

The Marks of the Course

September 2008



Carlyle Sailing Association,
Philippi Harbor,
Carlyle, Illinois



Editor: David Crosby

Carlyle Sailing Association
Marks of the Course
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Address correction requested.

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COMMODORE'S CORNER



by
Paul Hanson

The Whale of a Sail is just around the corner, I hope to see you all there as it will be an event to remember. If you haven't registered yet please take a few minutes to do so now.

The months of September and October will be very busy with many regattas taking place during this time. Please do your part and help the club clean by picking up trash and doing your part.

I'm looking for a volunteer to organize and put together the fall work party lunch. If you're interested please contact me via email or phone. Also the club needs volunteers to remove caulk in the John Building after the floor was mud jacked, please contact Cal Guthrie to let him know if you can help out on this task. This is a major item that needs to be completed soon, so that the work just completed is not ruined.

Mary Bartman has been very busy this summer working around the club on various odds and ends going above her normal call of duty. Thank you very much Mary for all your hard work it really shows, it's almost vacation time.

If you are interested in becoming more involved next year please see Vice-Commodore David Crosby as he will soon be putting together his staff. This is a great way to give back to CSA which is first rate club. It takes a large group of volunteers doing many tasks to keep the club moving forward please consider helping the club by volunteering for one of the many staff positions.

THE GATEKEEPER

Can you believe the incredible weather we had for August. It has been absolutely fantastic here at the lake. Come on out and enjoy it. If you haven't brought your boat out yet or you just haven't been here for a while there is still plenty of great sailing left in the 2008 season. Whether you like to race or just have a casual sail, take some deck time in with your family and CSA friends. It's worth the trip.

We are on bird watch for the pelicans to come back to the lake, no sign yet. We have been experiencing an enormous amount of barn swallows around the harbor. I guess they are gathering here to migrate so you may want to check your boats really well for bird droppings as that is where the barn swallows have been staying at night. They have had a special interest in the Melges. Since the Melges are so fast maybe the birds think they can hitch a ride south. Soon we can say BYE BYE BIRDIE! (Couldn't resist we did that play in High School)

Switching gears here. Most of you may not know that we have CSA merchandise available in the Harbormasters office. T-shirts, Polo shirts, tank tops, shorts, windbreakers, hats, CSA bur-gees and more so please stop by and shop, shop, shop till you drop. The prices are great and everything has a CSA something printed on it. Everyone should own something with Carlyle Sailing on it, one there comfy and two it is good to get our name out there. You do not want to be left out, Do You? Also available are CSA ships store gift certificates so if you need a quick gift for a birthday or anniversary you can just buy a gift certificate. Gift Certificates are also a great idea for Regatta or race prizes. Bet you didn't think of that did you? I can even ship the items to you just give me a call at the office 618-594-3622.

New items have just arrived and you will love them. Ladies t-shirts in baby blue and purple and men's shirts in cinnamon. See you in the ships store.

I am now closing the gate. TTFN. *Mary Bartman*

SPLINTERS FROM THE BOARD

by
Rick Bernstein

Dear CSA,

I have been out of control these past few weeks working and boxing and moving and unboxing and setting up my new office. With this said, this article is going to be short and to the point.

1. We had a July meeting and all is good. Commodore Hanson, Treasurer Shindel and Secretary Menges all gave quick reports and everything is on par.
2. In our July meeting, as usually happens during the doldrums of mid-summer, policy making is slow, and, we learned that everything is working smoothly; there are no major problems; our committees are doing a yeoman's job keeping CSA running smoothly, and, until next time, there is really limited "news worthy accounts" from the July's meeting.
3. I would like to send a "keep up the good work" note to our harbormaster couple. They are doing a wonderful job and their commitment to working hard, going above and beyond the call of duty, and the great attitudes they portray daily is worth saying thank you.
4. Please, the Whale of a Sail is CSA's longest running event and Stacey Zerban has once again, even with a newborn in one arm, has used the other to organize a great event. Come on out and enjoy the great late summer weather, fun sailing and racing, and lake wide camaraderie.
5. Finally, Dave Crosby will be CSA's Commodore next season. I will be calling a select group to see who wants to be the Vice-Commodore in '09 and Commodore in '10. Please think about it and if you desire, and give me a call to discuss; as I will be calling some of you very soon!

See you at the Whale!

Rick Bernstein
Chairman of the Board
Carlyle Sailing Association



CAT TALES



by
Holly Conklin

Howdy, Fleetsters!

