

THE ANCHORLINE

NASHVILLE'S OLDEST YACHTING MONTHLY

HARBOR ISLAND YACHT CLUB

July, 2002
Volume 34, Number 6

Commodore's Comments

Officers

Commodore - Joe Ballard
Vice Commodore - Patti Miller
Secretary - Nelson Miller
Treasurer - Fred Beesley
Rear Commodore - Rob Hempel

Board Members

Kent Martin
Randall Butler
Andy Griswold



COMMODORE COMMENTS

Come one, come all . . . Harbor Island Yacht Club is preparing for another fun-filled Fourth of July Picnic. Kent Martin is hard at work organizing this year's event. Sad to say due to a quirk of business, I will not be able to attend. Instead I will be traveling to South Alabama for a Friday Seminar.

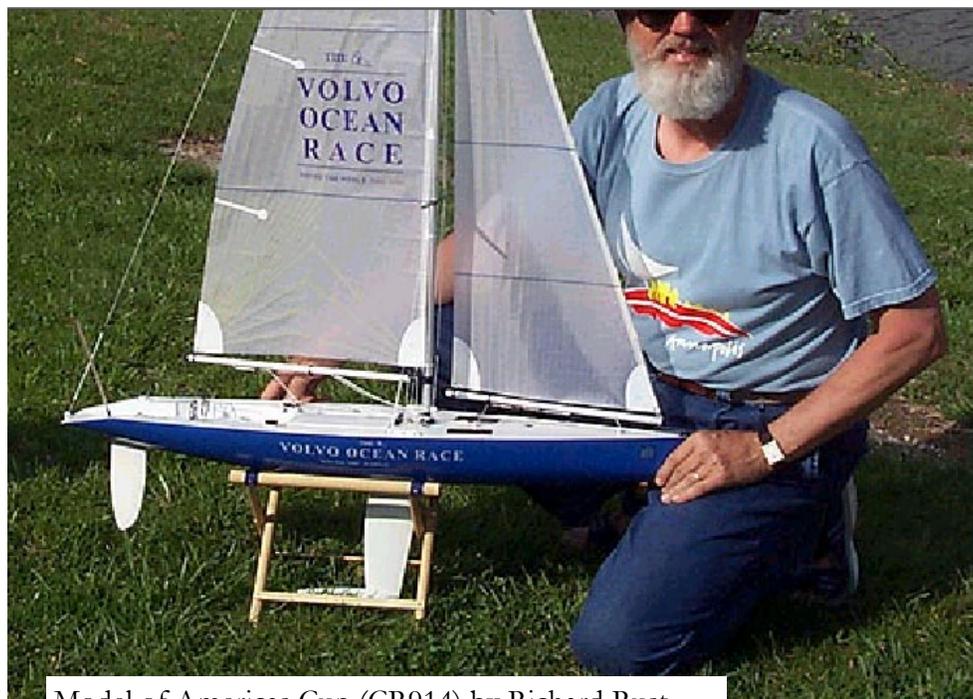
Billy Sumner joins Ross Bryan as one of 26 Distinguished Engineers and Builders in Tennessee. I dare say, we are the only 125-member non-engineering organization that has two members being recognized as one of these 26. I have known Billy

Harbor Master - Tom Allen
House - Dianne Bronner
Grounds - Kent Martin
Youth Sailing - Bill Killebrew
New Members - Gary Markham
Cruising Fleet - Al Bronner
Race Committee - Chuck Konesky

Clubhouse Phone 758-9909

Inside this issue:

Lady Luck Results	3
Sea Scouts	4
Summer Series	5
Top of Hill clean up	5
July 4 Celebration	7
Letter to the editor	8,9
Le Ceil	10
Dock Wait Lists	11



Model of Americas Cup (CR914) by Richard Rust

since joining Barge, Waggoner, Sumner and Cannon, Inc. in 1986. Billy is one of the founding members of Barge, Waggoner, Sumner and Cannon and still comes to the office. He has given me some great books on boating and a great set of charts. Thanks, Billy!

