

## MEMBER BENEFITS

- *The ABA Beacon*®
- *Seamanship Training*™ E-Newsletter
- *ABA Online*®: All benefits can be accessed at [americanboating.org](http://americanboating.org)
- **ABA Boat Insurance:** 800-477-7140
- **ABA Finance Program:** 877-222-0244
- **Safe & Clean Boating Information**
- **Cruising Destination Information**
- **ABA Marina Discounts**
- **Boating Life Magazine**
- **ABA Weather Alert Service**
- **ABA Visa® Credit Card:** 800-347-7887
- **ABA Boat Products**
- **ABA Online Travel Booking Service**
- **ABA Personal Checks and Labels**
- **Lakeland Boating Magazine Discount:** 800-827-0289, ID#ZABA
- **Great Lakes Ports O' Call Cruising Guides Discount:** 800-589-9491, ID#ZABA
- **Cruising Guide To The New York State Canal System Discount:** 802-860-2886, ID#ABA
- **Waterway Guides Discount:** 800-233-3359, ID#UWGABA

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## The Benefits Just Keep Coming for ABA members!

This month, we're pleased to announce a new, member-only financing plan for new and used recreational vehicles. Finance up to 90% on a shiny new RV – from \$25,000 to \$2.5 million. See details in this issue. And remember to bookmark [www.americanboating.org](http://www.americanboating.org) and check in often. Get in on new benefits as we add them... and learn from the experts on boating safety, equipment, destinations, and more! We're working hard for you to promote boating safety, affordability, growth, and a clean environment.

## What You Should Know Before Purchasing Boat Insurance

There are basic coverages you should look for when purchasing boat insurance. Boat insurance programs are normally designed to cover boats up to 26' in overall length. If the size of your vessel is greater than 26 feet, it's generally considered a "yacht", and therefore qualifies for yacht insurance.

### Physical Damage

Boat insurance provides physical damage coverage to repair your boat if it's accidentally damaged or destroyed by a covered peril such as collision, fire, theft, windstorm, lightning or vandalism. This coverage is broad, and provides coverage for the boat, including its machinery and auxiliary equipment, outboard motors, boat trailer and personal property.

A boat insurance policy can provide physical damage coverage on an Actual Cash Value (ACV) or an Agreed Amount Value basis. Actual Cash Value policies pay for replacement costs less depreciation at the time of the loss. In the event of a total loss, used boat pricing guides and other resources are used to determine the approximate market value of your vessel. A partial loss is settled by taking the total cost of the repair less a percentage for depreciation.

Agreed Amount Value policies mean you and the insurance company have agreed on the value of your vessel and in the event of a total loss you will be paid that amount. Agreed Amount Value policies also replace old items for new in the event of a partial loss without any deduction for depreciation. Most Agreed Amount Value policies require actual cash value on certain damaged property such as sails, protective covers, batteries, dinghies, trailers and aged outboard motors, lower drive units or outdrives.

Physical damage coverage is usually subject to a deductible. The boat and motor usually have the same deductible with additional deductibles for the trailer and personal effects. The deductible is the amount you are willing to pay in case of a loss. The higher the deductible, the lower your insurance premium. Boat policy deductibles are usually calculated as a percentage of your coverage (1%, 2%, 3% of the vessel value) or can be flat amounts of \$250 or \$500.

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## Boating Life Available to ABA Members

The American Boating Association is excited to announce a new member benefit – a one-year subscription to *Boating Life* magazine, compliments of ABA – which you can immediately start taking advantage of if you upgrade your ABA membership now.

ABA Visa cardholders have a complimentary membership, but we thought you might like to consider upgrading it to take advantage of this special subscription offer to *Boating Life* magazine.

*Boating Life* is your source for unbiased boat and gear reviews with trailering tips and great advice on how to maintain your boat for peak performance and enjoyment. When you upgrade your membership, you'll automatically receive a full year (8 issues) of *Boating Life*, compliments of ABA.

Even better news is that by upgrading your membership before the end of June 2005, you can save even more! A regular upgrade costs \$10, but if you upgrade now, you pay only \$6! Your upgrade includes your complimentary *Boating Life* subscription - a \$19.97 value in and of itself!

You'll continue to receive uninterrupted access to all of your member benefits including:

- Your subscription to *The ABA Beacon*® newsletter and *Seamanship Training*® e-newsletter

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# MISSOURI'S LAKE OF THE OZARKS: HEARTLAND BOATING FUN

by W. Lynn Seldon, Jr. – Boating Writer

With more than 1,150 miles of scenic shoreline (more than the entire Pacific coast of California), the Lake of the Ozarks offers visiting boaters gallons (about 617 billion) of fun and adventure on and off the water. Nestled amid the rolling hills of Central Missouri, the Lake of the Ozarks has long been known as a premier boating destination in America's Heartland. It's located just about three hours from Kansas City to the west and three hours from St. Louis to the east.

Because of its sprawling size of 54,000 acres (92 miles end-to-end), the lake has something for all types of boaters, including fishing vessels, power boats, sailing vessels, and yachts. Public access ramps, like Lake of the Ozarks State Park--as well as launching ramps and other facilities at one of the lake's many full-service marinas--make boating easily accessible.

Those not wishing to stay on their boat can choose from a wide range of lodging options with private slips. And, because the Lake of the Ozarks is privately developed, it is the only major public lake in Missouri where boaters can go directly from their lakeside rooms onto their boat. Similar lakes around the state and region are managed by the Army Corps of Engineers, which limits shoreline access.

