



~ ~ ~ The Mooring Buoy ~ ~ ~

Volume 2, No 11, November 2012

From the Commodore

Two 2012 events left!

The **Change of Watch** will be held November 10th and we need your R.S.V.P. If you have not done so, please send an email to csmithsail@aol.com and tell Mary Jane whether you are planning to attend.

We need your intentions, meal preferences and, of course, a check mailed to our PO Box if you are attending. If you don't mail your payment, bring cash or check to the Change of Watch.

Please remember that Emily Post, a paragon of correctness and courtesy, says, that "anyone receiving an invitation with an R.S.V.P. on it is *obliged* to reply...." with their intentions ... that means both yes and no responses are needed to allow the host to plan the event. We've ask for R.S.V.P.'s no later than Nov 2, so please let us know by then. This only allows The Lighthouse a week to place and receive food orders and to arrange serving staff. Thanks so much.

We've had an ongoing problem with activity/event responses. With your help, we can eliminate that problem and ensuing complications. Even if you are unsure whether you can attend, pass that information along. It truly helps. Thanks so much.

PLAN FEST and Boat Parade. The next and last event for the year is a "triple header." At 11:00 AM Saturday, December 1, we will hold the PLAN FEST for next year's events at The Lighthouse Restaurant. Like last year, our calendar will incorporate members' agreed-upon suggestions, giving all the opportunity to participate. Be thinking of boating destinations, land events, holiday observances....water-oriented activities to be considered. Then, the double, you are welcome to stay for a Dutch treat lunch at Lighthouse Restaurant.

And that evening ... the triple header ... Bill Bowman has invited WYA members on board his boat Cherish as it participates in the Colonial Beach Lighted boat parade.

2013 Bridge

Commodore – Phil Bolin
 Vice Commodore – Chris Smith
 Rear Commodore – Carey Bolin
 Secretary – Mary Jane Smith
 Treasurer – George Cajigal
 Immediate Past Commodore – Diane Burton

Contact WYA

Mail: PO Box 325
 Colonial Beach, VA 22443
 Web site: www.wya-va.com
 Email: commodore@wya-va.com
 Email all members: wyamembers@wya-va.com





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R.S.V.P. to me (philbolin@mvapolonia.com) for this boat ride. There is limited room. The first 16 people that respond get a berth, then the boat is full. As time gets near, we'll put out the details but it will probably be a 5 PM boarding, BYOB and a small fee to cover Salad, Chili and Chicken or possibly bring a dish. We might even talk a few of you into helping to decorate the boat.

Don't forget you can view the majority of pictures we are taking for the web site ... some not used ... at our Flickr account. Go to www.flickr.com. Sign on using the user name wyamember@yahoo.com and the password 1234zxcv.

DUES ... if you have not paid your dues, please do so now. We have enjoyed you this year and want you to continue your membership. Thirty-six members have renewed so far. We're waiting for the others' decision.

PRYCA. The new slate of officers for 2013 for the PRYCA is listed below just for info. Note that the new Rear Commodore is our own Bob Blunt. Congratulations Bob. And, if all goes well, we might have a second WYA member holding office at PRYCA ... What do you say Phil Rodgers?

Commodore Mike Crouch, Occoquan Yacht Club
Vice Commodore Chevy Rice, Landmark Yacht Club
Rear Commodore Bob Blunt, Westmoreland Yachting Association,
Colonial Yacht Club
Fleet Captain Phil Rodgers, Aquia Yacht Club
Treasurer Joey Sowell, Quantico Yacht Club
Secretary Deborah Ruttenberg, Port of Washington Yacht Club
Immediate Past Commodore Don Basham, Landmark Yacht Club
Mt. Vernon Yacht Club
Member at Large Randy Blanks, Pr. William Yacht Club
Member at Large Joe Quarterman, Seafarers Yacht Club
Member at Large Bill Hocker, Cobb Island Yacht Club
Member at Large Pat Croft, Occoquan Yacht Club
Member at Large Steve Prada, Quantico Yacht Club

Events

Aquia Harbour End of Summer Party, held Oct 4-6. Bob and Norma on Norma Joan and Ralph and Kris on Party Time attended the event from Westmoreland. They had a ball ... go to the web site and read Bob's account of the event; www.wya-va.com. You will hear about a slow trip to Aquia and a faster one home. You'll hear Bob praise





friends on the Potomac. A nice story.

