



Commander Message

By George K. Williams, AP

Dear Shipmates, Well it is just about time again to think about putting the boat up for the winter. The children are back in school, and the Squadron recently held the annual Educational Meeting on August 15th. SEO Donna Canestraro provided insights into the many courses being offered through USPS and encouraged us all to take a course. There are many was to do this: perhaps through self-study or by getting a small group of boating friends together to learn and study together. Speaking of educational courses and back to school - here is a brief quiz to review.

- 1. What does the term "leeward" define?
- 2. What side of a vessel is "starboard"?
- 3. What is a "lee shore"? Is it a safe place to shelter during a storm?
- 4. What is a "nun buoy" How are they used?
- 5. When overtaking another vessel with the intention to pass, what is the appropriate signal? On which side do you pass?
- 6. When witnessing another vessel heading into a hazardous place in the water (toward a dam, waterfall or delta) what is the proper signal to warn the vessel?
- 7. What does the term "abaft" mean –how do you use it?

So, how did you do on the quiz – hopefully if you didn't know the correct answer, you spent a little time researching the answers or look on page 5 of this newsletter. So, what better time than now to give SEO Donna Canestraro a telephone call to order a course textbook. We are never too old to learn. Included on page three and four of this issue is a list of the many offered courses you might like to try your hand at over the winter.

Enjoy the upcoming fall boating season – stay safe.

WANTED

Quality - high resolution digital photographs for the Squadron Website Photo Gallery Page

All photo's should be submitted in landscape - digital jpeg format

Mail a CD or e-mail your photo's to Armand at lgpsinfo@nycap.rr.com

LAKE GEORGE POWER SQUADRON BRIDGE – EXECUTIVE MEETING

Wednesday, Sept 19th to be held at the Church of the Good Shepard – Burnt Hills 6:30pm



Now Hear This...

Reminder – Meetings at Church – September 20th

The Squadron Bridge/Executive meetings will re-convene to our regular meeting place. The September meeting will be held on <u>Wednesday</u>, <u>September 19th at 6:30pm in the Church of the Good Shepard on Rt. 50 in Burnt Hills</u>. The church has requested we NOT arrive prior to 6:15pm due to the church hosting after school programs in the building and security issues.



Wear It! Campaign

The Wear It! Campaign reminds boaters of the importance of boating safety, including always wearing a life jacket. The campaign is produced under a grant from the Sports Fish Restoration and Boating Trust Fund, administered by the U.S. Coast Guard.

Visit <u>SafeBoatingCampaign.com</u> for **free** resources and information that you can use for your own Wear It! outreach efforts.

40-Million Kidde Fire Extinguishers Recalled!

More than 40-million Kidde fire extinguishers equipped with plastic handles, some of the units have been on the market for more than 40 years, have been recalled. According to Kidde and the Consumer Product Safety Commission, these fire extinguishers can become inoperable at the time of use. To determine if your extinguisher is defective, visit the manufacturers website at

https://www.kidde.com/home-safety/en/us/support/product-alerts/recall-kidde-fire-extinguisher/

This recall continues today – many of our members have already sent in their defective extinguishers, however during Vessel Safety Checks performed this summer, many were found that are eligible for the recall and either unaware of the recall or yet to be replaced. Take care of this important safety item ASAP – it's FREE!

Educational Meeting

The annual Squadron Educational Meeting was held on Wednesday, August 15th at the Church of the Good Shepard in Burnt Hills, NY. Many of our members came out to enjoy one another's company and learn about the many courses USPS offers. SEO Donna Canestraro presented everyone attending a list (included with this newsletter issue) outlining courses, electives and seminars offered through USPS.

<u>Lake George Power Squadron</u> <u>Squadron Educational Meeting – August 15, 2018</u> Course Offerings for 2018-19

SEO P/C Donna Canestraro, S - Telephone (518) 372-7220 ASEO P/C Kevin McCarthy, P - Telephone (518) 465-6706

America's Boating Course III- [ABC-3]: This course is open to the public - The America's Boating Course is designed to familiarize the student with the fundamentals of safe boating and qualifies for certification in most states that require a boating education before operating a boat or personal watercraft. The course is structured for one night a week at two hours each session or over a weekend. A course study guide and supporting materials are available.

Subjects covered include -

- * Boat handling under normal conditions
- * Types of boats and boating terminology
- * Required and recommended equipment
- * Boating regulations and navigation rules
- * Lines and knots
- * Adverse conditions and emergencies
- * Weather
- * Charts and aids to navigation
- * Regional boating
- * Piloting techniques
- * Engine troubleshooting
- * Fundamentals of sailing
- * Marine radiotelephone usage
- * Trailer boating
- * PWC Operation

Seamanship [S]: Building on the basics taught in the ABC Boating course, Seamanship is the recommended first course for new members, both power boaters and sailors. The student learns practical marlinespike, navigation rules, hull design and performance, responsibilities of the skipper, boat care, operating a boat under normal and abnormal conditions, what to do in various emergencies and weather conditions, nautical customs and common courtesy on the water. This course provides an introduction to the USPS educational program and a strong foundation for the other Advanced Grades courses listed on the reverse side of this handout.