Well here we are on the verge of the next push of sailing events for the fall. I always look forward to this time of year because the wind kicks in, the events kick up and the parties start. On the other hand, I start to feel sad as I know it is the beginning of the end for the season. But boy, howdy, we sure will have a great time until the end gets here!



I am happy to announce (in the Marks, anyway) that Dave Stahl has captured himself a wonderful wife in MJ! Congratulations to you both! Though the plan had been for a lake wedding, the Y Flyers had made previous arrangements for the facilities on 8-8-08 and so the nuptials took place in a church in Grantfork, IL. There were 82 guests in attendance, including past CSA Fleetsters John Kocol and Dave Bates. I heard the cupcake cake was the largest ever seen in Madison County. Be sure to pass on your congrats and happy wishes to the couple next time you see them!

I am happy to report that the Racine Regatta was a success for Team St. Louis. With wind shifts like you wouldn't believe (150 degrees in one race, at one point) and a race committee that took a blow when the Chairman went to the hospital with an infection the regatta was a wonderful challenge. Mr. Hill and myself took 2nd by 2 points, with 3rd all of 10 points behind us. It was a very competitive fleet and most of them will be at I-20 Nationals coming up August 25-29, so we got in plenty of practice. There were 20 boats on the course and half were Nacra 20s. Races were abandoned on Sunday due to high wind and waves. The racers were ready to go but the race committee boats were not able to hold anchor. Frankly, as the wind continued to rise throughout the day, it was probably a good thing they didn't take us out. There were two boats that did go out to play in the waves on Sunday and a whole crowd of bloodthirsty spectators lined up on the seawall with 2 pair of binoculars to watch the carnage. Comments such as, "Anyone can go upwind, but can he turn it downwind?" and "Do you think they will make it back through the surf?" were flying around the peanut gallery. Both boats made it safely to shore, though it was something to watch!

I have been faithfully hauling my rock-weighted tire around my backyard for awhile now in preparation for Nacra Performance Nationals taking place in Caseville, MI (my neighbors think I am nuts.) Four to six hours of physical therapy a week for the last two months has gotten that pesky sprained ankle prepared as well (my therapist thinks I am nuts, too). Look forward to next month's edition with the story!

*Bow - A gesture from the helmsman as he crosses the finish line first.
And one we hope he will be able to execute at Nationals!
(Without falling off the boat!)*

FLYING SCOTTLEBUTT

*by
Betty Struckhoff*

Another month, another new fleet member! A big Fleet 83 welcome goes to Bill Dummitt, now the owner of FS #4120. Yup, that's the boat Jack Lee and Nancy Smith have been racing. We are happy that Jack, Shirley, Nancy and Darryl promise to continue to join us for picnics on the hill. What would we do without Darryl to give us the Cardinal score update?

At our full moon sail, August 16, Robb and Hannah Preston joined us, together with Robb's parents. They are veterans of Great Lakes and collegiate sailing and ready to join the fleet. Robb and Hannah are actively seeking a used Flying Scot rigged for racing. Meanwhile, rumor has it they have signed on with Bill Clark as Sunday race crew.

Has there ever been a more perfect day than Sunday, August 24? With breezes of 8-10, low humidity and temperatures in the mid-80's – heaven! Two or three Scots enjoyed a day sail. There were 8 or 9 on the starting line for two long races (thanks to semi-pro Ted Beier and his committee). It felt like a regatta—boats left and right and everywhere in between. Great competition.

Be sure the Whale dates are on your calendar – September 13 and 14. Always a fall weekend to savor. We'll be catching up with friends from Chicago to Lexington and points in between. Even if you don't race (and being a fun, laid back regatta what's the reason not to?) plan to join the fleet for cocktail hour on the hill on Saturday evening.

See you at the lake!

Y's TALK

*by
Dan Haile*

The 2008 Beer & Boats regatta has come and gone. We had 23 boats show up and all reported a great time. The weather was perfect except for no wind on Sunday morning. However, our super weather prognosticator and race PRO, Ted Beier, knew that was going to happen so he arranged for us to have 4 races on Saturday to make up for it.

Howard and Stacy Roeschlein put on a racing clinic to show us all how its done. They managed to score a 7, 1, 1, 1 to win the regatta convincingly. The winds varied greatly throughout the day with several shifts in direction and velocity. We had from near drifters to 2 on the high side and it really paid to pay close attention to your compass. We had our best winds in the last race as the afternoon breeze kicked in.

