



Dawg Tales Newsletter



SV Roxy

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From the Helm

As I write this, we are snug aboard Pandora in English Harbour, Antigua, eager to begin a season of cruising with fellow Dawgs after spending time with our family over the holidays. For my first “From the Helm,” I reflect on the outside role of our immediate past president Hank has had on Salty Dawg.



For eight years Hank has served as a board member, president, and tireless volunteer. His tenure saw SDSA grow from a small group of volunteers dedicated to helping sailors expand their horizons to a vibrant organization reaching thousands with membership more than doubling over the last few years. Hank has been a “force of nature” leading the group from adolescence to adulthood. While there are dozens of volunteers that make SDSA the vibrant group that it is, Hank’s leadership and drive was the glue to help SDSA really shine.

His leadership in organizing the Homeward Bound Flotilla, two years ago, was a seminal effort that helped nearly 200 boats find their way home during the pandemic. The “flotilla” was the largest undertaking of its type to the US ever and news of this effort was carried in most boating publications. As terrible as the pandemic has been, the silver lining for SDSA is that it drew attention to our good work, leading to SDSA and Hank being recognized by the Cruising Club of America with a coveted special award.

There are many volunteers that make everything that SDSA does possible, but it was Hank’s leadership and tireless commitment to SDSA that helped steer the way.

The future of SDSA is bright and I am very excited to assume the role of president as we enter our second decade.

The strength of SDSA is its volunteers and if you are already involved in SDSA, we thank you. If not, consider taking on a role, large or small, as you will surely find it rewarding.

Bob Osborn, SDSA President



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Cruising Articles

The Salty Dawg Downeast Rally: A Perfect Introduction to Offshore

By Catherine Greenwald, SV Go Long

For many sailors, especially those new to the cruising lifestyle, life consists of daylight hops from one anchorage, mooring, or dock to another. While daylight passages are wonderful, stopping at night can be limiting. When the distances stretch farther between desired locations, an overnight passage is required. For many, this is no big deal, but for those who've never done it, the prospect of sailing right past safe havens at sunset is daunting. The Salty Dawg Sailing Association has the perfect solution: the Downeast Rally.



SV Go Long

This annual event consists of a single overnight between Buzzards Bay, MA and Rockland, ME. Not only is it relatively short as far as time and distance is concerned, but you have access to education, support, weather and passage planning guidance from meteorologist Chris Parker, and the confidence that comes from knowing you're not going at it alone. Since cruising Maine was on our wish list for 2021, our second season with our boat (a Corsair 37), we registered for the Downeast Rally that spring.



The SV Go Long Crew

Immediately upon signing up we had access to Salty Dawg resources to help us begin preparations. We joined a few informational webinars and as members had access to recordings of all the sessions we couldn't attend live. We picked up an EPIRB for emergency situations and a Garmin InReach for tracking and communications. We started recruiting crew for the passage. Most of our rally's participants did the rally with additional crew to lend a hand -- family, fellow boat owners, friends, and, in a few cases, experienced sailors located through Salty Dawg's crew-finding service. As the time for

the rally approached, my reasons for hesitation or fear were being ticked off one by one.

Flexibility is always the name of the game when cruising, even within the structure of a rally. Bob Osborn, the rally organizer, was completely supportive of our joining the Newport meet-and-greet events via automobile (since our boat was moored to the east) and skipping the first rally stop in Cuttyhunk because we were still awaiting the arrival of a crew member. The schedule the first few days changed a few times due to delays in the arrival of the rally boats from the Chesapeake (Hampton and Annapolis) caused by tropical storm Elsa, as well as changing forecasts (and fog). Optimizing timing for a safe, comfortable passage is a priority for Salty Dawg organizers.



Fog Watch



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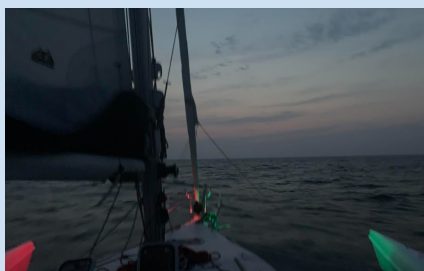
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Pics & Fun



Cruising Articles cont.

