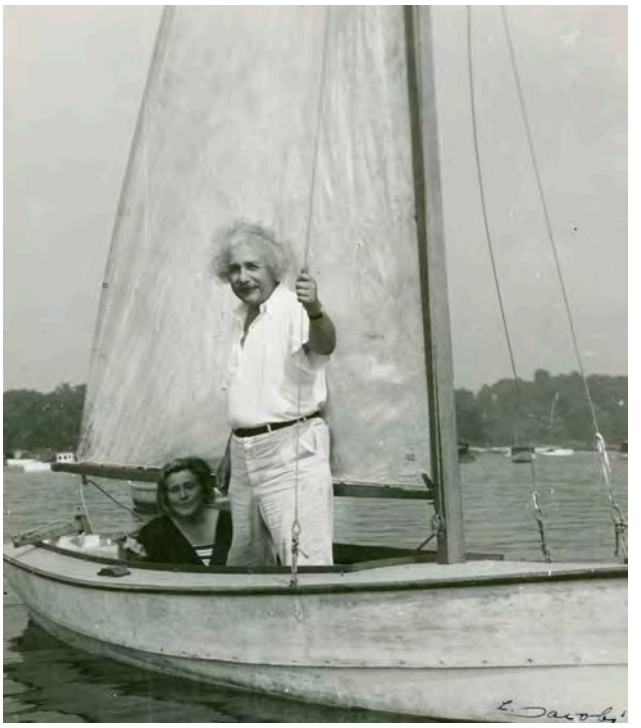
I could identify with that article and Mr. Foer's comments, as for the last 38 years, every summer we have vacationed in Cutchogue, New York, on Nassau Point next to Cove Road. We've sailed those waters where Einstein spent several summers in Little Peconic Bay sailing his boat, *Tinef,* where he would fall asleep and be pulled to shore by a watchful neighbor on Nassau Point. Of note, on one of those summers prior to 1940, while sitting on a screened porch in that cottage, he and several colleagues conferred and drafted the letter to President Roosevelt that led to the Manhattan Project and the atomic bomb. All after sailing, I presume.

Again, thanks for the terrific and well-placed note about tinef's Yiddish derivation, the references to the Naval Academy, and ultimately the well-described, haphazard skills of Einstein, the "mariner."

—**Bennett Lavenstein**, Annapolis, Maryland

A Moment of Silence

I very much much enjoyed Andy Cross' debut as the new editor of *Good Old Boat* ("Let's Go Sailing!" January/February 2022). As a charter captain, I heartily agree: "One thing that knots all sailors together is the love and joy that shines through when the main is set, the jib unfurled, and the engine shut off." I carefully wait to hear what someone says in that moment. Sometimes an entire minute passes



Einstein and his dear friend, Margarette "Grete" Lebach, sailing in 1937, probably on Saranac Lake, New York. Credit: L. Jacobi. Photo courtesy Leo Baeck Institute, New York.

without comment as people absorb the scene in quiet splendor. One time, a brassy woman from New Jersey shouted, "Doesn't this boat have any music?!"

—**Capt. Bill O'Donovan**, Gloucester, Virginia

Good Stuff

I just wanted to say that I thought the latest edition of *Good Old Boat* (January/February 2022) was probably the best I've seen in quite a while. I'm glad that Andy Cross is aboard!

—**Rich Sutorius**, St. Charles, Missouri

Andy Cross responds:
Thanks, Rich, for the kind words and encouragement. I'm glad I'm aboard, too! But I can't take credit for this issue—or any issue—of this magazine without giving a shout-out to the whole Good Old Boat *team. Every issue that we produce is a total team effort; we are all in this together, and it's just one more reason I am so happy to be part of it.*

A Spring Line Solution

I enjoyed Andy Cross's two articles on Alaska, nicely written, and beautiful family photos ("A Southeast Sojourn," Parts 1 and 2, November/December 2021 and January/February 2022).

I'd like to respond to Jay Miner's letter in the January/February 2022 Mail Buoy ("Decisions, Decisions"). I've read dozens of magazine articles and websites and watched YouTube videos on undocking with spring lines, but they all require more than one person to safely handle the slipped spring line—especially crucial when backing up or going forward around lines in the water. And bow spring lines don't work for solo sailors. The method described by Endeavour Sailing School, using a transom spring line, seems obvious enough, though I can't find it anywhere other than on their YouTube channel (Endeavour Sailing School & Yacht Charters, "How to use a transom spring.") It's useful, although in the video, their setup grinds the transom against the dock—not pretty—and there's a gentle but entirely favorable crosswind that is pushing them away from the dock.

—**Tom Misa,** Lopez Island, Washington

Eric Sponberg and his wife, Arliss, at the southern tip of New Zealand, and *Corroboree* in Tonga in 2018.