You may have noticed that all mooring balls now have numbers on them. The artwork was by Tom Allen and the number assignment by me. I don't know how Tom did it but we have 2 sets of moorings with duplicate numbers. I told Tom he shouldn't be drinking all my beer. See you at the Club.

The Missing Volunteer

There was a most important job that needed to be done
No reason not to do it—there was absolutely none.
But in light of matters such as this, the thing you have to ask
Is who exactly will it be to carry out the task.

Anybody could have told you, but everybody knew
That this was something somebody would truly have to do.
Nobody was unwilling, everybody had the ability,
But nobody believed that it was his responsibility.

It seemed to be a job that anybody could have done,
If anybody thought he was supposed to be the one.
But since everybody recognized that anybody could,
Everybody took for granted that somebody would.

But, nobody told anybody, that we are aware of,
That he would be in charge in seeing that it was taken care of.
Nobody took it on himself to follow through
And do what everybody thought that somebody would do.

When what everybody needed so, did not get done at all,
Everybody was complaining that somebody dropped the ball.
Anybody then could see it was an awful shame,
And everybody looked around for somebody to blame.

Somebody should have done the job, and everybody would have,
But in the end nobody did what anybody could have.

-Charles Osgood

HIYC is operated by a group of dedicated volunteers.
Will you call the Commodore and volunteer?

LADY LUCK REGATTA SPONSORED BY WEST MARINE

HIYC hosted a very successful Lady Luck Regatta on Saturday June 8th. Seven boats, skippered by ladies, turned out for the regatta. The boats competed in two fleets, spinnaker and non-spinnaker. The winds were very cooperative with a nice breeze filling in about 7-8 with gusts up to 10. The race was very competitive with only nine seconds, on corrected time, separating the first and second boats in the spinnaker fleet.

West Marine and HIYC sponsored the regatta and provided gift certificates to the top three winners in each fleet. *Please stop in West Marine and thank them for their sponsorship.*

Following the race, we had a party with lots of food and drink to celebrate the ladies and their crews. Thanks to all those that helped with kitchen duties! I never could have done it without you.

I am very thankful to the following people who helped me with the race committee:

- ***Rodney Beason** and **Bryan Bismark** who were on BB2.
- ***Fred Kimbrell, O.L. Shultz, Glenda Johnson and Jan McCormick** who helped me on Moon Pie.
- ***O.L. Shultz** for his outstanding computer skills.

Congratulations to **Jody Martin** for taking the **overall trophy** and to **Diane Bronner** who won the **Joan Waterfield Memorial trophy** (beautiful silver tray) for most improved lady skipper.

The race results are included in this issue of the Anchorline.

~Joy Kimbrell~
Regatta Chair and PRO

CLASS	SKIPPER	BOAT	PHRF	ELAPSED TIME SEC	TCF	CORRECTED TIME	POSITION	OVERALL POSITION
Spinnaker	Martin, Jody	Albin 30	186	6656	0.951087	6330	1	1
Spinnaker	Howard, Peyton	S2 9.1	135	6203	1.021898	6339	2	2
Spinnaker	Benz, Kelley	O'Day 28	189	6710	0.947226	6356	3	3
Non-Spinnaker	Bronner, Diane	Pearson 28	204	7540	0.928382	7000	1	4
Non-Spinnaker	Zimmerman, Heidi	Hunter 30	198	7572	0.935829	7086	2	5
Non-Spinnaker	Lainhart, Ramona	Nautilus 36	177	7434	0.962861	7158	3	6
Non-Spinnaker	Shaw, Tracy	Pearson 26	222	8465	0.906736	7676	4	7

