



CITIZENS FOR FLORIDA'S WATERWAYS

Volume 24 - Issue 5

September/October 2017

Citizens For Florida's Waterways promotes the need for responsible use of Florida's waterways. Our primary objective is to encourage coexistence among recreational and commercial boaters, the marine industry, property owners and the environment. Citizens For Florida's Waterways advocates education in the safe and considerate use of watercraft with respect for our marine environment and conservation.

Our 22nd Annual Poker Run Saturday, September 23 - CANCELLED The Impact of IRMA – Too Much to Overcome

It is with great disappointment that we had to CANCEL this year's Annual Poker Run. I guess we'll call next year's event the "22nd ALMOST Annual Poker Run". I know many of you are still collecting your senses, if not your property, and trying to get back into normalcy or even find a new normal after the impact of IRMA.

CFFW is not supposed to be all work and no play. One of our favorite events each year is our Annual Poker Run. If you have participated in the event in the recent years, you know this as a fun event with lots of rewards for the participants.

Please patronize our local waterfront businesses. We need all of them to remain viable and more to build and open. Monday September 18, one week after IRMA, I took a tour of our local waterfront businesses to see the state of their facilities. Here is a summary of what I observed.

Harbortown Marina and Island Dockside did not suffer noticeable damage to the main structure or the dockage and were open for business. The docks at The Island Waterfront Bar and Grill and the restaurant itself sustained significant damage. As such the business was closed and it looks like it may be a while before they are able to reopen. It may be longer before there are slips at the docks to use.

The waterfront area at Cocoa Village area was also significantly impacted. The waterfront structures – as ridiculously pedestrian and boater unfriendly as they were – were nearly destroyed with two large sailboats and much debris piled up in the northwest corner. Let's hope their rebuild provides marine friendly access to the Cocoa Village from the water. Lee Wenner Park and the boat ramps were closed.

Pineda Inn was open but had lost the dock decking. Workers were already on site, not only rebuilding the dock but also expanding the waterfront deck areas. There's a real good chance that we will deal cards at the Pineda Inn next year. Katana's Dockside had just had their power restored on that day and were working diligently to reopen as soon as possible. Although I was not able to verify it, I had been told that they had lost their dockage and may have sustained some waterside damage. Time will tell, but I am sure there will be a lot of effort to restore the site and the docks – better than ever.

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Please Mark Your Calendars!



- » **October 2, 2017 CFFW Board of Directors Meeting and General Election of the CFFW Board Of Directors-** 6:30 pm Karen Rood Bldg (near the boat ramp) at Kiwanis Island, Merritt Island. Open to the public
- » **October 4, 2017 District 2 Dredging Committee Meeting** 6 pm Karen Rood Bldg (near the boat ramp) at Kiwanis Island, Merritt Island. Open to the public
- » **October 19, 2017 Brevard Marine Advisory Council Meeting** 6 pm 2725 Judge Fran Jamieson Way Building C, 2nd Floor, Florida Rm., Viera, FL 32940
- » **November 1, 2017 District 2 Dredging Committee Meeting** 6 pm Karen Rood Bldg (near the boat ramp) at Kiwanis Island, Merritt Island. Open to the public.
- » **November 6, 2017 CFFW Board of Directors Meeting and Election of the CFFW Officers-** 6:30 pm Karen Rood Bldg (near the boat ramp) at Kiwanis Island, Merritt Island. Open to the public
- » **November 16, 2017 Brevard Marine Advisory Council Meeting** 6:00 pm 2725 Judge Fran Jamieson Way Building C, 2nd Floor, Florida Rm., Viera, FL 32940
- » **December 4, 2017 CFFW Board of Directors Meeting** 6:30 pm Karen Rood Bldg (near the boat ramp) at Kiwanis Island, Merritt Island. Open to the public.
- » **December 6, 2017 District 2 Dredging Committee Meeting** 6:00 pm Karen Rood Bldg (near the boat ramp) at Kiwanis Island, Merritt Island. Open to the public.
- » **December 9, 2017 Cocoa Beach Christmas Boat Parade** Stay tuned to www.cffw.org for Captain's meeting and other details
- » **December 16, 2017 Merritt Island Christmas Boat Parade** Stay tuned to www.cffw.org for Captain's meeting and other details

Stay tuned to CFFW.org for more information

Too Much to Overcome

(Continued from Page 1)

Both Grill's Riverside and Squid Lips at Eau Gallie Causeway were open for business and their main structures and dockage looked to have been spared the wrath of IRMA. Squid Lips Cocoa Beach did not sustain significant damage. Talking with the management, the deck area remains closed until later this fall and the restaurant will be closed Mondays and Tuesdays until the deck opens. Sunset Waterfront Grill and Bar, including dockage, also weathered the storm and is open for business. ❖

Renew Your Membership Invite a Friend to Join CFFW

Why renew your membership. Why invite your friends to join CFFW?

