



DISTRICT 20

Membership Newsletter - Volume 19 Issue 2

# Running Lights

## February 2019

No matter  
how long the winter,  
spring is sure to follow.

- English Proverb



*Happy Groundhog Day!*

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United States Power Squadrons is America's Boating Club®



**A MESSAGE FROM OUR COMMANDER**

One of my favorite “holidays” is Groundhog Day. It’s quirky and not at all serious, yet it is a sure sign that we are past the darkest, shortest days of winter. There may still be 6 weeks to go, but we’re starting to get more light in the evening, sometimes to the point of driving home from work when it is still light enough out that I can see something other than headlights. We’re also starting pre-season planning of boating classes and seminars.

For those who can’t wait for warm weather to arrive in the Midwest, and can fit in the travel, Florida is one option. A trip to an island is another. This year’s USPS Annual Meeting is in Orlando from the 19th to the 24th. I won’t be there. I do have a trip planned to an island for that same weekend, but somehow I was outvoted and our travel group selected Manhattan for Broadway plays, not St. Somewhere for warmth and beaches. Oh, well. Maybe next year. I do have this year’s District Spring Conference on my calendar, but that is next month. For the annual meeting this month, I’m sure that I can find a delegate willing to brave Orlando’s weather in my place.

Thank you to everyone who helped at the Chicago boat show, staffing the D/20 booth. During the two hour shift that Sue and I took, a number of people stopped by asking about education and showed interest in America’s Boating Club. We handed out brochures for contacts to our squadrons/clubs and ABC class offerings, and 22 people left contact information, including 6 who live in our part of the district. The Chicago show is in our wake, but as mentioned last month, you can keep those boating thoughts alive at the Northern Illinois Boat Show (<https://illinoisboatshow.com/>) coming up at the new Lake County Fairgrounds, February 28th to March 3rd.

Look for the information about February’s member meeting in this issue. We all just met in Glenview, and 2 weeks later we’re meeting for burgers and beer (or whatever you want) at Half Day Brewery, after a group of us see Million Dollar Quartet at the Marriott Theatre. Maybe the Marriott version of the Broadway Musical will get me excited about Manhattan Island ... in February.

—Cdr. Joe Lokaj, JN




**Skokie Valley Sail & Power Squadron  
2018-2019 Bridge**

<b>COMMANDER</b>	Cdr Joe Lokaj, JN	847-914-9447
<b>EXECUTIVE OFFICER</b>	P/C Don Sidman, JN	847-726-7309
<b>ADMINISTRATIVE OFFICER</b>	P/C Ron Zingler, AP-IN	847-634-3806
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<b>TREASURER</b>	Lt/C Sue Anthony, P	224-402-3107
<b>EDUCATION OFFICER</b>	Lt/C Richard Davidson, SN	847-295-8845
<b>ASST. EDUCATION OFFICER</b>	Lt/C James E. Soyka, SN-CN	847-635-6239
<b>IMMEDIATE PAST COMMANDER</b>	I/P/C Gary Vinzant, JN	847-827-7179
<b>ELECTED MEMBERS AT LARGE</b>	Lt Dave Anthony, P	224-402-3107
	Stf/C Pat Antoni, SN	847-436-6439
	Lt Al Antoni, AP	847-826-0821





# Mark Your Calendar



## February 2019

6	Wed	Executive Board/Bridge Meeting, 1900	Yen Yen Restaurant, Buffalo Grove
10	Sun	February Play & Dinner Meeting	Marriott Theatre/Half Day Brewery (below)
13	Wed	Skokie Valley Breakfast Club, 0900-1000	Market Square, Wheeling
15	Fri	Publication Deadline—Running Lights	Karen D'Amico (630-483-9741)
19-24	Tue-Sun	USPS Annual Meeting	Rosen Center, Orlando FL (page 8)
27	Wed	Skokie Valley Breakfast Club, 0900-1000	Market Square, Wheeling