Our own Y-Fleet took home some hardware from the B&B in the form of MAC trophies. Duane & Peg Siegfried took 3rd in the Blue Fleet, Jolene and Sarah O'Brien were 2nd in Blue Fleet, Jack & Patrick Klug won the Blue Fleet, and Dan Haile with John Bennett managed 2nd in the Silver Fleet.

We have had a little attention given to our SPEC Boat by passers by. There have been some couples looking at boats and considering a purchase. No bites as yet. If you see someone looking at boats and particularly our Y that is for sale, stop and talk to them. We may get it sold yet this year. We are only asking \$2,800 for it and at that price, it is a good deal. If we sell it, then we will have the happy task of trying to find another SPEC boat to sell.

We are supposed to be into the "Dog Days of Summer". July had some really hot ones but August has been very pleasant. We have even had some wind on occasion. This weather is not typical of St. Louis. Let's take full advantage of it and see how many Y's we can put on the starting line at once. We have had the ability to staff a full Race Committee and still have Y's racing. Let's all show up in September at the same time to show everyone how many active Y-Flyers we have now.

See you on the water.

CABIN FEVER

by
Shara Taylor

Sorry I didn't file a report for August. It was a round-to-it. We were traveling so much that I just didn't get around to it. Hope this article makes up for it.

August was another busy month for the Cabin Fleet.

The Misseys again hosted their annual and popular swim party on August 1. We weren't able to attend, but I'm sure it was a fun time for everyone who did. Thanks Don and Nita for your hospitality.

Wedding News – Congratulations and a boatload of best wishes to Sharon and Rich (aka Ricky, Richard, CIA operative, whatever) Pendl who got married on August 2 in Put-In-Bay on South Bass Island in Lake Erie. A number of sailors traveled to the Bass Islands to help them celebrate: The Lackers, Kain/Dohertys and Bridgett, Lentzes, Taylors, as well as matchmaker Marilyn and Jim Antonacci. The photo shows us at a get together the evening before the wedding.



The Shady Side Cocktail Party was held on August 9. Those who attended said they had a good time. We missed that one as well.

We DID get to attend the Jimmy Buffet event on August 23. That was a hoot even with the hot, muggy weather and some bugs to keep us hopping and swatting. It was good to see the Lischers and Huhns again at CSA. We were entertained with a skit by some very clever and funny junior sailors. Thanks Wayne and Julie for again hosting this party.

Looking forward to September with lots of activities – Hare and Hounds (two races), Strawberry Daiquiri, the most important Whale of a Sail, and the Cabin Fleet Breakfast (with mucho good things to eat and drink). So make sure your calendars are marked so you don't miss any of these great events.

Speaking of the Whale of a Sail – Denny and I are chairing the long distance races (one each day). We'll have a Hare-&-Hounds-type start so Cabin Fleeters who don't normally race or who like to do the Hare & Hounds (my favorite type of race) may want to participate. For those who don't normally do the H&H, each boat starts according to its PHRF number. This eliminates the mad rush at the starting line with lots of boats trying to get across first. Because all boats start at different times, the first boat crossing the finish line wins. It's a nice, relaxed race with a little bit of competition thrown in.

Because the wind hasn't always cooperated for this race, we're going to do something different this year. If the 4-hour time limit runs out on Saturday (2 hours on Sunday) before the race is finished, each boat will be scored according to its position to the finish line. There will be one throw-out; so if a boat decides to race only one race, it will not be penalized.

I ran out of stuff to write about so that's all for now. See you at the lake.

WHALE OF A SAIL REGATTA

The 38th Annual Whale of a Sail Regatta is fastly approaching us September 12-14. This year the goal is to surpass last years attendance of 130 boats. I have included the registration form, and I am asking that you get your registrations in early so that you can take advantage of the discounted rate, and the regatta committee can better serve you. We will have the annual Chuck a Duck competition benefiting the Junior Sailing Program, followed with a great dinner and Uncle Albert, a C.S.A. favorite, providing the music.

Thank you for everyone who has graciously agreed to volunteer there time to make this event not only happen; but also be a success. If you plan on being at the event, and would like to volunteer, please contact me at slzerban@aol.com. I look forward to receiving your registration, and seeing you on the water.