General Membership Meeting, held Saturday, Oct 20. The membership meeting is complete. George Cajigal was the Float Captain and he orchestrated an entertaining event. See details at the web site. We did a bit of business including electing your 2013 Bridge. In fact, this year we only changed one position. Mary Jane Smith replaced Nancy Vineyard as Secretary. Nancy did a great job but said she is just too busy to handle it next year. We thank her for her service.



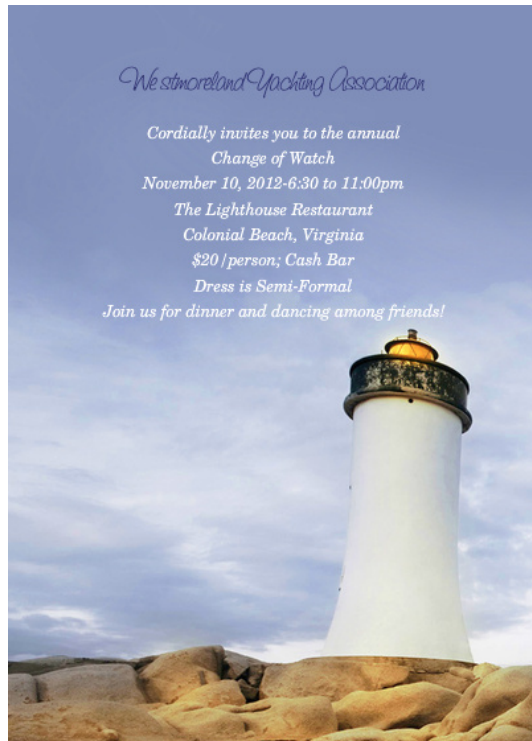
A Preview of Upcoming Events

WYA Change of Watch, Nov 10. We're planning a great Change of Watch at **the Lighthouse Restaurant in Colonial Beach.** It will be a seated dinner, held in the waterside private room, with the dance floor and private bar. We'll enter through a separate door from the restaurant and have private access to the deck area. We'll dance to tunes spun by Joe Head, our DJ of last year, following cocktail hour, the dinner and a brief COW ceremony. ***DO plan to attend!*** Guests will be welcome for this event. In fact, guests are encouraged. The Lighthouse provided a marvelous venue for the Flag Raising and Cinco de Maya in May and are being equally accommodating for this event. Remember, this is a semi-formal affair.

Please R.S.V.P. to Chris and Mary Jane Smith at csmithsail@aol.com by November 2.

Make out checks at \$20/person for members and guests to: Westmoreland Yachting Association (Please note that it is for the COW). Mail to P.O. Box 325, Colonial Beach, VA 22443

Please advise in email to Mary Jane your choice of entree between:
Prime Rib (designate preparation)
Chicken Marsala
Seafood Norfolk





PLAN FEST and Colonial Beach Lighted Boat Parade, Dec 1. We provided details in the first section of the paper on this triple header event. It will be a great Saturday event as the winter starts to arrive. Maybe snow instead of the picture below, but who cares ... we'll be on the water.



The PRYCA Change of Watch. Here are the details for your early planning.

The PRYCA Bridge, would be honored to have you join us for the
January 26th, 2013 Change of Watch!

“Why should I attend?” you ask...

- ✓ An opportunity to dress in your finest, socialize, eat great food and tell (unbelievable) boat stories
- ✓ A hospitality suite co-hosted by Quantico Yacht Club and Occoquan Yacht Club
- ✓ PLENTY of appetizers, great meal, dancing & FUN
- ✓ The return of DJ “Chuck Norris”
- ✓ Master of Ceremony, IPC Ruth Lovelace
- ✓ PRYCA collectible souvenir gift
- ✓ 2013 Cobb Island Summer Kick-Off “Bead” – (given only to those who attend)
- ✓ Photographer available to make memories
- ✓ Cost to attend & room rates are held at previous year rates....**NO late fees** – You can register NOW!
- ✓ Stay.....say “Hello” and “Thank You” to past & present PRYCA bridge members
- ✓ The Hilton Staff has PROMISED this will be the BEST PRYCA Change of Watch (CoW) EVER!