SEA SCOUT NEWS

Andy and Cathy Griswold

July

School's out for most of the kids and summer's fun is in. During the month of June we're meeting at the club on Wednesday evenings after sail camp. Two of our 19 year old scouts are U.S. Sailing certified Small Boat Instructors (Drew and Phillip). They're working at HIYC's sail camp, along with (Justin) who is volunteering at the camp. The Wednesday evening meeting time works out so that they can attend our meetings in June. In addition, Bryan, Joy and Fred Kimbrell's nephew, is working at sail camp. He is also joining us on Wednesday evenings. He's joined a Sea Scout Ship in his home town, and we're glad he can join us while he's in town. In the past we have made Friday evenings our summer meeting night but with the changing dynamics of the group it now appears that Friday is "Date Night". Seems to me that when I was dating, taking a girl out on the lake made for a good evening (Andy: you mean "cheap" date don't you? Cathy). But then that was not with a bunch of other people (Scouts) on the same boat.

With our busy schedules I was feeling like the kids had scattered to the four winds. Family activities have taken a good number of the kids out of town. But, at our first summer meeting we had a real good turn out of scouts. With the clubhouse already set up for sail camp we did not even have to put up any chairs. We elected new officers and then worked on trip planning. It was fun watching the proceedings as the officers were nominated and then elected. As is usually the case things did not go as "I" expected. That is to say the new officers were not the ones I thought would be elected. But then my perspective is not the same as that of the scouts. After the meeting, Phillip (our current Boatswain) had to ask Bryan how our Sea Scout Ship compared to the other one he is a member of. To Phillip's surprise (and happiness) Bryan stated that our group was more organized. We hope to get things to the point that a short meeting can be followed by a short sail. There's just nothing like taking advantage of the longer evenings of summer.

We're also continuing our fund raising efforts but this is getting more difficult. Remember I stated that a lot of the kids have other weekend activities during the summer. But hopefully we will get enough to at least wash a few more boats during the summer. The interest is there and we just have to stay on top of the scheduling.

Additionally, three of our scouts (Ariel, Brandi and Brittany) left on June 12th for a mission trip to Mexico. They are building a house for Habitat for Humanity. I know they will come back tired but filled up with good experiences.

On July 7th we leave for our summer trip. Boy I can hardly wait. Till then we hope to see you on the water.

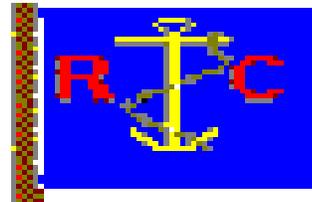
Andy & Cathy Griswold

**HARBOR ISLAND YACHT CLUB
SUMMER SERIES FOR CRUISERS
SPONSORED BY WEST MARINE**

Race #3: *Double Handed Regatta*: Saturday July 13, 2002; Joe Ballard; Regatta Chair and PRO.

Race #4: *End of the Summer Regatta*: Saturday August 10, 2002; Cully Ward; Regatta Chair and PRO.

Questions? Contact the Regatta Chair for the race.



**TOP OF THE HILL
CLEAN-UP
SECOND NOTICE**

All items stored on top of the hill must be identified by its owner. The owner must tag, paint or otherwise clearly label the item with their name. Any items not so identified by September 30, 2002, will be subject to disposal at the Board's discretion.

Please contact any board member if you have questions.

HIYC EXPENSE ANALYSIS 1997 THRU 2001

EXPENSES	1997	1998	1999	2000	2001	AVG. % CHANGE
HOUSE	11448	11409	13320	14288	16047	9.00%
HARBOR (5)	2377	874	931	530	1503	20.91%
INSURANCE	5329	5576	5562	7267	6521	6.19%
TAX & RENT	8597	7757	10867	11075	11379	8.75%
GROUNDS (6)	2052	1525	2069	2446	4801	31.11%
RACE COMMITTEE	4502	1853	7993	1181	5327	134.59%
REGATTAS	443	793	227	491	323	22.31%
SOCIAL COMMITTEE	973	934	2329	1899	1824	30.75%
TREASURER	1503	1892	1312	1403	1639	4.74%
COMMODORE	764	871	681	759	1342	20.09%
JR PROGRAM	0	2000	2000	5876	4000	40.47%
YEARBOOK	0	978	1503	0	0	-
DEBT SERVICE	0	10000	10000	10000	10224	-
INTEREST PAID	0	0	0	0	0	-
IROS	0	0	0	499	33	-
MISC. / PROJECTS	38	70	0	0	68	-
SALES TAX PAID	3873	3863	4582	5056	4887	6.34%
DUES TO ORG.	170	0	200	415	595	-
CONSTRUCTION (2,3,4)	2680	3860	3494	850	7396	182.23%
ANCHORLINE	4065	4751	5508	3980	7531	23.58%
TOTAL EXPENSES	48814	59007	72578	68015	85440	15.80%