At last, the appointed day of departure came and we set sail north. Or to be more accurate, we motored cautiously through heavy fog in Buzzard's Bay. Near the opening of the Cape Cod Canal we learned that many of the boats in the rally were opting for an overnight in Mattapoisett, given that there was a possibility of heavy fog all along the way to our destination. Since we had a final crew member to pick up at the other end of the canal, we decided to continue on. It turned out to be a good decision, as the rest of the passage went about as well as it possibly could. Following an afternoon of sailing under spinnaker in light winds, we tagged along behind SV Frolic, the only other rally boat in close range, to the canyon north of Provincetown. For an hour or so we drifted, watching the humpback whales that frequent this feeding ground. With the sun dropping in the sky, we unfurled the jib and resumed our way north in near-perfect conditions -- clear skies, calm seas, and a following wind of 12-18 knots. It doesn't get much better than that!



The Docks

And the dreaded night watch? It was the best part of the passage. The Milky Way blazed overhead as we talked, watched the chartplotter, and enjoyed sailing downwind at a comfortable 7-9 knots. The only excitement/entertainment came when we spotted a tanker coming out of Portsmouth on our path. An earlier than planned gybe left the behemoth -- and any potential drama--well to stern.

As we approached our destination, the lobster trap buoys increased in number and density. Welcome to Maine! We were thankful we weren't having to weave through them in the dark; the passage's timing worked well in that respect. The arrival in Rockland did not mean the end of the rally; there was plenty of time for socializing with other cruisers and exploring Rockland, as well several scheduled stops showcasing the variety of harbors to be found in Maine. Our final briefing in Belfast featured a roundup of the recommended 'must-sees' and a suggested route back west and south. Input from Bob as well as from the experienced Maine cruisers in the rally was incredibly helpful for those like us who were new to this spectacular stretch of coastline. We left the group with more valuable sailing experience, new friends, and a readiness to take on overnights in the future.

The Salty Dawg Maritime Rally

By Bennett Kashdan

If you are looking for an exciting adventure, come along with the Salty Dawgs on the Maritime Rally. Nova Scotia has an attractive sea-bound coast with quaint fishing villages, numerous isolated coves, and historic sites. The Rally takes participants to beautiful Cape Breton Island and the Bras d'Or Lake. Explore all of Cape Breton with its distinctive Celtic, French Acadian, and English culture all blended together on one island. And remember, in Nova Scotia you have no lobster pots to contend with in the summer!



Bennett Kashdan

This year, the Maritime Rally will have departures both from Provincetown, Massachusetts on July 15, 2022 and from the Penobscot Bay, Maine on July 16, 2022. Boats first traveling to Rockland with the Downeast Rally can enjoy the Rockland events and the Penobscot mini-cruise, and will be rewarded by facing a shorter passage to Shelburne, Nova Scotia. Departure from Maine will be early morning on July 16 for the 180 Nmi passage which will include one overnight for most participants. Experienced Maine cruisers who wish to bypass Maine and go directly to Nova Scotia can now participate with full SDSA support.



Maritime Rally Pics



Peggy's Cove



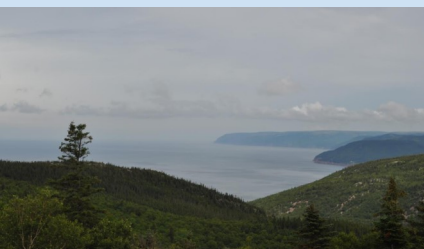
Halifax



Peggy's Cove



Clarke Cove Lake Bras d'Or



Cabot Trail



[JOIN THE FUN](#)

Boats from Provincetown will start out for Shelburne on July 15 for a 270 Nmi passage. Regardless of point of departure, tailored pre-departure briefings and social events will take place in each location.

In Shelburne, crew may stretch legs and explore the village, which is now maintained as a living museum of how life used to be in a typical Canadian fishing village. The journey continues on July 19 with additional stops planned for the colorful old fishing and swift schooner building village of Lunenburg (remember the Blue Nose), and to Nova Scotia's capital city of Halifax, bustling and modern, but full of rich history and tradition. On July 21 a reception dinner will be held at the Royal Nova Scotia Yacht Squadron in Halifax. Then On July 22, on to St. Peters, at the south tip of Cape Breton Island, where a rousing reception with food and music is planned at St Peter's Marina on July 23. The following day participants will then enter Bras d'Or Lake via the St. Peters Canal, the southern entrance to the Lakes. The rally concludes with a boat parade into the village of Baddeck on July 27, early enough in the season to allow for extensive cruising in the Bras d'Or Lakes or beyond.