<u>Piloting [P]:</u> Piloting introduces the fundamentals of piloting and positioning – the study of marine charts, aids to navigation, adjustment and use of the mariner's compass, dead reckoning, planning and plotting courses, and taking bearings to determine on-the- water position.

<u>Advanced Piloting [AP]:</u> Advanced Piloting builds on the knowledge gained in Piloting to teach how to navigate safely in coastal waters predict tides and tidal currents and their impact on boat position, advanced positioning techniques, and the use of electronic navigation systems for positioning and course planning.

<u>Junior Navigation [JN]:</u> Junior Navigation begins the study of offshore (open-ocean) navigation-integrated electronic positioning systems, sight taking with a mariner's sextant on the sun, moon, planets, and stars, how to reduce sights using the nautical almanac to determine position, and passage planning with special open ocean charts.

<u>Navigation [N]</u>: Navigation further develops the understanding of celestial navigation theory and the skills in sight taking and reduction-- additional sight reduction techniques and the orderly methods of carrying on the day's work of a navigator at sea. Of particular interest and importance is the study of offshore navigation using minimal data and/or equipment, such as when on a disabled vessel or lifeboat.

<u>Elective Courses</u>: Several elective courses are also available including Cruise Planning, Engine Maintenance, Instructor Development, Marine Electronics, Sail, and Weather. If you are interested in any of these elective courses – contact the Squadron Educational Officer.

USPS University - Seminar Series

USPS University is here with new programs targeted to a range of boaters and types of boating. The hallmark of this concept is the Seminar Series. These short seminars are targeted to specific topics and needs, and include valuable take-away guides. Each seminar provides credits toward the Boat Operator Certification program, and credit toward elective courses. These seminars are available now.

- Advanced Powerboat Handling
- Anchoring
- Basic Coastal Navigation
- Basic Weather and Forecasting
- Boat Handling under Power
- Boating on Rivers, Locks and Lakes
- Crossing Borders
- Emergencies on Board
- Fuel and Boating
- How to Use a Chart
- Hurricane Preparation for Boaters
- Knots, Bends and Hitches
- Man Overboard
- Marine RADAR
- Mariner's Compass
- · Mastering the Rules of the Road
- Paddle Smart
- Partner in Command
- Practical On The Water Training
- Sail Trim and Rig Tuning
- Tides and Currents
- Trailering Your Boat
- Using GPS
- Using VHF & VHF/DSC Marine Radio

Lake George Steamboat Company

200 years of Continuous Service on Lake George

During the 1950's and 60's the Mohigan and Ticonderoga only seemed to have long trips. It then became obvious that there was a need for a boat that would run short, perhaps 1-hour trips, that would maybe more accommodating for increasingly busy families with lots of children. The decision to build the Minne Ha Ha was made! Originally planned as a side-wheeler steamship instead of the stern-wheeled she is today, she would have appeared too wide when compared to its shorter length. The ship was designed by H.M. Tiedmann Company in NYC, with construction beginning in a shipyard in Baldwin, a few miles from Ticonderoga on October 2, 1968. The hull was completed that year in December and the hull towed down the lake to the steel pier in Lake George village by the Mohigan where she was completed during the duration of the 1968-69 winter months at a cost of \$270,000. The installed steam engines where built by St. Louis based Semple Manufacturing and produced just under 200HP from 6,000 pounds of steam per hour.

An unknown fact: the captain of the Minnie Ha Ha, affectionately known as the "Minnie", has no direct control over the speed of the ship or if it goes in forward or reverse. The captain's commands are relayed to the engineer in the engine room through the use of a series of bell rings. At the time of construction, the Minne measured 103 feet long, and 30 feet in beam, weighing nearly 200 tons, drafting a mere 3½ feet of water. The Minnie's top speed is 7 MPH. Christened on July 30, 1969 and given the name Minnie Ha Ha meaning "Laughing Waters" in Native American language. The boat ran so successfully in the first 30-years of service, that in 1998-99 she was lifted on to dry dock and cut in half – with 34 additional feet added to her mid-section, making her now 137 feet in length and weighing in at 250 tons. Also added at this time was a handicapped use elevator, upgraded snack bar and an emergency diesel propeller (beneath her paddlewheel) that has been used when steam propulsion has been lost and left her stranded numerous times. The Minnie sails daily throughout the season, and provides joy to so many people who have ridden aboard her over the last 43 plus years.