Here are some reasons. After nearly 25 years, our Family Membership remains \$25 per year. The totality of our annual income comes from three sources: the profit we realize from our annual Marine Flea Market, Our Membership Dues and Newsletter Advertising.

We are a non-profit organization. All of our activities are completely voluntary. We have no paid officers, representatives or members. We do have expenses, all of which go directly to our continued effort to advocate for Recreational Boating. Our expenses are delineated in the following paragraphs.

We incur expenses to publish and distribute our Newsletter 6 times each year in an effort to report our activity and keep you informed about news that affects you. A portion of the Newsletter cost is paid for by our advertisers. All of which

are local businesses that have a long history of support to CFFW. You should support each of them whenever you have an opportunity.

We reimburse a portion (overnight accommodations only) of our representatives expenses incurred attending the bi-annual Manatee Forum meetings in Tallahassee and St Petersburg. For the many additional meetings, with local, state and federal representatives and around the state, where overnight stay is not required, the travel expenses are voluntarily paid by the attendee(s). ... (Continued on Page 4)



Ask A Friend To Join CFFW

<p>Thinking of Selling Your Home? Find out What It's Worth Online!</p> <p>Get Your Free Home Evaluation At SpaceCoastValue.com</p>	<p>Find Your Dream Home!</p> <p>Free Lists, with pictures, of Homes in Cocoa Beach and all of Brevard</p> <p>SearchSpaceCoastHomes.com</p>
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Renew Your Membership – Invite a Friend to Join CFFW

(Continued from Page 3)

We subsidize a portion of the expense to maintain a permanent presence in Tallahassee within walking distance of the Capitol Complex and the Offices of Florida Fish and Wildlife. Former CFFW President Stephen Webster now lives in proximity to Tallahassee and uses this facility as a base of operations to stay in constant contact with those state government officials making decisions affecting recreational boating.

We maintain the financial capability to enter into legal challenge if we believe it worthy. Even when we are not participating financially, we support each and every action around the state that resists arbitrary or unnecessary additional Slow Speed regulations with strategy and data to support the arguments of the individuals and organizations leading the resistance.

Some question the value of our continued participation in the Manatee Forum, an entity that we were instrumental in forming. But, our long term, science based involvement has led to an overdue turnaround in the credibility of the opinions spewed by the manatee mafia that had gone unchallenged and were generally accepted for so long. State and federal wildlife managers are now far more likely to seek our data based observations and ignore the emotional ranting of the general public that has been misled for so many years by the non-scientific propaganda of the manatee club. A case in point is that it only took a few well-written fact based comments in support of the federal manatee reclassification effort to counter thousands of emotional pleas to the contrary.

The awareness and interactions among the boating advocate organizations around the state are solidified through the Forum. CFFW has strong ties to Florida west coast organizations Standing Watch, Save Crystal River and Friends of Indian Rocks Beach we all have benefitted from the legal expertise and energy from Pacific Legal Foundation offices in West Palm. These collective efforts are producing results and swinging the pendulum in favor of true science and away from knee-jerk reactions to unsupported claims of the manatee club and its followers.

We have a long uphill battle to sway enough government officials and convince lawmakers that policy based on misguided public opinion should not and cannot be perpetuated. There are hundreds of thousands of recreational boaters in Florida who deserve better. Because of you, CFFW is still in the mix.

Thank you for your financial and emotional support. ❖

10 Tips to Get the Right Boat Loan

How do you get the right boat loan for your new or previously owned dream boat? Here are 10 tips from Boat Owners Association of The United States (BoatUS) just in time for the winter buying season.