## March 2019

6	Wed	Executive Board/Bridge Meeting, 1900	Yen Yen Restaurant, Buffalo Grove
13	Wed	Skokie Valley Breakfast Club, 0900-1000	Market Square, Wheeling
15	Fri	Publication Deadline—Running Lights	Karen D'Amico (630-483-9741)
16	Sat	Snowman Burning	Ron Zingler
22	Fri	Member General Meeting	Holiday Inn, Elgin (page 5)
22-23	Fri-Sat	District 20 Spring Conference & COW	Holiday Inn, Elgin (page 5)
27	Wed	Skokie Valley Breakfast Club, 0900-1000	Market Square Wheeling



## Sunday, February 10, 2019



### MILLION DOLLAR QUARTET

THE BROADWAY MUSICAL INSPIRED BY THE TRUE STORY

The play "Million Dollar Quartet" starts at 1:00 pm on Sunday. We will meet at noon at Wrights' Brew & Bistro inside the Marriot Hotel for those who wish to join us for a cocktail before the play.

Tickets are \$45 per person. Reservations for the play must be made no later than January 10th. Please contact Sue at 224-402-3107 to reserve your tickets.

**Dinner meeting to follow at 3:15 pm**

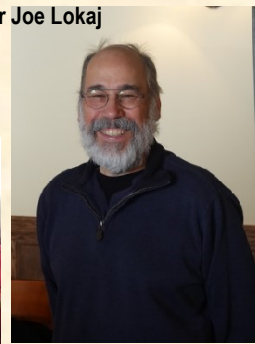
**Half Day Brewery  
200 Village Street  
Lincolnshire, IL**



Just 5 min north of the Theatre



# January Dinner Meeting



Cdr Joe Lokaj



Al Antoni & Don Sidman



Ron & Joanne Zingler



Bonni & Rich Davidson



Sue & Dave Anthony



Rich Barta & John Lenhard

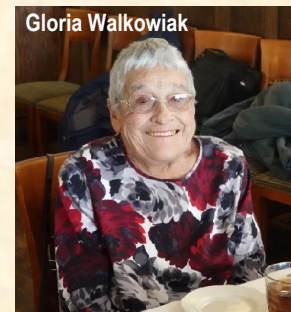
Our guest speaker John Lenhard gave an interesting talk about the activities of the USCG Auxiliary, his work as a boat captain in Chicago, and requirements for obtaining a captain license.



Joanne Zingler & Carol Fey



Joe Paldo



Gloria Walkowiak



Jim Walkowiak & John Lenhard



Don & Gail Sidman



Steve Chmela



Sue Anthony, Mary & Jim Soyka, Pat Antoni

The United States Power Squadrons® are always adding to the benefits that being part of the organization entitles you to. Some recent additions include:



- **LTC Global** is Long Term Care Insurance. As a USPS member you can save more when you prepare for the future. Learn how in a free educational webinar that can be found on the Membership Benefits Home page on the National website.
- **Vistaprint** offers an assortment of discounted business card templates for general members and Vessel Examiners - easily edited and promotes "America's Boating Club®".

More information and the full list of member benefits can be found on the USPS Member Benefits Home page.



## **District 20 Spring Conference Friday 22 March—Saturday 23 March**

Holiday Inn Chicago Northwest-Elgin  
495 Airport Rd, Elgin (North of I-90 on Route 31)

*King or double Queen standard room is \$99 per night  
Jr King or Queen suites are also \$99 per night*

**Skokie Valley members Dave & Sue Anthony will host a hospitality suite on Friday night. Our monthly member meeting will be Friday at 6:00 PM, including pizzas. Please bring a dish to share for the hospitality suite.**

### **A great program is in the works for Saturday:**

- Education department meeting
- Presentation on the "Wreck of the Edmund Fitzgerald"
- Updates from the USPS Annual Meeting
- Presentation on D20 C&R with Tall Ships this summer in Kenosha, WI
- Presentation sharing tips to host a successful boat show event
- Spring Conference Meeting
- Banquet and installation of new D20 Bridge Officers







## **YOUR WEATHER REPORT**

**By Mike Hennessy, AP, Instructor-Weather course**



### **Calendars: The Last Year of Confusion**

If you were of Orthodox belief, you celebrated Christmas on January 7. This curious difference in schedule has a lot to do with how calendars have been developed and changed over the years.