Stacey Zerban, Whale Chairman

SCHEDULE OF EVENTS

Friday, September 12th

6-9p Registration
Welcome party

Saturday, September 13th

8-9:30a Registration
Free breakfast
10:00 Competitor's meeting
11:00 First race Cabins
11:30 First race One Designs &
Long Distance
12:30 Lunch break
Cabins lunch on water

5:30 Chuck a Duck Competition
6:30 Dinner
7:00 Party, music, prizes

Sunday, September 14th

8:00 Free breakfast
9:30 First race of the day Cabins &
One Designs

12:30 Lunch
1:00 Awards presentation

CLASSES/COURSES

(5 boats required for a class)

Course 1: Cabin boats
Course 2: One-design
Course 3: Long Distance

AWARDS

5 boats	2 trophies
7 boats	3 trophies
10 boats	4 trophies
14 or more	5 trophies

WHAT TO EXPECT

A Friday evening welcome party, including appetizers and drinks. Also included in your entry fee will be Saturday and Sunday breakfasts. Saturday and Sunday sack lunches are available for \$7 Each and will be ready for cabin boats in the AM. We will have a delicious dinner with all the trimmings for \$13 on Saturday. After dinner a party with drinks, music, and dancing.

ACCOMMODATIONS

Hazlet State Park has camping and RV hook-up, with showers adjacent to the CSA grounds. Sleeping is permitted on boats, if the boat is in the water. NO camping or pets are permitted on CSA grounds. You may also make you own reservations at:

Carlyle, IL – 8 miles south of CSA

- Super 8 – (618) 594-8888
- Mariner's Village – (877) 451-7666
- Sunset Motel – (618) 594-4838

Greenville, IL – 20 miles north of CSA

- Budget Host Inn – (618) 664-1950
- Super 8 – (618) 664-0800

DIRECTIONS

CSA is about 55 miles ESE from St. Louis, located in the south end of Hazlet State Park. Access to the park is east off IL Rt. 127 between interstates I-70 and I-64.

WHALE OF A SAIL REGISTRATION FORM

Skipper: _____ Phone: _____
Street: _____ City: _____ State: _____ Zip: _____
* Class: _____ Sail Number: _____ Boat Name: _____
Yacht Club: _____ USSA Member #: _____
Regatta entry (1 boat, 1 person – postmarked by 9/5) \$33 USSA \$30 \$ _____
Regatta entry (1 boat, 1 person – postmarked after 9/5) \$45 USSA \$42 \$ _____
Saturday Lunch # _____ Turkey # _____ Beef X \$7 = \$ _____
Saturday Night Dinner & Party # _____ X \$13 = \$ _____
Sunday Lunch # _____ Turkey # _____ Beef X \$7 = \$ _____
T-Shirts # _____ S # _____ M # _____ L # _____ XL X \$12 = \$ _____
_____ 2XL # _____ 3XL X \$14 = \$ _____

Other Apparel will be available at the event

Make your checks payable to: Carlyle Sailing Association

Mail to: Stacey Zerban, 2613 Elmwood Ct. Columbia, Illinois, 62236

Questions? (618) 281-1165, or slzerban@aol.com

* Cabin boats must complete this section *

Whale of a Sail – Cabin Boat Course

Yacht Rating and Race Data Form

Skipper: _____ Make/Class of Boat: _____

Sail Number: _____ Boat Name: _____

Racing One Design? (specify) _____ If yes, stop here.

PHRF Division Spinnaker: _____ Non-Spinnaker: _____

Do you have a CYC PHRF number? _____ If yes, stop here.

Largest Headsail: 155% _____ Larger than 155%? If Yes, specify size: _____ %

Roller Furling: _____ Spinnaker Pole Length: Standard (Equal to J) _____

Fixed Pole: _____ Extending Pole: _____ Other (Specify Length) _____

Mast Height: Standard for Model _____ Fractional _____ Mast Head _____ Other _____

Keel: Fin _____ Swing _____ Keel/Centerboard _____ Wing _____

Shoal _____ Daggerboard _____ Centerboard _____

Propulsion: Inboard Fixed Aperture Prop, # of blades: _____ Outboard _____

Sail Drive _____ Folding Prop _____

I believe US Sailing has a PHRF Handicap published for my boat: _____

I believe my boat is too new, or for some other reason, US Sailing likely does not have a published PHRF Handicap for my boat: _____

If YES, please provide the following additional information:

Displacement: _____ lbs. Rig Meas., I: _____ J: _____ P: _____ E: _____ Draft: _____