Baddeck and its surroundings present an unforgettable mix of history, dramatic coastal scenery, music, and fun. The Alexander Graham Bell Museum is fascinating. While in Baddeck and the north portion of Cape Breton, don't miss experiencing the 298-kilometer-long Cabot Trail, a winding mix of roadway, paths, stairs, and stunning beauty that takes you from unreal ocean vistas to quaint fishing villages. Self guided or group tours will be available.

Summer is the perfect time to explore and enjoy all that Cape Breton has to offer, and even though the Baddeck arrival marks the official endpoint of the rally, participants are encouraged to explore an unlimited number of beautiful and isolated anchorages and harbors of the Bras d'Or Lake, before starting the return voyage. Bras d'Or Lake is an inland sea-- "A basin ringed by indigo hills laced with marble. Islands within a sea inside an island." The south end of the lake is connected to the North Atlantic by the Strait of Canso by means of a lock canal completed in 1869—the St. Peters Canal. at the southern tip of the island. In addition, two channels connect the northern Lake to the Atlantic, serving as gateways to the Laurentian Channel and Gulf of St. Lawrence. Covering an area of approximately 424 sq mi, Bras d'Or Lake measures roughly 62 mi in length and 31 mi width. Although there is some deep water, (the maximum depth is 942 ft in the St. Andrews Channel), there are innumerable shallow water anchorages. Surrounded almost entirely by high hills and low mountains, the lake is dominated by the Washabuck Peninsula in the center-west, Boularderie Island in the northeast, and a large peninsula extending from the center-east dominated by the Boisdale Hills. The Washabuck Peninsula and Boisdale Hills divide the lake into northern and southern basins, linked by the Barra Strait.

The most adventurous may even wish to explore further north and east, to Saint Pierre and Miquelon, a French archipelago south of Newfoundland, or Newfoundland itself. Wherever you choose to explore, participants are advised to plan wisely for their return trips south, before the early autumn conditions begin.

The Rally includes weather routing by The Marine Weather Center, position tracking by PredictWind, and an extensive level of coordination and support during the offshore passage. VHF radio communications equipment is required. Offshore communications equipment are not required, but highly encouraged, especially if you have plans to participate in the Caribbean, or Bermuda, or East Coast Rally. While offshore, vessels may travel in company, maintaining VHF radio contact where possible. Salty Dawg Shoreside Coordinators are accessible through Sat phone, cell phone when in range, and email if capable for any questions, issues, or to relay messages from family. (Only if the boat is equipped for email, such as an IridiumGo, or equivalent.)

Sailing CBI Inc. from Cape Breton Island is partnering with the SDSA to bring the hospitality and Maritime Magic of Nova Scotia to our rally participants. While in Lake Bras D'Or, there are many good marine services to serve you. St. Peters Marina is one of the largest marinas in the Bras d'Or and has full boating services. Baddeck is home to two marinas, two full service boatyards and the Bras d'Or Yacht Club.





Antigua!

By Lynn Hoenke, SV Roxy

Wherever and whenever the Salty Dawgs gather, they are a busy group of sailors! The 50 boats in our Caribbean Fleet had a most active November and December.

Of course, there was a Mexican Train Dominos game every Sunday, lots of musical jams, hikes up the mountains, and unlimited opportunities for casual sundowners, but when seven Dawg boats showed up in the same anchorage in Barbuda at the same time the activity was non-stop, including a tour of the island and a college football game. Back in



Salty Dawg Hikes



Dinghy Drift

yet to be dreamed up. As the season progresses and more and more boats sail on to other beautiful ports, we are looking forward to potentially coming



SV Roxy

Falmouth we had a grand time at our more organized (and I use that term loosely) events, including a Thanksgiving Day Regatta in small boats lent by the Antigua Yacht Club, the Antigua Yacht Club Lawn Party with great beer and fried chicken, the Christmas Day Champagne Dinghy Drift, and our New Year's Progressive Cocktail Party, a good time has been enjoyed by all.

