

From the New Commodore



Greetings I do hope that your Holidays were good ones and that you are all surviving the winter months. I can not believe that it is almost the end of January. I am looking forward to serving as your Commodore in 2012.

The Executive committee has met and has begun planning for the season ahead. You will read about the results of that meeting in this Mainsheet. I have received several emails welcoming me to the position and offering their assistance which is greatly appreciated. I want to remind you all that I work a full time job and live 50 miles away so any help that you can give would be welcomed. This also goes for any of the committees such as Youth Sailing, House, Launch, Mooring, and Membership.

“Twenty years from now you will be more disappointed by the things you didn’t do than by the ones you did do . So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover “ Mark Twain

Lynn Webber - Commodore

Webber Brings Experience, Energy To Top Post

Lynn Webber, the new commodore, just might be a natural for the post. “I’ve always told Rich (her husband) that I was a sailor in another life,” she says with a smile. The remark stems from how impressed Rich was with her nautical ability when they first started sailing together.

There may be something to that. Today, in this life, Lynn comes across as an old (no, not that old) salt, knowledgeable and obviously at home at the wheel of the couple’s 30-foot Catalina, Wind Horse. She must also be proud that, as the 47th Thames commodore, she’s only the third female to hold that post in the 79-year history of the club (following Marilyn O’Brien in 1982 and Judy Gibbs in 2002-03).

Lynn was well prepared for sliding into the commodore slot. She just finished two years honing her administrative skills in one of the toughest jobs in the club hierarchy – vice-commodore. That person has the daunting responsibility for producing all social events, including dinners for

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New Club Officers

Nov. 15, 2011

Lynn Webber of Tolland was elected commodore of the Thames Yacht Club during the club’s November membership meeting.

Webber, who has served as vice-commodore for the past two years, succeeds Bevan Crighton of Oakdale, who had served in the post for the past two years.

Other officers elected were Leigh Reinhart, vice commodore; Greg Reese, rear commodore; Jack Scaduto, secretary; Paul Brackett; treasurer, and Jeff Lamothe, measurer.

Elected for two-year terms on the executive committee were James Avery, Justin Codner, and Jack Law. James Anderson was elected to fill Reese’s unexpired term on the committee.

The elections were preceded by a social hour and dinner.

By Jim Reyburn, jreyburn1@msn.com

For January

Nothing but Snow and Cold

And February

More Broken Hearts and Emptiness

Finally March

Yahoo a Party

March, 17 – St. Patrick’s Day Pot Luck

From the New Vice Commodore



Happy New Year! I am honored to serve on the Executive Board as your new Vice Commodore and look forward to an exciting, fun-filled year, and keeping with tradition, we have numerous social events planned for all to enjoy. If you would like to contact

me for any reason, you can email me at leighannreinhart@gmail.com or call me at 860-303-3366 (cell) or 860-739-0447 (home).

“St. Patrick’s Day is an enchanted time - a day to begin transforming winter’s dreams into summer’s magic.”
~Adrienne Cook

....which means that winter will be half over and boating

season will almost be here when we gather for the first event of the year which is our **St. Patrick’s Day celebration on March 17th at 6:30**. This will be a pot-luck social and will be \$7.00 at the door. More information will follow in February.

We are looking for someone, or a couple of people, to organize and run **Member’s Day Weekend** in August. If you are interested in leading or providing help with Member’s Day Weekend, please contact me for more information. I welcome new ideas or suggestions and will greatly appreciate any help throughout the year with the events planned.

I wish you all a great year and look forward to seeing you all soon!

Leigh Reinhart, Vice Commodore

TYC’s meetings and social events have been scheduled for 2012 and you may want to mark your calendar with the following dates:

March, 17	St. Patrick’s Day Pot Luck	6:30 Pot Luck
April 20	General Membership Meeting	6:00 Pot Luck Dinner/7:00 Meeting
May 5	Spring Work Party	
May 18	Commissioning Day	6:00 Ceremony/7:00 Social
July 1	Governor’s Regatta	
July 15	General Membership Meeting	6:00 Pot Luck Dinner/7:00 Meeting
August 10,11,12	Member’s Weekend	
September 9	Commodore’s Regatta	
October 26	Children’s Halloween Party	6:30 p.m.
November 4	General Membership Meeting	6:00 Pot Luck Dinner/7:00 Meeting
November 10	Fall Work Party	
December 8	Christmas Party	5:30 Cocktail Hour/7:00 Dinner

From The New Rear Commodore



Sitting here enjoying the first snowfall of the new year as I'm dusting off some of my old stuff related to being Rear Commodore a few years ago...stuff I thought I would never need again. I'd like to thank **Jeff LeMothe** for his hard work the past two years and for the smooth transition. Also Jeff; good luck

as our new Club Measurer; I may have your first "rating" project.