In the year 45 BC, Julius Caesar gave the empire his Julian Calendar, with the winter solstice on January 6. This put an end to a system in which officials, called "pontiffs", were able to tweak the calendar by adding extra days in as needed. He invented two new months at that time, December and January; and in order to correct the mess the pontiffs had made, forced a year of 445 days on the empire in what he named "The Last Year of Confusion." The new months varied in number of days according to a complex schedule, but the calendar was still off by nearly twelve minutes a year, and lost a full day every 130 years.

Pope Gregory XIII reformed the calendar in 1583, but not everyone appreciated his efforts. England held out for two hundred years. The year 1700 was a leap year in England, but not in France; they were eleven days apart. George Washington was really born on February 11. When the Gregorian calendar was finally adopted in the English colonies shortly before the Revolution, he had to move his birthday to February 22. Now the calendars are thirteen days apart, which accounts for the Orthodox Julian calendar Christmas. And Caesar thought he had brought confusion to an end.

### **OUR GREAT LAKES, OUR GREATEST RESOURCE**

Wetlands are important habitats because they provide numerous benefits to people, including storing carbon over the long-term that would otherwise be released into the atmosphere and contribute to climate change.

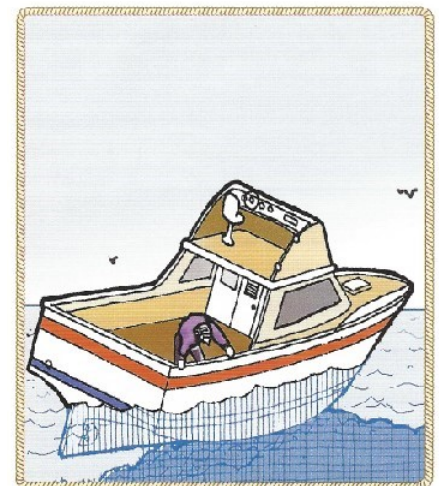


How much do local wetlands lower impact of climate change? In a year-long study, the Great Lakes Coastal Geology Research Group measured the rapidly eroding coastal wetland habitat at Illinois Beach State Park. By sampling wetland soil, they calculated the total amount of carbon stored. Then, they used historic aerial photographs and GPS data to track wetland erosion over time and model lost carbon.

Since lake levels started to rise in 2014, state park wetlands eroded more than 25 feet. Within 6 months, 10% of the original carbon stored in the wetland was lost. While 10% might not seem like a lot, it originally took more than 2,000 years to accumulate.

The model developed through this research offers managers a simple tool to help pinpoint where coastal wetland carbon is most vulnerable to erosion, and help preserve the wetlands.

### **CAPTAIN AHAB'S QUIZ**



Gone aground with navigable water on both sides...try keeping a continuous strain on a kedge anchor while another powerboat runs along side and uses its \_\_\_\_\_ to float her free.

(see answer on back page)