1. Check your credit: Before applying for a loan, ensure your credit report is accurate, and get your current credit score. The closer to 700 and higher, the better the rate you'll get. A free

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10 Tips to Get the Right Boat Loan

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copy of your credit report is available annually from each of the three national credit bureaus at www.annualcreditreport.com. To get your credit score, first try checking with your credit card issuer or bank you do business with. If it's not provided, you will need to speak to a credit counselor, use a fee-based service or purchase it from the credit bureau. More at the Consumer Financial Protection Bureau.

2. Find the right loan type: A fixed-rate, fixed-term, simple-interest loan is the most common. This offers the same monthly payment for the life of the loan. Variable rate or hybrid options may offer a combination of a fixed rate for a few years then a variable rate. With interest rates forecasted to rise in 2017, the appeal of variable rate loans may increase. Don't forget to ask if there are prepayment penalties for paying off the loan early.

3. Compare loan rates: Generally, rates are lower and available loan terms are longer for newer boats and larger loan amounts. However, each is dependent on a variety of factors including model year, loan amount and down payment. Be prepared for lenders to require larger down payments, have higher rates and offer shorter terms on older boats, especially those over 20 model years. There could also be a .25 percent rate difference between some consecutive model years, so be sure to talk with your lender and understand their rate and term structure.

4. Don't be fooled by ads: You may see rates advertised as low as 3.99 percent, but there usually will be some small print that could make that loan less attractive. For instance, the rate

might only be fixed for a few years or the loan period might be only seven years.

5. Get pre-approved: Ask if you can get preapproval, or if your lender allows you to start the underwriting process before you have a signed sales agreement. This may save some time.

6. Consider a HELOC: Thinking of using a home-equity line of credit (HELOC) to buy your boat? This might work if you have equity in your home and you plan to pay the boat off while interest rates remain relatively low. Unsecured loans (loans not secured by your boat) are also an option for well-qualified individuals.

7. Explore tax benefits: A boat can qualify as a second-home loan interest deduction if it has a berth, head and galley, so buying a boat just large enough to have these features could offer



a tax advantage. There's an overall limitation on the second-home deduction. You can only deduct two homes, and it can't total more than \$1 million in loans. If you count the HELOC, the threshold is \$1.1 million.

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10 Tips to Get the Right Boat Loan

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8. Get it surveyed: So you've secured the loan and found the boat you've wanted. Hang on! While you might think the boat is perfect, hire a qualified marine surveyor to inspect the boat to ensure it is in good condition and you won't have any unexpected repair bills. Also, many lenders will require a marine survey.

9. Ask about closing costs: As with any loan, there are some fees involved – sales tax, processing fee, and title and registration fees are common. Check with your lender to find out what to expect.

10. Calculate your monthly payment: Wondering how much of a loan you can afford? Your lender will review your debt ratio and other criteria to establish. ❖

Favorite Boating Apps

From celestial identification to tidal data, lots of handy information is available at the touch of your finger.

More boaters are relying on smartphone and tablet apps for everything from navigating to fishing and safety information. Here are a few that might interest you.

FriendMapper- Handy for yacht-club cruises, poker runs, and fishing friends who make trips en masse, this nifty app lets you and up to 23 of your buddies track each other. Everyone appears on each other's maps. You can even one-touch dial any of the friends appearing on your phone's map. Available on the App Store or Google Play. \$1.99 | friendmapper.co

GoSkyWatch - Boat at night and want to identify all those sparkling lights in the sky? There's an app for that, and it's called GoSkyWatch. Best used on an iPad, the app is intuitive to use — point it at the sky, and it identifies visible stars and planets. It's a great tool for students of celestial navigation to verify they're looking at the correct heavenly body before taking their sights. Available on the App Store. Free | gosoftworks.com

Speed- This app does one thing and one thing only: It tells you your speed. Make a sail adjustment or change your trim tab set, and it can impact your speed. With this app, you can instantly see what happens as you make those adjustments. This simple application turns your iPhone into a speedometer with large digits. Available on the App Store. \$3.99 | highcaffeinecontent.com/speed/

IGFA Mobile - Anglers can check on the record status of any species of game fish caught in the world in real time. It includes a list of International Game Fish Association-certified weigh stations so you can find the closest scales to check in your catch. Plus, there's a trip-planning list and complete IGFA rules. Available on the App Store or Google Play. \$8.99 | igfa.org

Marine Day Tides - If you have an iPhone or iPad and don't want to pay for one of the more comprehensive applications that includes tidal data, this app is for you. It offers tidal data for more than 5,000 locations worldwide, sunrise/sunset/moon phase information, and tidal graphs. Available on the App Store. Free | imray.com