INCOME:						
DUES	53277	65632	68098	68490	52123	0.91%
INIT. FEES	3773	7162	4325	4225	3080	5.20%
REGATTAS	189	0	0	0	0	-
SOCIAL EVENTS	0	0	0	0	0	-
SHIP'S STORE	61	0	0	0	0	-
PRIVATE DOCKS	0	0	0	0	0	-
INTEREST	805	782	1209	1691	1421	18.91%
MISCELLANEOUS	1021	850	1339	492	430	-8.75%
LOAN (1)	0	0	0	0	0	-
ALREADY TAXED	629	1591	1388	816	1764	53.74%
SALES TAX	4810	6249	6046	6034	4586	0.62%
INCOME TOTALS	64566	82266	82405	81748	63404	1.09%

ITEMS NOTED BELOW HAVE BEEN OMITTED FROM THIS ANALYSIS. THESE ITEMS ARE CONSIDERED "ONE-TIME EXPENSES OR CAPITAL IMPROVEMENTS" WHICH SHOULD NOT BE INCLUDED AS A PART OF THE ANNUAL BUDGET ANALYSIS.

- 1) IN THE "LOAN" CATEGORY A \$44,500 INCOME WAS REPORTED IN 1997 AND \$5,500 IN 1998, BASED ON THE SALE OF BONDS.
- 2) IN THE "CONSTRUCTION" CATEGORY, APPROXIMATELY \$73,000 WAS REPORTED IN 1998, FOR THE SEAWALL.
- 3) IN THE "CONSTRUCTION" CATEGORY, APPROXIMATELY \$5,000 WAS REPORTED IN THE 2000, FOR AN ADVANCE PAYMENT ON THE LASER DOCK.
- 4) IN THE "CONSTRUCTION" CATEGORY, APPROXIMATELY \$12,500 WAS REPORTED IN THE 2001, FOR A PAYMENT ON THE LASER DOCK.
- 5) IN THE "HARBOR" CATEGORY, APPROXIMATELY \$2,000 WAS REPORTED IN THE 2001, FOR THE NEW HOIST.
- 6) IN THE "GROUNDS" CATEGORY, COSTS WERE REPORTED IN THE 2001, FOR STORM DAMAGE AND TREE REMOVAL.

HIYC 4th of July Celebration

Join us for a Grand Old Fashion 4th of July

With games, prizes, and picnic.

Compete for prizes in games of skill and talent like:

- Croquet Tournament
- Dingy Rowing Contest
- Tug a Boat Relay
- Greased Watermelon Contest
- Egg Toss
- Boat to Boat and Fleet to Fleet Water Balloon Fight
(We will provide over 1000 biodegradable water balloons, you provide the boat and crew)
- Boat Decorating Contest

Get to the club by 2pm, We will be getting a late lunch of ham burgers, hot dogs, corn on the cob, cole slaw, chips, cold drinks and lemonade ready.

Sign up for the games you want to enter and let the fun begin. We will end the evening with a flotilla out onto the lake to watch the fireworks from the water.

On Wednesday Night, July 3, Hendersonville will have a Fireworks display up in Drakes Creek.

On Friday Night, July 5, Cedar Creek Yacht Club will have a Fireworks Display.