Now, for the upcoming season; all the past events will be on the schedule with the same familiar formats. One difference going forward will be the creation of a **Regatta (Race) Committee**. This Committee will be a group of people with race experience or those willing to learn. The primary goal will be to spread the considerable workload with competent race coverage and so on (the Rear Commodore can not be at every race).

See you at the Club, on the water or on the starting line..... perhaps (hopefully) on the committee boat,

Greg Reese, TYC Rear Commodore

gbreese27@comcast.net, 860-818-4861

New feature - TYC apparel Seen in Cool Places



Patti Wilson was spotted in Africa on the Serengetti Plains sporting a TYC T-shirts. Note the ubiquitous Pringles.

Photo by Ted Paulsen, Editor at large. Send me your TYC outfit photos in far off places.

From the New House Committee



Hi All. With the changes in the rest of the Executive Committee, there has also been a change in House Committee. Instead of transitioning off completely, I'm going to be co chair with Rich Webber and I look forward to

working with Rich since he has contracting experience. Please note the **Spring Cleanup** party date in the Vice Commodore's newsletter. Since water is turned off, nothing is planned in the near future but I'll be working with Rich to send a list of work that can be done by individuals with some time available when water is restored. We will also look at larger tasks that will require one or two work parties. One such task is the Senior Lounge ceiling. We have money earmarked for Senior Lounge carpet but the feeling is that we should replace the ceiling tiles and lighting first so we'll need to schedule something for that. Another would be the drainage problem under the grill brickwork and also replacing the 2nd floor toilets.

So far, it's been pretty quiet at the club since the Christmas party which was great. Eric Jones helped Ron winterize the piping and we also installed some drains in problem sections.

That's it for the time being,

Ron Reinhart and Rich Webber, House Committee

HOT NEW RULES QUIZ

A more experienced helmsmen of a port-tack boat (P) hails, "Starboard!" to a beginner who, although on starboard tack, not being sure of himself and worried about having his boat holed, tacks to port tack to avoid a collision. A third boat in the race protests the situation. You are on the protest committee; how would you decide this?

Answer on page 5

Answers are based on The Racing Rules of Sailing for 2009 – 2012. Dave Perry's 100 Best Racing Rules Quizzes is published by the United States Sailing Association (US Sailing). For a comprehensive explanation of the rules, read Dave Perry's Understanding the Racing Rules of Sailing Through 2012 which is also available from US Sailing -1 (800)877-2451 or ussailing.org

Mooring News from the New Chairman



Hello TYC, My name is Shawn Day and I would like to introduce myself as the new Mooring Committee Chairman. Most of you know me. I have been a member now for four years. I grew up at the club in the seventies. I raced Weenips and Bluejays as a teen. I have been racing

big boats regularly since 2001 when I retired from the Army and returned to beautiful CT. I currently own a Force 5 which I will be racing on Thursday nights. So, if you want to see me face to face that would be best time to catch me. I have had to give up big boat racing due to medical issues but, I will be hanging around for the weekend races to help out however I can.

I would like to thank the outgoing chairman, **Bruce**

Costick, for a job well done. Thanks to Bruce's hard work I am taking over a functioning program. My transition into this position should be rather painless. I thank you all for your patience during this time while I get acclimated to the mooring field operations. **Mark Geer** will be assisting me with this endeavor. Thanks Mark!

I have a few people to meet with, for instance the harbor master, before I have a full understanding of my responsibilities. Please feel free to contact me (rotorhead1980@hotmail.com) in regards to any issues dealing with the mooring field. By early March I should be ready to start entertaining requests for new moorings and mooring relocations.

I look forward to serving the TYC and its members. Thanks again for your patience. *SAIL FAST!!*

Sincerely,

Shawn Day – TYC Mooring Committee Chairman

Lynn Webber – Continued from page 1

sometimes as many as 90-100 people. Not surprisingly, she received high marks for her performance, even doing the cooking for most functions.

Brought up in Enfield, CT, and a longtime resident of Tolland, Lynn has a degree in Parent Education and Family Studies from Wheelock College in Boston. She's put her education to good use. For 30 years, she was a parent educator at Kidsafe, a nonprofit organization for children. For the past three years, she's been the head of the Mentoring Program at the Village for Children in Hartford.

She and Rich have been married for 27 years. They raised five daughters and five foster children. These days, they enjoy rollicking with their 14 grandchildren.

