



Upper Keys Sailing Club Newsletter • P.O. Box 3154, Key Largo, FL 33037 • (305) 451-9972



from the commodore

RE: Bar Lock-Down, Self-Tabbing & Liquor Liability Insurance

At last month's Board of Directors meeting, Andy Sikora presented the recommendations of the Self-Tabbing Committee (I thank the committee for all their hard work). The basics are as follows: The liquor/alcohol inventory will remain under lock and key and some form of "lock box" will be obtained where the bar keys will be accessible to those members who wish to access club inventory during non-operating hours. A basic system unfortunately does not provide any accountability as to who is gaining access to our inventory and alternative more elaborate systems are being researched at this time and may be several thousand dollars. Additionally, this system does not address any inventory shrinkage that may occur during non-operating hours, which based on our current system of full bar lock-down and no-self-tabbing has been rectified.

As was noted in previous discussions about this issue, an alternative insurance policy was made available by our insurance agent for approximately \$20 more per year, which would allow member self tabbing during non-operating hours. Unfortunately, after further questioning and discussion by various Board members it was discovered that this policy has half the limits of our current No-Self-Tabbing Policy. Currently, we are insured for \$1,000,000 per occurrence and \$2,000,000 aggregate and pay approximately \$1,300 for this policy (which stipulates that bar must be locked down during non-operating hours, no-member self-tabbing, and designated bartender not to drink while serving). If we simply change policies we would be dropping our coverage down to \$1,000,000 per occurrence and \$1,000,000 aggregate, and most of your Board members were not comfortable with this added exposure to Club assets. In order to keep the same coverage we had to increase the per occurrence amount from \$1,000,000 to \$2,000,000 (due to the fact that no insurance company was willing to write a policy of \$1,000,000/\$2,000,000 based on our "old ways" of allowing members to self-tab). Basically, an identical insurance policy with the same limits is not available. So it was decided in order for the UKSC to allow self-tabbing for those select few members who wish to gain access to UKSC inventory during non-operating hours, that we needed to

at least have the same coverage as we now currently have in order to protect UKSC assets. The cost for this additional coverage is \$1,000 more than what our current policy is or just over \$2,300 annually.

In summary, the UKSC will now obtain a cheap "zero accountability" lock box, and research the alternatives to this system, which may be costly, and spend an extra \$1,000 of your dollars on an alternative insurance policy so that a select few can tab themselves a drink on Tuesdays and Wednesdays. In today's economic times with lower revenues and tighter personal budgets any prudent business person would look at the cost/benefit analysis of this situation and determine that the added exposure for the revenue generated would not be a proper use of Club assets.

Jerry Creasman



from the fleet captain

The 2nd Portsmouth fall series race will be Sat. 10/10. Skippers' meeting @ noon and first flag @ 12:55. On Sunday 10/11 is the annual Columbus Day PHRF Regatta. Skipper's meeting @ noon and first flag @ 12:55.

We're getting into a very busy time of year with regattas happening more and more frequently. The only way we can hold regattas is by having race committee. If you haven't done it in a while please sign up. PHRF sailors are welcomed and encouraged to do race committee for the Portsmouth races and the Portsmouth racers are encouraged to sign up for the PHRF races. So if you're not racing, please join us on the water as part of the race committee.

Check your plugs!

Jim Enright



for our troops

A donation box has been set up at the clubhouse with a suggested list of needed items to send care packages to our troops overseas at Thanksgiving. Please check it out and give what you can. For more information, contact Bonnie Stanford.



from the vice commodore

TOTAL MEMBERS	138
REGULAR	92
ASSOCIATE	42
JUNIOR	4

MaryLou Chambers

new members



Pete Peters and Denyse McElroy
voted in at the 08/27/09 meeting



race committee

We've only got a few races in October, so there are only a few chances to get out on that committee boat and watch the fun! It can be very exciting on the committee boat sometimes, especially in the big boat races. Some of you are only ONE RACE AWAY from your gold anchor hat bling: Inger Hansen, Kim Hamilton, Mike Hughes, Larry Koenig, Helen Koenig, Chip Short and Andy Sikora – come on down! We need committee for the October 10 PORTSMOUTH SERIES RACE, the October 11 PHRF RACE, the October 24 PORTSMOUTH SERIES RACE and then the really fun one at the end of the month, the Halloween All-Comer's on October 31. Who knows what the Fleet Captain has in store for us that day? Give Ginette Hughes (ginette330@bellsouth.net) or Barb Short (barb@the-helm.com) a shout out to sign up!