Personal fireworks will not be permitted at HIYC at any time

HIGHER DUES OR NOT , O. L. Shultz 05/18/02

Some of you ask me to put in writing what I said about a dues increase at the last quarterly meeting. The presentation does contain a lot of numbers making it difficult to follow orally. It is a little different slant though, in that it looks at the actual expense and income numbers taken from our official records for the period from 1/1/96 to 4/1/02.

Thanks to our Treasurer and actually our Treasures, Fred and Anne Beesley for their long term efforts in establishing and maintaining the good records we have and for furnishing them for the observations made below.

These figures deal with averages and I briefly pointed out the potential risks in dealing with averages. Peaks and valleys in trends, that might deserve special considerations become opaque with averaging.

Another warning. This is admittedly a "give me the figures and I will prepare the statistics" kind of presentation. Even so, here goes. Hang on.

Average Expenses / yr 5 yrs 96 - 00 "A" \$77,747	Average Income / yr 5 yrs 96 - 00 "A" \$87,708	Income less Expenses "A" \$9,961
Average Expenses / yr Last five quarters Annualized "B" \$92,946	Average Income / yr Last five quarters Annualized "B" \$73,700	Income less Expenses "B" (\$19,246)
Expenses Last five quarters annualized less average ex- penses for 5 yrs 96 -00. B less A \$15,199	Income last five quarters an- nualized less average income for 5 yrs 96 - 00 B less A (\$14,009)	

() means negative or minus

The frightening tabulation above presents AVERAGE ANNUAL expense and income figures for two periods. One period is the five years including 1996 through 2000. Call that A. The other is the last five quarters annualized beginning Jan 1, 2001 to Apr. 1, 2002. Call that B . Now dig this.

The average annual expense in A (to the nearest \$100) was \$77,700, and the average annual income in A was \$87,700. In other words, our income during the average year in A, was \$10,000 more than we spent!! That is rather confirmed by the cash balance of \$64,576 on 1/1/01 or at the beginning of the B period. Then, almost suddenly, in B the income was (\$19,200) less than we spent!! Start the pumps!! We're sinking fast.

To generate such a drastic change from an excess of \$10,000 per year to a deficit of (\$19,000) per year was partially due to the (\$14,000) loss in income from \$87,700 in A to \$73,700 in B. That drop was largely due to timing of loans to the club by members. During A that loan income, while mostly a lump income, averaged \$10,000 per year. During B it was zero. The other \$4,000 income drop from A to B was mostly due to a dues drop of \$2,100 and an initiation fee drop of \$1,800. The other \$100 net drop comes from smaller items like Sales tax, Misc, Interest, Ships store, Already taxed and Going to be taxed. Here's more bad news.

The other contributor to the A to B change from an excess of \$10,000 to a deficit of (\$19,200) was expenses. They went up \$15,200 per average year from A to B. In A we spent, including a \$74,000 sea wall, \$77,700/avg yr. In B we jumped to \$92,900/avg yr. What did we build? Here are some of the expense INCREASES from A to B that totaled more than the \$15,200. (In thousands) House from 12.6 to 17.5; Anchor Line 4.5 to 9.0; Tax and Rent 9.0 to 12.9; Debt 6.0 to 8.2; Grounds 1.9 to 3.9; Jr Sailing 2.0 to 3.2; Commodore .7 to 1.9; Harbor 2.1 to 2.8. These expenses add up to an expense INCREASE of \$20,800 but with the reduction of construction expenses from \$20,000 per year to \$16,000 and reductions in items like; Regattas, Race Committee, Treasurer, Year Book and Misc., the net increase of \$15,200 resulted. Quickly now, close the Bilge Valves!!!