Potomac River Yacht Club
2013 Change of Watch-Dinner Dance
Saturday, 26 January 2013



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at

The Springfield Hilton
6550 Loisdale Road
Springfield, VA 22150
703-971-8900

Hospitality Suite Open: 1700 – 1745 (and again after the dance)

Photographer: 1700 - 1845

Cocktails & Appetizers: 1800

Dinner: 1900

Change of Watch Ceremony: 2000

Dancin' & Rockin' to follow with DJ Chuck Norris

Winter Uniform/Black Tie Optional or Business Suit

\$70.00 per person – please register ASAP – thx!

Menu

One bottle Merlot/table

Minestrone Soup

Bistro Steak complimented w/Horseradish Mashed Potatoes & Tuscan Roasted Vegetables

Tuscan Chicken complimented w/Horseradish Mashed Potatoes & Tuscan Roasted Vegetables

Vegetarian Lasagna

Tiramisu Cup Chocolate

Rooms

A block of rooms have been reserved at the per room rate of \$99.00 (plus taxes) until 29 December 2012. Reservations can be made online at www.hilton.com/en/hi/groups/personalized/S/SPRSHHF-PR0124-20130124/index.jhtml (enter the group code PR0124) or by calling the Hilton directly at 703-971-8900

Meal Selection: Bistro Steak# _____ Tuscan Chicken# _____ Vegetarian# _____

Name: _____ Guest Name(s): _____ Titles: _____

Email Address: _____ Yacht Club: _____ Amount Enclosed: _____

Please mail Registration and Checks to: PRYCA Treasurer Joey Sowell, 10 Old English Way, Stafford, VA 22554

Trivia

Here are pictures from our past. Always fun! Linda Weaver out on her favorite boat, Chris receiving a wine taste from the Wine Master (or whatever he is called) at Ingleside Winery, and Ruth relaxing at an Aquia Harbour event in 2011.





Birthdays

We wish the following individuals a very happy birthday: Alex Bory 11/4, Gary Ralston 11/14, Brad Homar 11/20, Dick Elmore 11/23, Gary Vineyard 11/24, Bill Bukevycz 11/24, and Pat Dates 11/25.

Anniversaries

And, alone this month, Shannon and Sue Ritter celebrate their anniversary on 11/9. Congratulations!!!

2012 Holiday Parade of Lights – Washington DC

Saturday, December 1. WYA has plans the day of the Parade of Lights in DC, but just so you know what is happening, I pass this the following information.

Join your fellow boaters for a festive kickoff of the holiday season at the 2012 Holiday Boat Parade of Lights. This year's event is being sponsored by the Old Dominion Boat Club in cooperation with the Washington Waterfront Association and the support of members of National Potomac Yacht Club, Port of Washington Yacht Club and the Eastern Power Boat Association and promises to be a fun time for all.

Mark your calendars for Thursday, November 29th for the Captains' & First Mates' Reception & Meeting at ODBC and Saturday December 1, 2012 for the Alexandria to D.C. Parade and a new and exciting Awards After party on the Spirit of Mount Vernon, hosted by the Washington Waterfront Association.

The committee is finalizing plans now. Registration will be available soon at alexandriaparadeoflights.com. (please note that the form is currently "under construction" to accommodate the new parade route)

For further information, please contact Becky Kirby at kirby.becky.l@gmail.com

Alcohol, Guests, and the Question of Liability

By Bob Adriance

It's not a secret that if you've been drinking heavily and your boat's involved in a serious accident, you could be liable (and in serious trouble). Anyone who drives a car knows that. What may not be as apparent is the liability you assume for other people aboard who have





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been drinking. This is true even if you haven't had a drop of alcohol and are completely sober.

Seaworthy has frequently written about the affect that alcohol has on a drinker's balance and perception, which can lead to serious falls. The falls—on deck, from fly bridges, into open hatches, and down the companionway—can happen while the boat is being tossed around in a storm or while the boat is moored quietly at a dock. In addition to stumbling on deck, the BoatUS claim files contain numerous instances of passengers who drowned after falling overboard. Inevitably, the toxicology report shows a high blood alcohol level (BAC), a condition that was not always apparent to the skipper or to other guests.