Some of the activities were organized by Bob Osborn, some by Lynn Hoenke, and still others were suggested by cruisers on Flash, Lema, Lilly Pad, and Odyssey. The Caribbean Social Activities Committee has been very active and will continue to be so. Future activities include a Margarita Challenge, Cruiser Olympics, more dinghy drifts, and other great adventures that have



Thanksgiving Regatta



Antigua Yacht Club Lawn Party

back together in Dominica for their Yachtie Appreciation Week in early February and again in St. Lucia for a Marigot Rendezvous.



Insurance Facts and Follies

By David L. McKay

Before going too much further with this article, can we agree that “I will promise to tell you the truth if you promise not to get mad?” Insurance becomes a touchy subject when rates are going up, terms are tightening, or companies are withdrawing from market segments altogether. If you have been on the receiving end of some of that bad news recently, and many of you may have, please remember our agreement just two sentences ago. I am a cruiser and insurance buyer just like you. To successfully navigate the current insurance market, it may pay greater dividends to better understand the underlying dynamics of market change, what is prompting them, and what can be done to nudge their eventual outcomes more in our direction. We are very fortunate to have had a Salty Dawg webinar on this very topic hosted by one of our sponsors, Morgan Wells of Jack Martin & Associates.

I’m no longer in the business but I still have a passion for sharing an underwriter’s perspective of insurance business fundamentals and to offer a few insights on what moves underwriters to make positive choices within their levels of discretion, rather than negative ones. Though I was an aviation underwriter for close to forty years, not a marine underwriter, the market drivers are generally the same for both and in many cases the risk capital for each comes from several of the same sources.

Fundamental 1 - Insurance is a cyclical business.

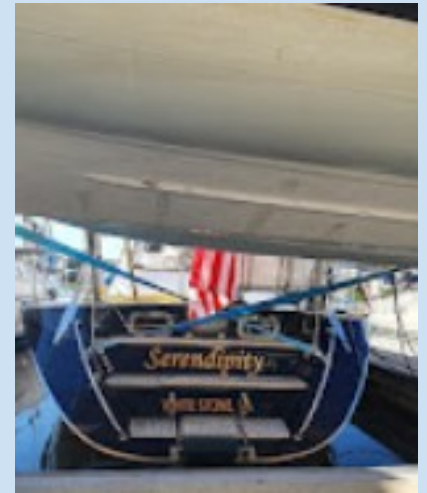
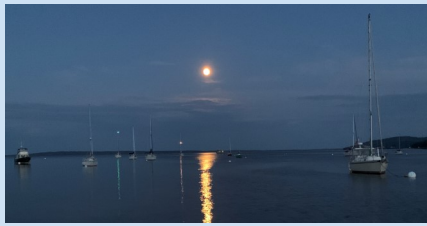
The insurance cycle is primarily driven by capacity and profitability. I would suggest that there were likely few insurance complaints between 2009 and 2018. That period represented one of the deepest and most protracted “soft” markets in decades. Insurance capacity was plentiful, and those who had it wanted it deployed and were looking for a return. Insurance does not have a unique economic response to over-supply; underwriting terms loosen, and rates and premiums become more and more competitive. Eventually, though, rates get so low that they no longer support profitability. Add a catastrophe or two (witness Irma 2017 and others) and insurers withdraw to focus their capital on more profitable lines of business. As profitability returns to the market through proper underwriting and sustainable pricing, capacity returns and the cycle begins anew. The recreational marine market would seem in the throes of that kind of change and I’m sure Morgan will give us greater clarity on specifically where in the cycle it is in his webinar.