List all modifications to the hull, rig, interior or sail plan that vary from the usual and standard design (“show-room configuration”) for your Class/Model of boat:

LATITUDES & ATTITUDES

ADVANCED CRUISING SEMINAR

by
David Crosby

Over the weekend of August 23 & 24, I attended an "Advanced Cruising Seminar" hosted by *Latitudes & Attitudes* sailing magazine. For those of you that know me well, a sailing voyage around the world has been a life time dream. For those of you that don't know me, let me say; a sailing voyage around the world IS what I dream of. Anyhow, I find myself as the "Marks" Editor in need of filler material for this edition of the *"Marks of the Course."* I learned a lot during this seminar. I am not about to attempt to share it all in these pages, but I do want to share some of the quotes, comments, etc. that I found interesting:

- **John Kretschner** - John is the author of six books on the sailing lifestyle and has sailed hundreds of thousands of miles. John spoke about buying a used cruising boat.
 - * *"A really good boat does not get in the way of your dream."*
 - * *"A tradewind circumnavigation only has two to three 20 day passages."*
 - * *"Your boat must have a good motion in the water. You do more upwind sailing than you are lead to believe."* Two things to look for in a boat:
 - A) Soft ride
 - B) *"Boat will look after me, when I get tired of looking after the boat."*
 - * "Contessa 32 is an amazing boat!"
- **Woody Henderson** - a young 100 ton licensed Captain who has sailed his own boat around the world and delivers boats all over it. He has recently completed a low budget or as he says, "On the low down" circumnavigation.
 - After 24 days at sea: *"You can smell the land - it is a beautiful sensation."*
 - *"Get good foul weather gear - don't skimp."*
- **Laurie & Carole Pane** - circumnavigated with their son over a six and a half year period.
 - *"Spent huge amounts of money on foul weather gear and never used it."*
 - Editor's note: The Panes had a big boat (53') with an enclosed center cockpit. Woody had a 33' boat with an open aft cockpit.*
 - Plastic wire ties are the best way to mark an anchor chain to easily know how much rode has been let out. (1 @ 30,' 2 @ 60,' 3 @ 90,' etc.)
 - Recommended anchor size is two pounds for every foot of boat length.
 - Never set a waypoint closer than two miles from what the chart says. (Your chart most likely comes from surveys done in the early 1800's).
 - When provisioning the boat, load all of the clothes and food you think you will need. Toss out half and fill the remaining space with spare parts (parts are hard to come by in most places. Warranties are typically no good out of the US.)
 - Get the biggest dinghy you can carry.
 - Caribbean and Mexico were the only places that they locked their boat.
 - When travelling around coral:
 - Never head east before 10:00 am
 - Never head west after 2:00 pm

LATITUDES & ATTITUDES

ADVANCED CRUISING SEMINAR

continued from page 11

- When clearing in to a country:
 - "Bring a BIG book with you. Make eye contact with the Port Captain, etc. Let them talk. Do as they say. They WILL tell you what to do (most likely will tell you to sit down.) If they tell you to sit, then pull out your big book and open to the middle of the book and start reading.
 - Pay the bribe.
 - Work with the Boat Boys.
 - Have and fly an AUTHENTIC flag of the host country.

• **Tania Aebi** - youngest woman to circumnavigate the world alone (18 when she departed). Also, last year sailed from Barbados to Tahiti with her two teenage sons. Author of "*Maiden Voyage*" and "*I've been around.*"

- "*A pressure cooker and a good closed kettle are the best tools for cooking on a boat.*"
- "*Meals are critical and a fun part of voyaging. Tania's kids planned for days what they would eat during their long passage to the Marquesas.*"
- "*The beaches in the Tuamotu Archipelago were covered in thousands of plastic water bottles.*" Editor's note: Since I am currently a "scow" sailor, maybe as part of fulfilling my dream, I should sail a garbage scow through the South Pacific and clean up all of the litter. Donations are being accepted.
- Freeze pasta and grains before storing onboard the boat. This will kill the weevils.
- Apples and other fruits, if dipped in a "light" bleach solution, dried and then wrapped completely in foil will last five times longer.
- The bottom of the freezer actually warms up while the boat is in the tropics. Store a layer of canned goods or block of cheese on the bottom of the fridge. These can take the freeze/refreeze and help to further insulate the refrigerator.
- On why you should go cruising now, "*Life just gets more complicated the longer you wait.*"

• **Robin Stout** - cruised Mexico, the South Pacific and Hawaii for a few years with her husband, kids and a dog. She is now the Production Manager at *Latitudes & Attitudes* magazine.