Answers to Commanders Message Quiz:

- 1) <u>Leeward</u> on or toward the side sheltered from the wind or toward which the wind is blowing; downwind.
- 2) **<u>Starboard</u>** the side of a ship or aircraft that is on the right when one is facing forward.
- 3) <u>Lee Shore</u> a shore lying on the leeward side of a ship (and onto which a ship could be blown in foul weather).
- 4) **Nun Buoy** a buoy that is circular in the middle and tapering to each end important to keep this navigation aid to your right when returning from sea.
- 5) When two vessels are moving in the same direction, and the astern vessel wishes to pass, it must initiate the signal to pass. The vessel passing is the give-way vessel and should keep out of the way of the vessel being passed. The vessel being passed is the stand-on vessel and must maintain its course and speed. If the stand-on vessel realizes that the course intended by the give-way vessel is not safe, it should sound the danger or doubt signal. If you are the overtaking vessel, remember that you are the give-way vessel until well past, and safely clear of, the passed vessel. Do not cut in front, impede or endanger another vessel. One short blast tells other boaters "I intend to pass you on my port (left) side." Two short blasts tell other boaters "I intend to pass you on my starboard (right) side."
- 6) Warning Five (or more) short, rapid blasts are used to signal danger or to signal that you do not understand or you disagree with the other boater's intentions.
- 7) <u>Abaft</u> in or behind the stern of a ship. A relative term used to describe the location of one object in relation to another, in which the object described is farther aft than the other. Thus, the main mast is abaft the foremast (in back of).

BoatUS: Tax Provisions for Boats Extended

Just two short years ago, Congress extended some boat sales tax and mortgage interest deductions for recreational boat buyers. Excluding home equity loans, those deductions remain for next year's 2018 tax season with the recently passed GOP tax overhaul plan signed into law on December 22, 2017, albeit with some new lower limits on lending amounts, according to Boat Owners Association of The United States (BoatUS).

Before passage of the Tax Cut and Jobs Act of 2017, BoatUS, the nation's boating advocacy, services and safety group, had concerns that boat owners would be singled out for negative tax treatment. However, recreational vessels with a sleeping berth, cooking and toilet facilities will be treated equally with second homes and recreational vehicles that may qualify for some sales tax and mortgage interest deductions when filling (in 2019) a 2018 federal income tax return.

The new Tax Cut and Jobs Act reduces the previous \$1 million second-home mortgage deduction limit to \$750,000. "Most new boats sell for far below this new cap, so we don't think that will have much impact on the average boat buyer," said BoatUS Manager of Government Affairs David Kennedy. However, what could affect buyers of smaller vessels is the act's removal of the deductibility on interest for a home equity loan. Historically, borrowers could deduct home equity interest on loans up to \$100,000 (\$50,000 for married couples filing separately). "With the new tax law, that deduction is gone," said Kennedy.

For the current 2017 tax season, the existing deduction remains in place and is offered to new owners who paid substantial state sales taxes on a new or used boat purchased in 2017. If there is a loan taken, mortgage interest paid on the loan may also be deducted from federal income taxes. Again, the vessel must have a sleeping berth, cooking and toilet facilities to qualify. Here are the details:

2017 Sales Tax Deduction

The Tax Increase Prevention Act of 2014 continues to offer a federal tax deduction for state sales taxes paid on a recreational vessel. Boaters must choose either the state sales tax deduction or state income tax deduction on their federal tax return — they cannot take both. In addition, to take the state sales tax deduction, the sales tax on a boat purchase must be applied at the same tax rate as the state's general sales tax. In order to claim the sales tax deduction, tax returns must be itemized. State sales taxes are entered on IRS form Schedule A, line 5b.

2017 Boat Loan Deduction

A boat is considered a second home for federal tax purposes if it has a galley, an installed head and sleeping berth. For those owners with a secured boat loan, mortgage interest paid on the loan may be deducted from federal income taxes. Taxpayers may use the home mortgage interest deduction for one second home in addition to their primary home, and must itemize deductions on their returns.

Some boaters may be unaware of this potential tax benefit because not all lending institutions send borrowers an IRS Form 1098, which reports interest

Have a boat loan? Ask your lender for form 1098



Boat buyers should be aware that a boat is considered a second home for federal tax purposes if it has a galley, an installed head and sleeping berth

paid. Not receiving the form does not preclude taking the deduction. If a 1098 is not available, boaters should contact their lender for the amount of interest paid and should enter it on line 11 on Schedule A along with the lender's tax ID number. If a form 1098 is sent, boaters should simply enter the amount on line 10 of Schedule A.

For more details on the mortgage deduction on boats that qualify, go to IRS.gov and download IRS Publication 936.

Looking to 2018

The new limits on deductibility of mortgage interest and state sales taxes will kick in when boat owners calculate their 2018 tax liabilities along with changes to home equity loan deductions. Boaters are urged to contact a tax preparer or financial adviser for more information.