Full Circle

I just learned of Rob Mazza's very nice article in *Good Old Boat* on freestanding rigs ("No Visible Means of Support," September/October 2020). Rob talks about my work and includes a quote from my website. Please pass on my thanks and greetings to Rob, whom I have known professionally for many years.

I retired at the end of 2015, and my wife and I bought my very first boat design, *Corroboree*, back from my original clients. *Corroboree* is a 35-foot wood-epoxy sloop equipped with a carbon-fiber, freestanding mast. She was built in New Zealand and shipped to the U.S. The mast was built in New Hampshire and joined up with the boat in Michigan. *Corroboree* had sailed on the Great Lakes for 27 years by the time we bought her in late 2014. We outfitted her for a circumnavigation, and we are currently about halfway around the globe, in Darwin, Australia. We are awaiting the end of cyclone season to continue our voyage across the Indian Ocean this year. Thanks again for a nice article.

—**Eric Sponberg**, St. Augustine, Florida

A Pump Removal Procedure

In reference to the extensive article on impeller servicing ("Servicing a Raw-Water Pump," *The Dogwatch*, February 2022), I offer some photos of my technique (below), which has worked well on a couple of different pumps. Left to right, the photos show the Yanmar single-cylinder engine on my 1978 Mariner 28 (the water pump access is annoyingly difficult, facing the wrong way round for impeller access, so it has to be removed); the pump after I've removed the cover; and the small channel lock pliers, with the outer grip slightly ground down to reduce width, that I used to remove the pump. I lever it with a screwdriver, pivoting on an external block of wood to avoid damage to the pump casing.

—**David Salter**, Bath, Ontario

Boats for Sale

C&C Corvette 31
1970. Well maint. race/cruise, keel/centerboard, wheel, barrier coat w/excellent bottom. Recent upgrades incl. new sails, dodger, canvas, cockpit cushions, teak trim, interior, winter cover w/frame & stands. 50th Anniversary Antique Boat Museum Boat Show Restored Classic Award. "Sailing this boat is better than dreaming!" Clayton, NY. $18,500.
Robert Charron
315-481-6844
charronr@sunyocc.edu

Downeast 38
1975. Cutter-rigged. Recently completed $10,000 interior upgrade. Rebuilt inside/out '08. New bottom, rigging replaced. Interior exc cond. Marine survey '09/'19, new zincs, 3.5KW genset. AC blows cold, VHF, AP, full instrumentation, GPS. Many pics avail. Ft. Walton Beach, FL. $89,700.
James DeSimone
850-939-7241
jdesim2015@gmail.com

Atkin Schooner 33
1957. Gaff-rigged. 32'9"x9'8"x4'4" restored 2012-17, new African mahogany plywood/glass deck. Bald cypress deck beams, white oak frames, 3" floor timbers, 7x6" stem, white cedar hood ends, 1⅜" carvel planking, both garboards and 3 planks above. Set of 5 sails including gollywobbler. Bulletproof Sabb-2H, 18hp, new rings and cylinder sleeves. 12'6" standing headroom, sleeps 3+, July '18 survey. Westerly, RI. $60,000, all reasonable offers will be considered.
Jim De Reynier
860-305-1582
Jimder40@gmail.com

Tanzer 10.5
1983. Owned for over 29 years. Great cruising boat. Cruised all Great Lakes (North Channel)/lived aboard w/wife over 14 months. Anchor windlass, Hood mainsail, stowaway mast & boom, Profurl headsail system w/self-tacking jib. Vetus bow thruster. Retractable ballasted lead keel w/elec. hydraulic lifting system. Mast tabernacle w/ lowering equipment. Dinette w/ comfortable seating for 6. Pilothouse access from cockpit down short ladder. Center cockpit w/aft cabin connected to galley through small passageway, w/3 maple cabinets. DVD w/50+ photos available. Lake Erie, OH. $49,900.
Carl Gottwald
419-320-3154
cgot@inbox.com

Island Packet 29
1992. IP-29 cutter, CB, Yanmar 2GM20F w/1600 hrs, new genoa, newer main, Dutchman system. Many upgrades, '13 electronics, Raymarine e95 w/radar. Comfortable family cruising w/2 large berths fore and aft. Easily singlehanded. Needs some cosmetics. Owner downsizing. Georgetown, ME. $49,000.
Bruce ZuWalick
203-430-9822/203-988-4950
Bzuwalick49@gmail.com
brux1949@sbcglobal.net

Sabre 28
1976. Professional maint. Freshwater radiator, auto bilge pump, folding prop, Garmin GPS, Harken RF jib, windspeed indicator, boom vang, boom kicker. Standard features of Sabre 28 (e.g. Raytheon depth/temp, boat speed/distance, ICOM VHF, oil pressure, water temp, voltage gauges). Friendship, ME. $16,500.
Ken Dunipace
317-654-2929
krd9@att.net