In 2002, the approved budget and estimated income is \$75,220. To match that the B expenses need to drop roughly \$18,000. The new budget recognizes that, with a construction drop from \$16,000 in B to the budget figure of \$2,300. That leaves about \$4,300 more to be reduced. With the exception of **Debt and Jr Sailing**, some of that was found among those listed in the above \$20,800 A to B increases. From B to Budget, those values are: House 17.5 to 16; Anchor Line 9.0 to 5.5; Tax and Rent 12.9 to 11.0; Debt 8.2 to 10, Grounds 3.9 to 3.0; Jr Sailing 3.2 to 4.0; Commodore 1.9 to 1.3; Harbor 2.8 to 2.0. Other increases and decreases along with the construction drop add up to the \$18,000 decrease, B to Budget. This permits a balanced budget, payment of the \$10,000 debt and **significant increases** over the A period in the above items such as the House, Jr Sailing, Anchor Line, Grounds, Commodore etc. Note how unstable our Taxes and Rents are; going from 9 to 13 to 11?? **Sit. Stay.**

We started the first of the B period with a cash balance of \$64,576, but with significant withdrawals (income less expenses), totaling (\$24,057) in the last five **quarters** since, leaves us a balance of \$39,464? Clearly, our income and spending patterns in the past five quarters have been so unusual and drastically different that they appear unqualified for the most part, as justification material for a dues increase in the order of 25%

Lacking any firm association between the proposed dues increase and concrete long range planning projects with price tags, and grasping at subjective arguments like: "things are going up" and "we have a bargain", it appears the proposed 25% increase is excessive. That would move the budget from about \$75,000 to around \$94,000!!!. Instead, it is suggested we steer steadily ahead, stay within the 2002 budget as approved, use some of the \$39,464 cash reserve if necessary, continue with our existing dues structure, look for a stronger economy, attract new members, and look forward to 2003 when we will have no debt and in reality \$11,000 more to spend. (10+1; the debt denies 10% revenue). That is a 15% increase!!!! This ship will easily stay afloat pretty much like it is. We just need to overhaul the pumps and more carefully tend those valves in the bilge.

Thanks , **OL**

The Adventures of LE CEIL

Friends at HIYC,

The Exumas were prettier than we imagined. After 3 days in Georgetown, we either anchored or took a mooring ball each night at a different island until we reached the Berry Islands. The pace was a little fast, but there is just so much to see and so little time.

The first night was spent at a roly anchorage at Steventon, a small settlement on the northern part of Great Exuma. We spent the day snorkling in gin clear water over some of the most beautiful and unspoiled reefs in the world. Our next stop was Farmers Cay (55 souls)...This is the place you see in the post cards...Roosevelt Nixon of the Farmers Cay Yacht Club greeted us with a ice cold "Kalik", and a warm smile. Next was Staniel Cay. This is where the movies, "Thunderball" with James Bond, and "Splash" with Daryll Hanna were filmed. We snorkled in the cave where 007 was marooned at the end of the movie...beautiful. From there we sailed to Warderick Cay, home of the Exuma's National Park Office, which is responsible for protection of the land and seas in the middle Exumas. It's like the diamond in a string of beautiful pearls. We took a hike around the island, with a stop at Boo Hill where cruisers have deposited memorabilia over the years. Bannanaquits, tiny vibrant-colored birds, would land on our decks for bread crumbs, Bahamian Mockingbirds woke us with a morning song, while Nurse Sharks and Rays glided underneath our hull. Our next destination was Ship Channel Cay, but first we stopped at Allen Cay which is home to a prolific community of Rock Iguanas. As soon as our dinghy hit the shore, we were charged by a mob of huge lizards, hoping for a snack--thank goodness their eyesight isn't 20/20 but even still, they have amazing speed and a few times Ceile headed to the ocean for protection. Most of these iguanas are the size of Yorkshire Terriers, except butt-ugly. That night we anchored at Ship Channel Cay for our 6 hour sail to Nassau where we docked at Yachthaven Marina. You either love Nassau or hate it...we had a great time. We dodged the cruise ship crowds, and learned to say "no" to street vendors. In between, we enjoyed seeing interesting historical sites, and making new friends. After 3 days on New Providence we had a 6-hr downwind !