Fall is in the air...

swap shop

Send your ads for Swap Shop to Sara Kahler
(sarakahler@aol.com)

WANTED. **Storage for a Hobie trailer.**
Pete Peters, ppeters@mkainc.com

WANTED. A **Jib Sheet for my Flying Scott.** Bob Bartz - 305 853-6962 after October 22.

WANTED. Looking for a **used Sunfish dolly.** Does not have to be perfect, but should be in relatively good condition. Contact Geri Smith 853-0989 or gssmth42@gmail.com

WANTED. **Used sail** that isn't good for sailing anymore. Contact Leah White 305 619 5353.

FOR SALE: **Travel trailer**, 29 foot Mallard by Fleetwood. Good condition. \$5000 or BO. Contact Leah White 305 619 5353 for more info.

FOR SALE. **Bowflex Xtreme**, good condition, \$700. **Baby Pack and Play** \$10.00. **Large plastic travel cage for pets** \$25.00.
Kim Hamilton 305-394-0643 or Hamilton3512@bellsouth.net

FOR SALE. Downsizing-**many items for sale**-scuba gear, new electric stove w/matching microwave (blk & ss), tools, 6 burner Kenmore Elite Gas Grill, 2 Burner Outdoor Propane "Stove", 24" Ladder, 8 bottle counter-top wine cooler, sewing machine, Kayak (woman's size) – Please call 451-4999 for apt. Nancy

FOR SALE. **Hobie Wave #50** This is Mary's boat and has decided to retire from sailing, and is newer than mine. Comes with a Hobie sail that looks like Leah's. \$3000, but if you will race regularly with our fleet, \$2500.
Rick White 305-453-0255 or rick@catsailor.com

FOR SALE. **Upright freezer**, good for bait or pet food storage. \$25. Contact Leah White 305 619 5353

FOR RENT: **2 Bedroom, 1 1/2 bath, 14 by 60 mobile home** on large private lot. Front and back screened porches, new kitchen with s. s. appliances, nice neighborhood with boat ramp close by. \$1,100.00 per month. Contact Leah White 305 619 5353 for more info.

FOR RENT. **One or two bedroom/one bath apartment** in a quiet and private Key Largo (MM 103) neighborhood. Partially furnished or unfurnished, Washer/Dryer, Full kitchen. Includes all utilities, Satellite TV and Wi-Fi Internet. Access to pool. Call Chip or Barb at 305-434-8984

other events of interest

October 10—11, 2009	LV Columbus Day Cruising Regatta www.columbusdayregatta.net
December 3—6, 2009	Hobie Wave Nationals, Founders Park Call Chip or Barb, 305-434-8984
January 15—18, 2010	Tradewind Midwinters, Founders Park Call Chip or Barb, 305-434-8984



mark sorenson youth sailing program



Our Green Fleet is working hard at practice in preparation for the River Romp Regatta in Ft. Meyers Oct 17—18 and for the Miami Yacht Club Fall Harvest Regatta October 24—25. We welcome Hernan Peralta as our new coach and after just 3 weeks can see great improvement in our race team. Thank you to all club members who have enjoyed the dessert/donation table on TGIF. Every bit helps. Don't forget to sign up for our big Spaghetti Dinner fundraiser Oct 23rd. We look forward to a winning season. Pictured are Ryan Guth, Ben Althouse, Sam Baker and Coach Hernan. Not pictured are Luke and Chis Slosar. We are glad to have them back.