Tom Clark, AP, Contributing Editor  
Courtesy of Perchant Publishing



# SVPS 2019 Event & Cruising Schedule



When	Event	Location	Host
February 10th	Dinner Meeting /Play Million Dollar Quartet	Marriott Lincolnshire	Dave and Sue Anthony
February 19th-24th	USPS Annual Meeting	Rosen Center Orlando, FL	USPS
March 22th-23rd	District 20 Spring Conference	Holiday Inn, Elgin	District 20
March	Operations Training	TBA	District 20
April 13th or 14th	SVPS Change of Watch	TBA	Commander
May 4th	Rowing Regatta	Crystal Lake	Gary Vinzant
May 18th	Cocktail Hour	Gotta Love It, Southport Marina	Ron Zingler
May 18th	Dinner Meeting Casa Capri	Kenosha	Ron Zingler
June 8th	Sundowner	Northpoint	Dave and Sue Anthony
June 20th-23rd	Windy City LakeShake (Country Music Festival)	Burnham Harbor	Ron Zingler
June 26-30th	Summerfest	Milwaukee	Ron Zingler
July 18th	COSI (Children's Oncology Services) Boat Day	Southport Marina	Ron Zingler
July 19th-27th	Summer Cruise to Sturgeon Bay, Bailey's Harbor, Algoma	Starting at Southport Marina	Dave Anthony, Tony Palazzo
July 22nd-Aug 10th	Cruise to Pure Michigan	Sturgeon Bay	Ron Zingler
July 27th-July 30th	Cruise to Tall Ships	Milwaukee/ Port Washington	Mike Ludtke
August 1-4th	Tall Ships Festival	Southport Marina	Mike Ludtke
August TBD	Hob Nob Outing	Racine	
September 15th	Dinner Meeting	Club Casa, Des Plaines, IL	Ron Zingler
October 19th	Dinner Meeting	Port Edwards, Algonquin	Ron Zingler
November 16th	Anniversary Dinner	Saddleroom, Hoffman Estates	Ron Zingler
December	Commander's Holiday Party		Commander



## Skokie Valley Sail & Power Squadron 2019 - 2020 Slate of Officers & Committees

### Executive Committee

Commander	Richard Davidson, SN
Executive Officer	Tony Palazzo, AP
<b>Education Officer</b>	<b>Open</b>
Asst. Education Officer	Jim Soyka, SN-CN
Administrative Officer	Ron Zingler, AP-IN
Secretary	Gail Sidman, S
Treasurer	Sue Anthony, P
Immediate Past Cdr	Joe Lokaj, JN
Elected Member	David Anthony, P
Elected Member	Sue Palazzo, P
Elected Member	Don Sidman, JN

### Rules Committee

Bill Witty, SN (Chair)  
Dixie Widner, JN  
Gerald Grofman, SN

### Audit Committee

Keith Parker, P (Chair)  
Don Sidman, JN  
Hugh Sommerfeld, P

### Nominating Committee

Frank D'Amico, AP (Chair)  
Don Sidman, JN  
Gary Vinzant, JN  
Joe Lokaj, JN  
Karen D'Amico, AP  
Stuart Zwang, SN-IN

*As you can see, we still have one open position to fill this year. If you are interested in helping the squadron, please contact Frank at 630-483-9741 or talk to anyone on the nominating committee:*

**Respectively Submitted by Nominating Committee:**  
Frank D'Amico, AP (Chair)  
Don Sidman, JN  
Gary Vinzant, JN  
Hugh Sommerfeld, P  
Karen D'Amico, AP  
Stuart Zwang, SN-IN



## THE HISTORICAL ORIGIN OF NAUTICAL TERMS

Sailors seem to have their own language. One could wonder why they muddle up simple terms, but the fact of the matter is that most of the nautical terms originated way back in maritime history and have a tradition that is centuries old. Following are just a few of the more common terms and widely accepted explanations out of many, for their origin.

*Port* and *starboard* seem needless ways to confuse *left* and *right*. But the origin can be traced back to a time when ships were steered with a long paddle called a *steering board* and because most men were right handed, it was placed on the right hand or *steer board side*. This evolved into *starboard side*.

With the *steering board* on the right, it was necessary to put the left side to the dock or port which became known as the *port side*. The older term for the left side, *lard board (lar-board)*, sounded so much like *starboard*, that term *port side* came into wider use.

When ships were outfitted for war, holes were cut in the sides to accommodate the cannon. The French word for door is *Porte* and the cannon openings were called *cannon ports*. Eventually the term *portal* came to be used for any opening in the side of a ship.

Early sailing ships had no formal rest rooms. Instead there was a portion of the forward deck that overhung the water and it was here that sailors relieved themselves. The forward portion of a ship was referred to as the *head of the ship*, thus when sailors went forward to use the overhanging deck, they would simply say they were going to the *head*.