One claim involved a passenger who had been drinking beer for most of the day while the boat was tied in its covered slip. The passenger fell asleep on a cushioned bench at the stern and apparently awoke in the middle of the night, fell from the boat or the dock, and drowned. The boat's owner, who was sleeping in the cabin, heard a loud "thump" and rushed aft to see what happened. But, despite looking for several hours, he could not find any trace of his friend until well after daybreak, (Claim #0101879).

In another claim involving alcohol and passengers, a group of people went to a bar on Lake Erie and then headed back to the marina aboard a 37' boat. The skipper had not been drinking. While returning at sunset, someone noticed that one of the men was missing. The skipper immediately turned the boat around to look for the man overboard, but could not find him. The man had drowned. An autopsy found that his blood alcohol content (BAC) was 2.8—*three times* the legal limit, (Claim #0009514).

Both of these cases resulted in lawsuits against the skipper. There have been many others that were similar. The complaints always allege that the skipper should have known of the passenger's condition and prevented his or her injury or death. In some states, a boat owner can be found liable simply for serving the alcohol.

Unlike an automobile, where you can fasten passengers' seatbelts securely and drive them home, passengers on a boat, while you're at the helm, are often free to roam about and even to have more drinks. What is a sober and otherwise competent skipper supposed to do? For one thing, the skipper should limit the amount of alcohol that's consumed aboard the boat and stop serving drinks to someone who is intoxicated. As a practical matter, this isn't always easy; some people bring their own alcohol or, like the man on Lake Erie, buy it at a restaurant or bar. When the passenger is a heavy drinker, his or her condition may not be readily apparent. If you are going to be underway after your passengers have been drinking, one solution is to have extra hands aboard who haven't been drinking to help with unruly guests while you manage the boat. Passengers should be instructed to remain seated at all times while underway and you should do your best to make sure they comply. You may also be able to trust someone else to take the helm while you keep an eye on guests. The best solution, however, if you have friends who have a problems with alcohol, is to invite them to your home and not to your boat.

Liability and "Umbrella" Policies



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In the event of a serious accident, the court typically apportions liability. If someone dies, the boat owner's liability may be anywhere from 0% to 100%, depending on the degree of perceived negligence. The dollar amount depends on the victim's age at the time of death and what he or she would have been expected to earn, had they lived. In some states, an additional award may be permitted for conscious pain and suffering as well as others for the "loss of society" (companionship) by the survivors. Serious injuries that result in permanent disability are also potential big dollar claims because of the ongoing nature of the impairment, future medical bills, and possibly reduced earnings.

The liability limit on your boat policy is the maximum that will be paid out for a single accident, regardless of how many people are injured or die. If the decedent or injured person is young and was earning a high salary, that person's claim alone may easily be worth more than your liability limit. For example, if a 40-year-old software developer fell overboard and drowned, he or she would have been expected to continue working for at least another 20 years. Even if the victim had been drinking heavily and the boat's owner was found to be only 10% liable, the value of the claim would likely exceed \$300,000 in liability coverage. This is why many people opt to have an "umbrella" (excess) policy.

There have been other cases where an insured did have an umbrella policy above the liability limits on his or her BoatUS policy, but coverage by the umbrella carrier was denied. Typically, the umbrella policies require the policyholder to have a certain amount of liability—usually \$300,000—coverage in the underlying policies (home, cars, boat, RVs, etc.). The umbrella policy covers verdict or settlement amounts above the liability limit on the underlying policy. If your boat's insurance does not carry the required limit, *you* are personally responsible for the difference.

Another mistake that is sometimes made is to buy a boat and assume it will be covered by an existing umbrella policy. It may not be, unless the carrier has been notified *in writing*. In one claim recently, the company that provided the excess coverage would not cover the liability in a drowning because the boat's owner had not declared the boat on his umbrella policy.

The message: If you have an umbrella insurance policy, double-check the liability limits and make sure your boats (as well as second homes, automobiles, RVs, etc.) are listed on that policy!

Sign Off

Signing off for another month. Send in articles if you want. We also take classified ads. Want to tell a sea story ... give it to me and I'll publish.