sail to Chubb Cay in the Berry Islands. The guidebook said that the anchorage had questionable holding because of a scoured bottom, but after planting our hook and backing down, we felt comfortable. We decided to dinghy into the marina and noticed a beautiful red hulled saliboat which Thom thought might be "Comanche", Ann & Fred Beasley's family boat. After close scrutiny (the Indian head under the bowsprit confirmed our certainty) we asked the lady on the boat if she knew Ann Beasley, and she said she was Anne's sister-in-law. The world really is small! Our plans were to leave Chubb Cay at 3 a.m. to arrive at the Banks by sunrise, so we went to sleep early only to be awakened about 9:30 p.m. by Thom's suspicion that Le Ciel was moving. Unfortunately, it was true. (Never underestimate the guide books!) Our anchor had drug almost 1/2 mile and we'd missed the boat behind us and hadn't hit "Mama Rock" yet! Reanchoring in the dark is NO fun, let me tell you. We did leave at 3 a.m. and had great east winds, as we sailed wing and wing across emerald green water 10 to 15 feet deep to our final destination in the Bahamas, Gun Cay, before crossing the Stream. We had planned to get a few hours sleep before a 10 PM departure across the Gulf Stream, but at 9 our anchor drug (again!), the result of a broken fluke...so we headed west. After a early morning arrival at Fowly Rock, we entered Hawks Channel for a pleasant trip down to Marathon. Upon arrival the champagne flowed as we celebrated our return home. We are now enjoying a few weeks here. We look forward to seeing everyone in mid June.

Sea ya, Thom & Ceile Garrison
s/v Le Ciel

Wait lists as of this issue of the Anchorline

Wood Docks	Concrete Docks	Plastic Docks	Temporary Slips	Mooring
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Dock Admirals

Allan Mirse Dave Ausbroks P. R Esterling

Maxwell	Jahrling	Jahrling	Boroviak	None
Bronner	Beason	Vague	Maxwell	
Schiele	Vague	Boroviak	Bronner	
Vaughn	Boroviak	Campbell	Schiele	
Todd	Joyner	Joyner	Todd	
Sullivan	Maxwell	Maxwell	Liles	
Liles	Bronner	Bronner	Brewington	
Brewington	Schiele	Schiele	Anderson	
Mashburn	Tempelmeyer	Tempelmeyer		
	Vaughn	Vaughn		
	Todd	Todd		
	Sullivan	Sullivan		
	Liles	Liles		
	Brewington	Brewington		
	Mashburn	Mashburn		



Well the lazy days of summer have arrived. We have had mild weather and some wonderful breezes over the past several months. I have lived in middle Tennessee for some ten years and I can't remember a better season for sailing. HIYC is special. It is our escape.

As anticipated we have more debate on the issue of a dues increase. If you have an opinion please share it with your fellow members with a letter for the anchorline. The venerable OL Shultz has provided us with an excellent verbal exercise on page 8 and 9. OL, you should have been a journalist!

Mary and I will be cruising the waters of Alaska when you receive this issue so your complaints (or compliments) will have to wait for several weeks.

Regards, Nelson

Nelson Miller, Secretary/Editor
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HIYC Gate Code
#1955

August Anchorline deadline: July 9 , 2002

Harbor Island Yacht Club

Nelson Miller, Secretary/Editor
820 Hunters Hill trace
Old Hickory, TN 37138



Harbor Island Yacht Club



VISIT OUR WEBSITE!
<http://www.hiyc.org>

CALENDAR

- Family Fun Day **July 4**
- Board Meeting **July 9**
- Summer Series 3rd Race **July 13**
- Summer Series 4th Race **Aug 10**
- Quarterly Meeting Potluck **Aug 11**
- Board Meeting **Aug 13**
- Jr Laser/Opti End of Summer **Aug 17**
- Cruising Fleet Shrimp Boil **Aug 24**
- Iron Skillet **Sept 7**
- Opti Regatta **Sept 7**
- Board Meeting **Sept 10**
- Muller Wine Regatta **Sept 14**
- Lotsa Lasers **Sept 21 to 22**
- PPYC Windmill Dist. **Sept 21 to 22**



Photo's from the archives—donor unknown but appreciated