In sailboat races and in combat, there is a maneuver whereby one ship intentionally passes close by on the windward side, in order to deprive the enemy ship of any wind on its sails. This would cause the enemy ship to lose headway and to give the aggressor an advantage. To this day we refer to someone who loses a debate as "*having the wind taken out of his sails*"

When ships anchored out of port and sailors used a small sail boat to reach shore and the local pubs, the boat they used had sails controlled with three lines called *sheets*. Often the sailors were so drunk upon their return trip that no one controlled the sails and the three sheets went flying in the wind, thus the term *three sheets to the wind*. Since these sailors were not paid on a regular basis, the bartenders kept track of their accounts on a posted list that contained the sailors name and a *P* for pints and a *Q* for quarts. The bartender would make hash mark under the appropriate letter and when paid. Since all bartenders were not totally honest it was important that the sailors *mind their P's and Q's*.

The term to intentionally sink a ship is to *scuttle the ship*. On early ships, water was held in a vessel called a *hogshead* or *butt*. Thus anytime sailors gathered around the *butt* for a drink of water, they would share rumors, and rumors were said to have the potential to destroy or scuttle a ship or fleet. This is how the term *scuttlebutt* came into existence.



I hope you enjoyed this journey back into maritime history, but I have to end it now. The *scuttlebutt* around the *head* is that if we *mind our P's and Q's* we can go into port and get *three sheets to the wind*. Missing the tender would really *take the wind out of my sails*.

Written By: Lt. Bill Hempel, Senior Feature Writer  
Marketing/Public relations Committee,  
United States Power Squadrons®

**Are you considering retirement in Florida?** It is a popular destination, since there is no state income tax. Just how much money would you need to save in order to retire comfortably? I recently read an article that compared the annual costs to retire in 3 Florida cities: Jacksonville, Orlando and Boca Raton.

The article was based on a hypothetical 65-year-old couple, with income from Social Security and investments. Income remains constant regardless of where the couple lives. The estimated Social Security income is \$27,000 year for the couple.

The rest of the couple's income is from investments. The article asserts that if the couple withdraw a maximum of 4% of their investment portfolio each year, it should last 30 years. Therefore, the key factor in each city is the total portfolio value that is needed to supplement Social Security income, in order to cover expenses.

Expenses vary depending on the cost of living in each city. Housing is the biggest expense in each city, and largely dependent on the average market value of the homes, which is why it varies in each city. Here are some of the major assumptions:

- Monthly mortgage payments are based on the median home values in each city, assuming the couple put down \$150,000 from the sale of their last home, and have a 3.5% interest rate on a 30-year fixed loan.
- Homeowners insurance is estimated at 1% of the home's market value, property taxes are estimated at 2% of market value, and repairs/maintenance are estimated at 1% of marketed value.
- Federal income taxes are calculated based on the portfolio, assuming 50% in bond investments taxed as ordinary income and 50% stock investments, which generates qualified dividends and long-term gains. With this mix, investment income is low enough to avoid owing Federal income taxes. However, if your portfolio value is higher (such as in the Boca Raton scenario below), you may need to account for this tax regardless of where you retire.

Additionally, the budgets below do not include possible extras, such as golfing, country clubs, yacht clubs, or boating expenses. You may need to add a little more money to your budget to account for your personal interests!!