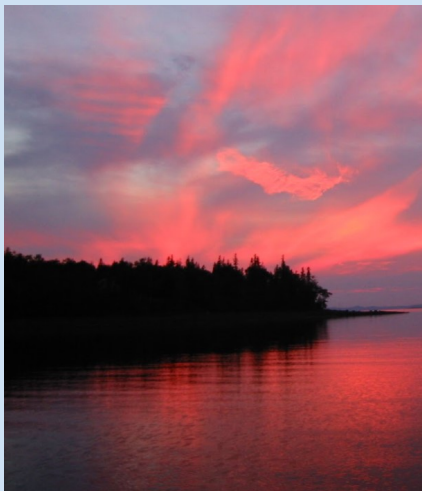
Fundamental 2 - Underwriting discipline vs. investment returns

The defining characteristic of an insurers’ profitability is generally not investment returns as is often thought, but rather the company’s commitment to underwriting discipline. One an underwriter has complete control over, the other, not so much. As a friend in the business once told me, “Hope is not a good business plan.” Underwriting profitability is measured in the business by an insurer’s *combined ratio* which is its *loss ratio* plus its *expense ratio*. The impact of that statement is that if an underwriter’s expenses are, say 30%, they must produce a loss ratio of better than 70% to make an underwriting profit. That is not an easy thing to do regularly in any line of business. Insurers can be more profitable, even in a lousy investment environment, by doing a better job of underwriting and pricing risks. (That falls into the “don’t get mad” category.)

Fundamental 3 – Pick a good broker, just one

Insurance is a business of information, and it is imperative that the most complete and accurate information about you and your risk profile reaches the underwriters who will evaluate you as a potential customer. Calling five different brokers to market your risk to the underwriting companies is a bad plan. An underwriter generally commits itself to the first submitting broker and reports to other brokers who contact them after the initial contact that they are “blocked.” Doing otherwise would ruin relationships that the business depends on to function. Ultimately, it is the insured’s decision on what broker they wish to represent them. If changing brokers, Markets require a formal “broker of record” letter to make that intention clear. It may happen





accidentally, but in the main, underwriters do not change their terms, even with new information, for a newly appointed broker mid-stream. To do otherwise would be unfair, rightly or wrongly, to the original submitting broker. Do some research to find the best broker fit the first time, understanding that once a market commits to terms, it most likely will take a policy year to undo.

Fundamental 4 – More is better

So, what to do to best influence an underwriting outcome? Approach the subject of recreational marine activities as a professional might approach professional marine activities, then communicate those things loudly and often. It was a truism in aviation that if you want the same results as the professionals, you have to do what they do. I suspect the same is true here. Do you train regularly? Do you add a sailing or safety credential of some sort at least annually? Have you articulated contingent emergency plans clearly and thoughtfully? Have you gone over and above in equipping and preparing your vessel for sea? How have you developed your crew, as a crew, for upcoming trips? Underwriters respond to customers who take the lead in these types of things because they demonstrate that they do them as a matter of course, not because they are required to. If what has been described is part of your sailing DNA, let your broker and underwriter know about it. It could make all the difference.

Your Salty Dawg Membership Benefits

Educational Webinars

Free Educational Webinars. The 2022 live winter webinar series is here! Get access to live and previously recorded webinars. Lots of great topics from a variety of expert speakers!

Educational Articles

Access our library of resources covering topics of importance to those who choose to sail offshore. Topics include heavy weather tactics, equipment repair, offshore forecasting, anchor selection, offshore cooking, first aid and more!

Member Directory & Networking Resources

Reach seasoned Salty Dawg sailors for advice and assistance. Build lifelong friendships and cruise in company with like-minded sailors.

Port Captain Program

Cruising to an unfamiliar port and have questions? Reach out to a Salty Dawg Port Captain for assistance! The Port Captain Program provides Members with a knowledgeable local resource for information about unfamiliar ports.

Ocean Class/World Class Recognition

Your offshore sailing passages are a significant accomplishment worthy of recognition in the Salty Dawg Ocean Class/World Class Register. Get listed in the Register today!

Discounts on Marine Products & Services

Members are eligible for discounts and special promotions from Salty Dawg sponsors. Premium products from top-rated vendors at special Members Only pricing.

Discounts on Rallies, Rendezvous, Educational Events

Members receive discounted prices on Salty Dawg events. Join a rally and pay yourself back for your annual membership fee.

Crew Service

Get access to more than 100 Salty Dawg crew candidates at any time for any sailing requirement. Many candidates maintain previous Salty Dawg rally experience. Members may also serve as a crew candidate. Service is available 24 x 7 x 365.

Free Boat Listing

Need to sell or buy a boat? Get a free listing in two consecutive issues of our newsletter!