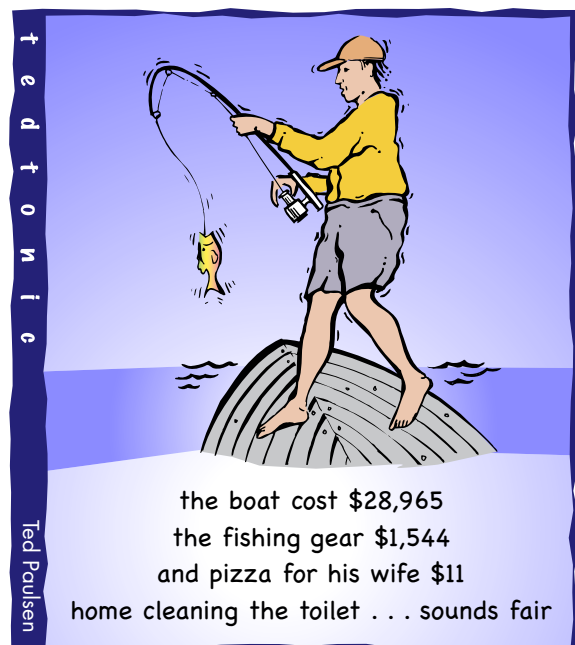
Lynn and Rich have been familiar figures at the club since they joined in 1999. Now master mariners, they've raced for years, first in a Cal 25, Sea Horse, then, more recently, in Wind Horse. And they're a force to be reckoned with on the race course. They were second last fall in their Chowder Series class.

What does Lynn do when she's not sailing? High on her list is horseback riding. She's been an accomplished equestrienne since she was a teenager. "I had my own horses," she explains, "but I gave them up when we started sailing, which I love, most of the time." She also enjoys cross country skiing and perennial gardening.

With all her multi-faceted energy, Lynn still realizes she

needs plenty of help from other members to make the club work, in her words, "as a tightly knit unit." She puts it this way: "I work full time and live 50 miles from the club, so I'd welcome any volunteers who want to take part in club operations and functions. We have a tremendous amount of talent here and we could accomplish great things if we put it all together and ordered 'Full Speed Ahead.'"

By **Jim Reyburn**, jreyburn1@msn.com



tedtonic® is a series of cartoons done by the editor of the Mainsheet that were published in "Artis" magazine - 2003 to 2007. The magazine went out of business in 2007 with his help. These will run from time to time if there is room.

Club Insurance Update And Service Of Alcohol Information

By Michael L. McDonnell, Esq.

At the Tuesday, January 17, 2012 Executive Committee Meeting, Carter Gowrie from the Gowrie Group, Westbrook, CT, provided an overview of the Club’s Insurance Coverage. This information is important to all club members so I have set forth below a few of the areas which we should all be aware of.

The insurance program we have is called the Burgee Program. This program was specifically developed for yacht clubs and sailing organizations. The program is managed by the Gowrie Group and the actual insurance company is the Chubb Group, and it is endorsed by US SAILING. According to Carter Gowrie, more than 50% of yacht clubs in the United States, 150 One-Design class associations, and hundreds of other sailing organizations are covered under The Burgee Program.

Some Important Proposed Limits

Property-	Building (Agreed Value)	\$ 514,614
	Deductible \$1,000	
	Docks and Float (Agreed Value)	\$ 328,005
	Deductible \$1,000	
Liability-	General Aggregate Limit	\$2,000,000
	Each Occurrence Limit (For Injuries/ Damages caused by Negligence)	\$1,000,000
	Medical Payment (Med Pay)	\$ 10,000
	Liquor Liability	\$1,000,000
	Marine General Liability Aggregate	\$2,000,000
	Marine Each Occurrence	\$1,000,000
Directors and Officers Liability	Max Combined Aggregate	\$1,000,000
Excess (Umbrella)		\$5,000,000
Flood Insurance	Building	\$ 292,800
	Deductible \$4,000	
	Contents	\$ 13,400
	Deductible \$4,000	

Coverage Highlights

1. Named Insureds:

Under the Burgee Program all club members, including beach members, are named insureds. This is significant because the insurance company (Chubb) treats all named insureds (our members) as if we own the property. Therefore, if any member were to bring a negligence claim for injuries sustained on the property, the insurance policy would not cover the claim. Almost all liability policies exclude claims by the named insureds to prevent collusion. The perfect example of this is in a homeowner’s situation where a wife falls down a set of stairs due to the fact her husband failed to tighten the handrail. If she sued her husband for negligently fixing the railing, the homeowner’s policy would not cover her claim because she is a named insured. Early on in the infancy of insurance, the insurance companies realized that when homeowners ran short of money, it was tempting for them to make a negligence claim to recover money and both insureds would substantiate each other’s version of what happened because they both would benefit from the recovery. Simply put – that is why people who own the same house don’t sue each other for injuries sustained in or around the house. They could sue but there would be no insurance coverage. However, keep in mind this is only relative to premises liability cases not automobile cases. Named insureds under an auto policy can sue each other for negligence.