Lynda Munshower



board of directors

Commodore	Jerry Creasman
Vice Commodore	Marylou Chambers
Rear Commodore	Bill Ellis
Fleet Captain	Jim Enright
Treasurer	Judy McGraw
Secretary	Sara Kahler
2-year Director	Pat McLaughlin
Director	Barbara Bauman
Director	Larry Koenig
Director	Mark Leffler
Director	Joe Worley
Youth Sailing	Lynda Munshower

upcoming events

October 2009	
Columbus Day Regatta Portsmouth/Fall Series #2	Saturday, 10/10—Sunday 10/11 Saturday, 10/10 Skippers' mtg. noon, 1st flag 12.55 p.m.
PHRF	Sunday, 10/11 Skippers' mtg. noon, 1st flag 12.55 p.m.
Membership Committee Mtg.	Tuesday, 10/20, 7:30 p.m.
Board of Directors Mtg.	Thursday, 10/22, 7:30 p.m.
MSYSP Spaghetti Dinner	Friday, 10/23, 7 p.m.
Portsmouth Fall Series #3	Saturday, 10/24 Skippers' mtg. Noon, 1st flag 12:55 p.m.
Halloween Party and All-Comers Race	Saturday, 10/31 Karaoke Saturday evening with DJ Dave
November 2009	
General Membership Mtg.	Friday, 11/13 Covered dish, 7 p.m., Mtg. 8 p.m.
Dockmasters Regatta Portsmouth/Fall Series #4	Saturday, 11/14—Sunday 11/15 Saturday, 11/14 Skippers' mtg. noon, 1st flag 12.55 p.m.
Dinner PHRF	Saturday, 11/14, 7 p.m. Sunday, 11/15 Skippers' mtg. noon, 1st flag 12.55 p.m.
Membership Committee Mtg.	Tuesday, 11/17, 7:30 p.m.
Board of Directors Mtg.	Thursday, 11/19 7:30 p.m.

volunteer opportunities

Each Director on the Board is responsible for events during the year, and our members also sponsor regattas. Here is a list of the events and the assigned person. Step up and help out as a volunteer.

October 10-11, 2009	Columbus Day Regatta—Sara Kahler
October 31, 2010	Halloween All-Comers—Joe Worley
November 14-15, 2009	Dockmasters' Regatta—Pat McLaughlin
November 21, 2009	LUKI—MaryLou Chambers
December 5-6, 2009	Flail & Sail—Jerry Creasman
December 26, 2009	St. Nick's All-Comers—Mark Leffler
December 31, 2009	New Year's Eve—Jerry Creasman
January 1, 2010	New Year's Brunch and Hangover Regatta—Pat McLaughlin
January 8-10, 2010	Key Largo Regatta—Jerry Creasman
January 15-17, 2010	Dead Dogs & Tin Whistles—Ginette Hughes
January 30-31, 2010	Mark Sorenson Championship—Lynda Munshower
February 6-7, 2010	Commodore's Regatta—Jerry Creasman
February 19-21, 2010	JY15 Midwinters—Barb Short
February 25-27, 2010	Force Five Midwinters—Tom Trump
March 13-14, 2010	Marlin Cup—Sara Kahler
March 20-21, 2010	Glander Cup—Bill Ellis
April 3-4, 2010	TIB Regatta—Larry Koenig
April 10, 2010	President's Cup—Barbara Bauman
April 11, 2010	Easter Brunch—MaryLou Chambers
May 1, 2010	Change of Watch—Jerry Creasman

TGIF 09/11/09 hosted by Sharon Berry



A good time was had by all at the TGIF hosted by Sharon Berry. Contributions went to the kitchen remodeling fund. Sharon served a delicious light dinner including a Salad Fest of pasta salad, potato salad, chicken Caesar, and avocado-shrimp salad. For the carnivores, there was ham and rolls. And dessert was Key Lime cake and jelly roll. YUM. Thank you, Sharon!

TGIF 10/02/09 MSYSP Dessert Table



Our junior sailors and their parents are providing a dessert table at every TGIF as a fund-raiser. There is a donation box on the table with the desserts. Come join your friends and help our youth sailing program at the same time.