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Favorite Boating Apps (Continued from Page 6)

Boat Ramps - Want to know where to launch your boat? Nothing is as comprehensive as Boat Ramps, which gives the locations of more than 35,000 boat ramps nationwide. You can search by zip code, city, or current location. The app also gives driving directions to the ramp so you shouldn't get lost, even if you're in unfamiliar territory. Available on the App Store or Google Play. Free | takemefishing.org ❖

Lessons Learned In Buying A Boat

By Charles Fort

After years of cruising and racing their sailboat, Debbie Schaefer and her husband, Carl, decided it was time to trade it in for the speed, comfort, and entertaining space of a powerboat. Debbie, who for years has provided BoatUS members with sound boat-buying advice and helps with resolution in disputes with the industry, suddenly found herself on the other side of the equation. Even though she has extensive knowledge of the buying process and quick and easy access to the BoatUS technical staff, she still learned a few things that helped her — and can help you when it's time to go boat shopping.

The Schaefers' boat-buying criteria: Their new 26- to 30-foot sterndrive powerboat must be clean, have low engine hours, a camper top, and air conditioning for sticky Washington, D.C., summers, and be priced at less than \$30K.

Lesson 1: Make a realistic offer.

After locating a suitable boat, Debbie and Carl made an offer of \$24,900 on a super-clean boat that seemed perfect. The boat listed for \$29,900, and Debbie assumed a counteroffer would be forthcoming. But there was another offer already on the boat. Even after raising theirs, they lost it by \$900.

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Lessons Learned In Buying A Boat

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“Either there weren’t any other offers when we submitted our offer, or the agent just didn’t tell us,” says Debbie. “Up until we put in our first offer, nothing seemed to be flying off the shelves. After we lost that boat, other good, clean boats were being listed as ‘sale pending’ with regularity. For quite a while, boat sales had been slow, so I didn’t think we would have to worry about much competition.

We lost a great boat over a few hundred dollars. So bid realistically, or you may lose the boat you want.”

Lesson 2: Search deeper.

“Having exhausted the listings of two or three area yacht brokers, we then checked out several local marina websites. There we found what looked like a great 2002 Sea Ray 26-foot consignment boat in our price range.”

Lesson 3: Educate yourself.

Carl is an aerospace engineer and no technical slouch. Even so, Debbie says, “he read every blog, forum, owner’s manual, and service manual he could get his hands on, as well as watched every YouTube video about Sea Rays and powerboats in general.” They also checked the BoatUS Consumer Protection complaint database to see if the boat, engine, or dealership had any complaints. Fortunately, any reported problems were minor.

Lesson 4: Negotiate.

“This time we asked about current offers on the boat, and when there were none, we made what we considered a reasonable offer based on the fact that the boat had been sitting for three years. The owners countered and offered up to \$2,000 worth of work at the yard to get the boat in shape.” Having counseled hundreds of boat buyers over the years, Debbie made sure the offer was contingent on a satisfactory survey and sea trial.

Lesson 5: Focus on the big picture.

All used boats (and many new ones) will have some problems, says Debbie, and you can’t expect everything to be perfect. “The sea trial and survey didn’t reveal anything serious or alarming, just the normal small items found on all surveys. So we decided not to nitpick the sellers. The engine and other major systems on the boat were our primary focus.” Debbie says that the engine achieved appropriate rpms, and the boat made its projected speed on the sea trial. But the surveyor noticed a slight miss in the engine; he recommended having the engine’s computer read for fault codes and getting the injectors cleaned. While this was seemingly minor, Debbie felt that this type of problem, if not fixed before the sale, could be an indicator of something more serious later, so she had the dealer address it.

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Lessons Learned In Buying A Boat

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Lesson 6: Get it in writing.

If your offer includes repairs, get everything in writing. Debbie's deal included \$2,000 worth of service, but without a list of what was performed, there was no way to be sure the money was really spent on the boat.

"Before settlement, we were given an invoice of items the sellers paid for. We were happy about it because, in addition to noting that the injectors were cleaned, it actually included a few things, such as a windshield-wiper repair, that we didn't expect," she said. "A big chunk of the \$2,000 went to draining 3-year-old stale gas from the boat, which is expensive to dispose of because it's considered hazardous waste, and refilling the tank."