		<b>Jacksonville</b>	<b>Orlando</b>	<b>Boca Raton</b>
<b>Home</b>	Mortgage	781	4,257	10,776
	Homeowner's Insurance	1,645	2,290	3,500
	Property Taxes	2,632	3,664	5,000
	Homeowner's Association	3,000	3,000	3,600
	Electrical Utilities/Cable	3,900	3,900	4,500
	Lawn/Pool/Pest/Water/Sewer	2,100	2,700	2,500
	Repairs/Maintenance/Upkeep	1,645	2,290	2,500
		<b>(31.7%) 16,003</b>	<b>(40.3%) 22,101</b>	<b>(44.7%) 32,376</b>
<b>Miscellaneous</b>	Groceries	4,000	4,500	6,000
	Entertainment/Restaurants	3,000	2,500	3,500
	Accounting/Legal/Professional	500	500	500
	Vacation/Travel/Hobbies	2,000	1,850	2,500
	Cell Phones	1,200	1,200	800
	Gifts/Family/Church/Charity	1,000	900	2,800
	Personal Care/Shopping	3,500	2,000	3,600
	<b>(30.1%) 15,200</b>	<b>(24.5%) 13,450</b>	<b>(27.2%) 19,700</b>	
<b>Transportation</b>	Car Payment	3,600	3,600	3,600
	Insurance/Repairs/Maintenance	3,400	3,400	3,400
	Gas	3,000	3,000	2,400
	<b>(19.7%) 10,000</b>	<b>(18.2%) 10,000</b>	<b>(13%) 9,400</b>	
<b>Healthcare</b>		<b>(18.5%) 9,333</b>	<b>(18.2%) 9,333</b>	<b>(12.9%) 9,333</b>
<b>Federal Taxes</b>		<b>0</b>	<b>0</b>	<b>(2.2%) 1,616</b>
<b>Annual Expenses</b>		<b>\$50,536</b>	<b>\$54,884</b>	<b>72,425</b>
<b>Retirement Fund</b>	<b>Needed to Retire in this City</b>	<b>\$588,400</b>	<b>\$697,100</b>	<b>\$1,135,625</b>

**4ocean** The story begins when Alex and Andrew take a surf trip...

to Bali Indonesia that would inevitably change their lives and the fate of the ocean. Devastated by the amount of plastic in the ocean, they set out to find out why no one was doing anything about it. One afternoon they came across an old fishing village where fishermen were literally pushing their boat through piles of plastic that had washed up on shore. The two surfers realized that the proliferation of plastic threatened both the ocean environment and the fishermen's livelihood. Could the fishermen use their nets, they wondered, to pull the plastic from the ocean? This idea stuck with the 2 surfers and they knew it was time to hit the drawing board. After realizing that the demand for seafood was driving the fishermen to focus on fish instead of plastic, they knew they had to create something that could fund the desired clean-up efforts. This is how the 4ocean Bracelet was born.

Made from recycled materials, **every bracelet purchased funds the removal of 1 pound of trash from the ocean and coastlines.** In less than 2 years, 4ocean has removed **2,653,954** pounds of trash from the ocean and coastlines. Headquartered in Boca Raton, Florida, 4ocean currently operates out of multiple countries and employs over 150 people worldwide. **Go to <https://4ocean.com>**



**February Anniversaries**

Barbara O'Connell	1980	21 yrs
Dixie Widner	1983	37 yrs
Ron Sieling	1968	52 yrs
T.G. Delahunty	1967	53 yrs

Congratulations on reaching another milestone with the squadron. We appreciate your support!

**Cdr Joe Lokaj, JN**

**Richard J. Calfa**

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21/19

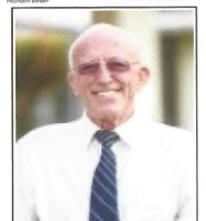


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Each office is independently owned and operated.

**Dick Hughes**  
 Broker Associate

AMERICAN BROKERS TEAM



16/23



# Running Lights

Skokie Valley Sail and Power Squadron

**FROM:**

P/D/C Karen D'Amico, AP  
318 Somerset Dr  
Streamwood, IL 60107

**TO:**

**FIRST CLASS MAIL**



Be sure to visit our websites:

**Skokie Valley Sail & Power Squadron:**  
[www.skokievalleypowersquadron.org](http://www.skokievalleypowersquadron.org)

**District 20:** [www.uspsd20Boating.org](http://www.uspsd20Boating.org)

**USPS:** [www.AmericasBoatingClub.org](http://www.AmericasBoatingClub.org)



Captain Ahab answer: **wake**  
(caution, this maneuver works well on soft bottoms, not hard or rocky bottoms).



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