Membership Fee is Tax Deductible

The Salty Dawg Sailing Association is a non-profit educational and charitable volunteer organization and your \$75 membership dues may be considered a tax deductible contribution (Ref. IRS Pub 1771).





Awards & Recognitions

The Salty Dawg Seamanship Award



The Salty Dawg Sailing Association awards the Seamanship Award to sailors who bring to life our mission "Sailors Helping Sailors."

2021 CARIBBEAN RALLY RECIPIENTS

Roy Lappalainen
SV Lappwing

Vincent Mattiola
SV Nobody Home

Tim Oberle
SV TasteofHeav'n



Roy Lappalainen



Tim Oberle (green shirt) & Crew

Just launched!!!

The Forum section of the SDSA website is now live!

In the coming weeks we will be adding more and more forums for members to post their questions and comments on topics like Rallies, Crew opportunities and educational topics.

These forums are rally specific and available to all SDSA members.

Stay tuned!



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RALLY



HOMeward BOUND RALLY

The SDSA Homeward Bound Rally to the US departs the USVI and Bahamas in early May, weather permitting and is expected to last 7-10 days. We are considering a gathering in Bermuda for those departing from USVI. Please email info@saltydawgsailing.org if you are interested.



DOWNEAST RALLY

The SDSA Downeast Rally has departure locations from the Chesapeake Bay and Narragansett Bay areas. The departure from Hampton is on July 3 (weather permitting) and Newport July 8 with final landfall in Rockland, ME July 10.



MARITIME RALLY

The SDSA Maritime Rally departs from Provincetown, MA on July 15 and Rockland, ME on July 16 for points in Nova Scotia. Explore Cape Breton and Bras D'Or Lakes until July 23 with the rally!



CARIBBEAN RALLY

The SDSA Caribbean Rally departs the US East Coast on November 1, weather permitting. This rally goes to the Caribbean and the Bahamas. A crossing to Antigua usually takes 10-14 days. The crossing to the Bahamas 7-8 days.



Member Equipment for Sale

We have just upgraded various systems on our boat and have used equipment for sale that could be very useful for the Caribbean Rally participants.

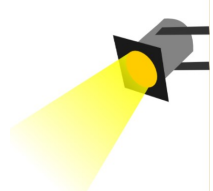
Contact jreschke1@gmail.com



Visit the [SDSA Ships Store](#) for all your SDSA gear!



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Salty Dawg Volunteer Spotlight Lynn Hoenke



Home Port: Traverse City, Michigan

Boat: Roxy

Volunteer Years: 4

Interests: Really, I think I just like people. I enjoy snorkeling, do some crochet, I do like to cook (and eat).

How do you volunteer with the Dawgs?

I appreciate the attitude of sailors helping sailors and the goal of helping to pave the way for cruisers to realize their dreams. I volunteer to help reach that objective. My official role with the Dawgs is Communication Manager, but my unofficial job is Caribbean Social Director. Officially I help write press releases, notices to the membership, and help with the website. Unofficially I organize activities for the Dawgs and other cruisers in Antigua and beyond. Mexican Train Dominos anyone?

Our Sponsor Highlights

Introducing PlainSailing!!!

UK-based [PlainSailing.com](#) can help you find and charter a yacht or catamaran in the Caribbean or Mediterranean (including Greece, Croatia, Italy, France, Spain and Turkey, amongst others). They win awards for their exceptional customer service (and are rated 4.9/5 on Feefo) – if you're looking for a sailing holiday abroad sometime soon, then check them out as Salty Dawg members get 2.5% off their online prices!



Quantum is your "go-to" place for all new sails, repairs, resources, and expertise. SDSA Members receive free sail inspections and 15% off any Quantum new sail or repair at Quantum lofts. Contact Dave Flynn (dflynn@quantumsails.com) for all questions.



Jack Martin & Associates: Providing yacht, boat, and marine insurance since 1929. Catering to clients across the United States and the world and with decades of marine-related experience. Contact Morgan Wells, fellow voyager and 30 years as an independent agent, specializing only in boat and yacht insurance and working with many companies: morgan.wells@jackmartin.com.



LRSE Life Raft + Survival Equipment has been servicing and supplying major brands of life rafts and safety equipment to the public for over 30 years. LRSE is dedicated to providing all of their customers with a factory trained and certified staff of marine safety outfitting experts.



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