Tartan 34
1968. Classic S&S by original builder, Douglas and McCleod, hull #18. Solid hull and deck, no problems. Solent rig w/double RF jibs. New mast '12, masthead and deck-level LED running lights. New dodger, new ultrasuede upholstery, optional deluxe interior w/recent refinish. SS LP stove/ oven. Upgraded Atomic 4 engine. GPS, VHF, depth sounder, double anchor roller, 3 anchors. West Coast of FL. $22,500.
David Santos
252-617-2808
santosjd10.5@gmail.com

Irwin 30
1974. Shoal-draft sloop. Owned by a rigger for 20 years. Many rigging upgrades. RF genoa, reefable mainsail w/Dutchman traveler, halyards led aft, self-tailers, new boom, wheel steering. Harken blocks, spinnaker gear. Split backstay. Newer head, folding prop. VC-17 bottom annually. Atomic 4 gas engine has fresh ignition parts. Very complete boat ready to sail. On cradle in Eastern Lake Erie, NY. $9,500 OBO.
James Berry
716-867-7388

Pearson 26 Weekender
1976. Great daysailer, exc PHRF racer, heavy-duty gear, spinnaker-rigged. Lots of accessories. Incl LS OB, car trailer, steel cradle. Plymouth, MN. $6,000.
Michael Barnes
763-557-2962
granite55446@gmail.com

Products - General

Sails/Canvas

Boat Deliveries

Boatbuilding

Products - Electrical

Services

Send in the Clowns

Looking foolish is part of sailing, yet we come back for more.

BY L. ALAN KEENE

After motoring into a popular Chesapeake Bay harbor on a holiday weekend, my first mate and I experienced a level of humiliation that we couldn't have possibly imagined given our glorious day of sailing out on the Bay.

While visions of crab cakes danced in our heads, I pointed our deep-draft sloop straight for a marina on the far side of the harbor and headed off, oblivious to the multitude of day markers indicating the harbor's perimeter channel.

We abruptly parked in the Bay bottom's notoriously muddy grip, and among the al fresco crowd looking for some entertainment to go with their happy hour libations at two harborside eateries, it soon became apparent that we were the opening act. Our efforts to extract ourselves led to ever-increasing levels of raucousness as the beer flowed freely and we didn't. The sound of their cheering haunts me to this day.

Instances like these remind me that few, if any, recreational pursuits offer more opportunity for embarrassment, indignity, and self-recrimination than sailing. Many would say that golf holds that honor, but I disagree. Embarrassingly bad shots are the norm in golf. Bad sailing isn't the norm in our sport.

Much has been written about a new sailor's trepidation when docking in front of a knowledgeable crowd. The thought of accidentally ramming a pristine 48-footer sitting at the fuel dock is nightmarish, or floating helplessly in purgatory, unable to get close enough to the dock to even toss a line to someone. Such thoughts lead many to "stop back later when it's not so crowded."

A finger-pier neighbor once shared her docking phobia with me. She always tried to return to her slip early, she told me, before the racing crowd got off work and made their way down to the docks. The fewer witnesses to her attempts at docking stern-to, she figured, the less likely she'd be the topic of conversation around the keg that evening.

And who among us hasn't forgotten to untie a dock line as they hurried out of their slip, or caused an ugly jibe through their inattentive helmsmanship? Mortification goes with the territory.

Even skills peripheral to actual sailing can be rife with ignominy. For me, one source of personal embarrassment over the years has nothing to do with maneuvering my boat, but rather with rigging and securing it. In short, I tie terrible knots! Oh, I've seen all the tutorials. I know all about the rabbit and the hole and the bridge over two rivers, but when it comes time to deliver under pressure, I usually don't.

While I'm able to eke out a decent half-hitch or two, and my reefing knot and stopper are passable, the two knots a sailor most frequently uses—the bowline and the cleat hitch—rarely go as planned. Fortunately, I know what each is supposed to look like, so after some fiddling and fooling, I find my way—but not without angst when someone is watching.

ILLUSTRATION BY FRITZ SEEGERS

So, the obvious question is, why do we do it? Why are we sailors willing to risk exposing our fragile egos to ridicule every time we climb aboard?

The answer to that, at least, is simple. If you've ever sailed when the wind and water were in perfect harmony with the sails and helm; when the only sound you heard was the heeling bow slicing through the rippled sea; when *Serenity* became much more than just a name painted on a sailboat's transom; then you know why. That occasional indignity is a small price to pay for the peace and joy that sailing brings.

L. Alan Keene, a retired mental health professional, began his second career as a boating writer in 2005. His articles, columns, and poems have appeared in numerous Chesapeake Bay and national publications. He and his wife, Peg, have sailed their 1982 Capri 25 on the Bay for the past 25 years.

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