Debbie also recommends reading the boatyard's repair-warranty policy and making sure it transfers to a new owner. One more nugget: "There's no standard-length warranty for service work, and don't assume a yard is going to extend it if something breaks later. Check the work right away."

Lesson 7: A good dealer or broker will go the extra mile.

During our research, we learned that our dealer had a good reputation. The salesman spent an hour removing the old registration stickers for us, gave us some spare oil, flares, and a horn, and got the techs to power wash the cockpit carpet. I'd expect this more from a dealer who owned the boat, but consignment

sales, where the sale is just based on a straight commission, often have less room for such extras.

Lesson 8: Go with a known entity.

An established repair facility can mean the difference between a day on the water and a day stuck at the dock. "We expected a few minor things to crop up on a 14-year-old boat, despite a thorough survey and competent repairs." The day after closing, while cleaning the boat, Carl found that a mount for the bilge blower was broken and that the blower would have to be replaced. "This was not included on our list of work done and would have been almost impossible for the surveyor to find. But the marina had the part in stock and installed it the next day." Debbie advises that the best thing you can do is to mitigate any surprises up front. "In our case, the survey and sea trial were not guarantees that everything would be found, but without them, we'd have certainly been faced with far more expensive repairs."

Lesson 9: Now educate yourself — some more.

"Having come from sailboats, we didn't know nearly as much about powerboat maintenance or handling," says Debbie. "The dealer invited us to join a class on boat maintenance for express cruisers as well as a class on docking and linehandling." Even if you're just moving up in size on the same kind of boat, maintenance and boathandling may be quite different from what you're used to. ❖

2018 CFFW Board of Directors Slate

All CFFW Members are eligible and encouraged to vote.

Please turn in your ballot at the 2018 CFFW annual meeting in October.

Alternately, you may mail in this ballot to:

CFFW

P.O. Box 541712

Merritt Island, FL 32954-1712

Write-ins are encouraged.

Nominations from the floor during the October meeting are encouraged.

YOUR INVOLVEMENT ON THE BOARD IS ENCOURAGED!

2018 BALLOT

The ballot includes 8 Candidates. You may vote for up to 11 Candidates, which means you are encouraged to write-in at least one name.

Standing For Re-Election: Check the next to the candidates

<input type="checkbox"/>	Bob Atkins	President
<input type="checkbox"/>	Kelly Haugh	Vice President
<input type="checkbox"/>	Peggy Wehrman	Secretary
<input type="checkbox"/>	Karen Dignan	Treasurer
<input type="checkbox"/>	Gary Haugh	Director
<input type="checkbox"/>	Dave Zimmerman	Director
<input type="checkbox"/>	Sandy Reynolds	Director
<input type="checkbox"/>	Robin Turner	Director

Write-Ins: You may write in as many candidates as you wish. Please include their name and phone number. If elected, write-ins may decline the honor.

Name	Phone

CFFW Member Recognition

Diamond Level (\$100 per year)

Bob & Sherry Atkins	Wayne & Pat Stratford
Ben Blythe	Robin & Kathy Turner
Jack & Karen Dignan	Thumper & Iva Volkmer
Daniel Dvorak	Willie & Peggy Wehrman
Don & Linda Ewers	Bill & Eileen Wetzel
Col. & Mrs. J.C. Farley	Robert Wille
Ollie & Sherry Follweiler	Gerd Zeiler
Gary & Kelly Haugh	Dave & Bonnie Zimmerman
Keith & Tamasine Houston	Philip Holtje
Troy & Genese Launay	Russell
Mike & Kristen Moehle	Jamieson/Atlass Insurance
Cloud & Frances Pawtowski	Don Nesbitt/Waterfront Solutions
Sandy Reynolds	Chuck Reed
Jamie Seymour/New England Mfg. Co.	Ron & Donna Pritchard
Richard Sproc	Jess H. Yates, DMD

Gold Level (\$50 per year):

Vincent Barro	Jay Humphreys
Skip & Ruth Bateman	Doug Jaren
Gregory & Patricia Bean	Frank Jones
Howard Bernbaum	Al Pappas
Bubba & Paula Beyer	John & Elizabeth Picardi
Don & Annette Doerr	Gary & Debra Sawicki
Scott Ellis	Cliff & Diana Schommer
Derek Ferguson	Daniel & Mary Sloan
Glen & Sherry DeJong	Robin Tracy
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