2. Medical Payments:

Our policy also provides \$10,000 for payment of medical bills if someone is injured on the property without any question as to who was at fault. This is referred to as Med Pay and it is usually only available to individuals who are injured on the premises and have a potential negligence claim. Even though our policy does not provide coverage for negligence claims made by our members who are named insureds, the Med Pay coverage under the Burgee Program is available to members if they are injured at the club. I think this is an important benefit because if a member is injured at the club, they can seek immediate medical attention without any concern as to who is going to pay the medical bills. This would also be the case if a non member was injured on the premises. Med Pay is available on almost all property policies (all homeowner’s policies have it) because a long time ago Insurance Companies realized that if an injured person gets their medical bills paid quickly they are less likely to bring a negligence claim.

Alcohol Liability Information

We have alcohol coverage in the amount of \$1,000,000.

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Club Insurance Update – Continued from page 5

In Connecticut there is some confusion as to when a seller of alcohol and/or a club like ours can be held liable if someone is injured by another person who was intoxicated. In understanding such claims we all have to be aware that in Connecticut there is no cause of action for the negligent service of alcohol to someone over 21 years old. However there are three situations that have to be examined. These are general situations and each particular case is decided upon the specific facts surrounding the consumption of the alcohol.

- A. The first situation relates to a bar/seller of alcohol situation, the bar/seller can only be held liable under what we call a “Dram Shop” claim and the exposure is limited by statute to \$250,000. A Dram Shop claim is based upon the “reckless” service of alcohol. The person injured by the person who consumed the alcohol has to prove that the bar/seller served the person who was drinking when that person was visibly intoxicated. Therefore, if the club sells alcohol at a function, the club would more likely than not fall under the Dram Shop Statute and the club’s liability would be limited to \$250,000 and the person who was injured would have to prove that the club served a visibly intoxicated person.
- B. The second situation relates to what is referred to as a “Social Host.” This is a situation where people or a club who have an event/ party and alcohol is served at the event/party (but alcohol is not sold). As was the case under the Dram Shop situation, there is no claim for the negligent service of alcohol in a social host situation. In a Social Host situation, the person or club can only be held liable for injuries caused by an intoxicated person if the person or club allowed alcohol to be served to that person

when they were visibly intoxicated. Unfortunately, in a Social Host situation, liability is not limited and the entire insurance policy coverage is exposed. Due to the fact there is no limit on the exposure, anyone who has an event/party must be very diligent in monitoring the consumption of alcohol by their guests.

- C. The third situation involves the service of alcohol to persons under 21 years old. This is the most serious situation that the club can encounter. In Connecticut, you can be considered negligent if you serve alcohol to a person under 21 years old. The simple consumption of alcohol on the premises can be proof of the negligent service. However, the person/claimant who is injured by the person under 21 years old has to prove that the consumption of the alcohol by the person under 21 years old caused the person/claimant to sustain injuries. In Connecticut, a person under 21 years old is considered intoxicated if their alcohol blood level (BAC) is only .02. This usually only requires the consumption of less than a can of beer. Therefore, we all have to be very diligent in preventing anyone under the age of 21 years old from consuming alcohol at the club.

I hope this is helpful to everyone and if you have any further questions you can email me at mmcdonnell02@snet.net.

Answer to Rules Quiz

Boat P is penalized under Rule 2, Fair Sailing. Rule 60.1, Right to Protest; Right to Request Redress or Rule 69, Action, permits a third boat to protest an incident involving other boats. A boat that deliberately hails “Starboard” when she is on port tack has not acted “in compliance with recognized principles of sportsmanship and fair play.” (See ISAF Case 47.)

CLASSIFIED ADS

For Sale: Bandit – J24



- 1978 J24 Hull #50 – Asking \$4000
- Race Ready, 2008 Newport North Genoa, 2002 Shore Main, Blade & Spinnaker
- Excellent shape for Wednesday Night Racing. Refinished Deck & Topsides, All Hardware replaced with Harken Layout 2008

- NAVMAN Speed, Depth, Start Timer unit
 - Bottom sealed with barrier coat. Sanded each year and finished with VC Offshore
 - 1998 5 Hp Mercury outboard w/removable mount
- Jack: Home: 860-444-6332, Cell: 860-389-6370

Wanted - Self Tailing Winches

For Jib sheets on 26 foot boat.

Ted Paulsen, 860-586-8448