- "My husband's mother was sure we were all going to die and it was all my fault."
- "Never cook in a bikini, it hurts when it splatters."

• **Bob Bitchin** - creator/owner of *Latitudes & Attitudes* magazine. Has sailed over 100,000 miles in the past 30 years. Author of six books, most of which are about the sailing lifestyle.

- "When I go out there, at some point something will happen that will make me feel like I have accomplished something."
- "A bean bag will make any boat, in any weather comfortable."
- "A Captain's license lets you feed the cruising kitty."

I could go on and on. The seminar was great and I am really glad that I attended. Tania Aebi's presentation about her circumnavigation was quite enjoyable. Infact, I have asked Tania if she would come to St. Louis and share her presentation at the 2009 Leukemia Cup Kickoff Party. Tania accepted and I really think you will all enjoy it, even if you do not plan to cruise the oceans of the world.

2008 CSA CALENDAR

Month	Day	Event	Chair
FEBRUARY	15	Membership Re-applications Due	D. Crosby
	25	Marks' Deadline	D. Crosby
	29	Leukemia Kick Off Party	R. Bernstein
MARCH	25	Marks' Deadline	D. Crosby
APRIL	5	Commodore's Staff Mtg	P. Hanson
	12	Big Spring Work Party	All
	25	Marks' Deadline	D. Crosby
	26	Planned Harbor Opening	All
	26-27	Lightning Mid-Continent Regatta	Matt Burrigde
	27	Annual "Burning of the Socks"	All
MAY	3-4	Melges 24 Regatta	R. Bernstein
	3	Hare & Hounds Race #1	All
	4	Club Races Begin	All
	17	2nd Annual Blessing of the Fleets	L. Cherry
	25	Marks' Deadline	D. Crosby
	17-18	US Sailing Level 1 Instructor Training	J. Sepanski
	23-25	Leukemia Cup Regatta	R Bernstein/S. Zerban
	25-26	US Sailing Level 1 Instructor Training (cont.)	J. Sepanski
	30-1	Flying Scot Egyptian Cup Regatta (Flying Scot Midwest Districts)	J. Harris
	31	New Members' Orientation Day	P. Hanson
JUNE	7	Visitors' Day	Karl/O'Donnell/Wilson
	9-13	Junior Sail Camp	Crosby's/Lacker's
	14	Firecracker Regatta (Jrs)	Crosby's/Lacker's
	18-20	Adult Sail Camp	D. Leimbach
	25	Marks' Deadline	D. Crosby
	28	Luau & Fireworks	M. Leonard
	28	Hare & Hounds Race # 2	All
	28-29	Inland 20 Regatta	D. Crosby
JULY	10-13	San Juan Regatta	C. Guthrie
	19	Hare & Hounds Race #3	All
	25	Marks' Deadline	D. Crosby
	TBD	Club C of C Regatta	D. Haile
AUGUST	9	Hare & Hounds Race #4	All
	9-10	Y-Flyer Beer & Boats Regatta	J. Klug
	25	Marks' Deadline	D. Crosby
	30	Hare & Hounds Race #5	All
	30	Strawberry Daquiri Women's Regatta	A. Sepanski
	31	Holiday Regatta	All
SEPTEMBER	13-14	Whale-of-a-Sail	S. Zerban
	20-21	Muddy Waters Regatta	M. Hill
	25	Marks' Deadline	D. Crosby
	27-28	Snipe Silver Cup	A. Sepanski
OCTOBER	4-5	E-Scow Silver Cup Regatta	D. Shindel
	11-12	Laser Regatta	P. Hanson
	25	Marks' Deadline	D. Crosby
	26	Harbor Closing- All Boats MUST Leave	
NOVEMBER	8	Big Fall Work Party	All
	14	Work Chits Due	D. Crosby
	14	Annual Membership Mtg & Election	All
	25	Marks' Deadline	D. Crosby
DECEMBER	25	Merry Christmas (No Marks' for January '08)	
JANUARY	17	Commodore's Banquet	J. Wilson

NO TIME LIKE THE PRESENT TO KEEP YOUR FUTURE ON TRACK.

Time can have an affect on your investments. Fortunately, a portfolio review will allow you to check on their progress and ensure they're still on track with your goals.

That's why you should schedule your free portfolio review now. Call or visit today.

Elizabeth Miller
Financial Advisor



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