The Lake of the Ozarks, once the largest man-made lake in the world, was created in 1931 with the creation of Bagnell Dam and the Great Osage River Project. Just four months after construction began in 1929, the stock market crashed and the Great Depression started. While the rest of the country faced economic ruin, the Bagnell Dam project provided welcome employment to 4,600 workers at any one time and a total of 20,500 employees during the construction period.

Because warm weather typically arrives in the area in April and hangs around until October, there's a good eight to nine month window for boating enjoyment. Average daytime air and water temperatures in April are, respectively, 67 and 54 degrees Fahrenheit, warming to 91 and 83 by July and leveling off to 73 and 69 by October. The winter months may see daytime temperatures warm into the 50 to 60 degree Fahrenheit range, providing an opportunity for "off-season" outdoors fun.

On and off the lake, the choices for visiting boaters are almost limitless. The lake is host to some of the best fishing and golfing in the Midwest, including prestigious tournaments like Bass Masters and the PGA Club Pro Championship. Other possibilities include an abundance of typical water activities (water-skiing, parasailing, varied boat tours, and more), plus land-based options like horseback riding, tennis, hiking, bird watching, and trap shooting. Throughout the year, the lake area offers a lineup of activities, fun festivals, and events, along with unique cave tours, live country music shows, great shopping, craft-oriented events, scenic cruises, and much more.

The nine-mile, two-hour Aquatic Trail at Lake of the Ozarks State Park provides a perfect introduction to the natural beauties of the lake. Orange-and-white buoys indicate a stopping point at each of 14 fascinating geological sites that were naturally created by water millions of years ago, including outcroppings, caves, bluffs, plant life, and more. On the trail



**Lake of the Ozarks provides pristine boating areas.**

*Photo Courtesy of Lake of the Ozarks Convention & Visitors Bureau.*

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## RV Financing Now Available to ABA Members

Do you dream of owning an RV? ABA's new RV Financing Program can help make your dreams a reality. ABA has partnered with a nationwide RV finance company, and is pleased to offer financing for the full range of RVs. Key features of the program are:

- Financing for new and used Class A, B, and C RVs, fifth wheels, and travel trailers from \$25,000 to over \$2,500,000 in value;
- Loan amortizations from 7 to 20 years on RVs manufactured between 1989 and present, depending on the age of the RV and the loan amount available;
- Financing for up to 90% of the purchase price including options, tax, tags, insurance and the warranty on new RVs;
- Competitive rates;
- Exceptional service;
- A detailed understanding of the RV financing market; and
- A fast and simple process.

For further details, visit [www.americanboating.org/rv\\_financehome.asp](http://www.americanboating.org/rv_financehome.asp) or call 866-789-4511. ■

## Improved ABA Finance Program

The ABA Finance Program is new and improved! ABA has joined forces with AmeriFleet Capital, Inc.- a premier boat financing company.

The financing rates are competitive and available nationwide for loans from \$10,000 to \$10,000,000. Plus, turn around time is quick and the paperwork easy to understand and fill out.

Flexible payment schedules are available as is pre-approval if you are looking to finance a new purchase. For further information visit [www.americanboating.org](http://www.americanboating.org) or call toll free 877-222-0244. ■

## Boating Life Available to ABA Members continued from page 1

- Marina discounts
- Boat insurance and finance programs
- Boat show calendar
- Help and information for boating safety and clean boating
- Cruising guide discounts
- Use of our exclusive marine manufacturers database

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# PRODUCT REVIEW

## WeatherWave Severe Weather Alerts

Severe weather can do more than hamper a boat trip - it can be dangerous to boaters not in the know. With WeatherWave boaters in all U.S. coastal waters and the Great Lakes get severe weather warnings within 10 seconds of issuance by the National Weather Service.

At any time, more than seven million boaters on the East Coast, West Coast, Alaska, Caribbean, Gulf of Mexico, Hawaii, and Great Lakes waters can be at serious risk to sudden weather changes. Prior to the WeatherWave service, boaters had to rely on NOAA Weather Radio or Coast Guard VHF broadcasts for severe weather information. These sources provide eight-to-ten minute recordings to cover weather conditions in multiple areas and perhaps none to 20 seconds of recordings might be relevant to boaters listening in for conditions in a particular area.

WeatherWave's outbound component provides severe weather alert calls for marine zones and cities profiled by the subscriber. Up to 50 NWS alert categories can be delivered by computer-generated voice calls to the subscriber's cell phone.

In addition, WeatherWave subscribers also have toll-free access to current conditions, forecasts, and alarms for any marine zone, marine buoy, or U.S. city - 24 hours a day, seven days a week. Boaters can not only learn about weather ahead, but also use the "follow me" feature to have the alerting service track weather conditions during each leg of the trip.

ABA members receive a discount of up to 17% on the WeatherWave service if they sign up for the service at [www.americanboating.org/wx\\_service.asp](http://www.americanboating.org/wx_service.asp). ■

# ON THE HORIZON

## Boat Shows

Representative boat shows are listed below. For a full boat show listing and to link to boat show websites, please visit [www.americanboating.org/boatshows.asp](http://www.americanboating.org/boatshows.asp). This information is gathered from a variety of sources with the expectation that it is accurate. We recommend that you contact the show to confirm the information as dates can change without prior notice.

**May 19-22**

**Newport Spring Boat Show, RI**

800-582-7846

**Emerald Coast Boat Show, FL**

800-940-7642

**May 20-22**

**Riverfront In-Water Boat Show, IL**

309-693-9667

**May 21**

**Scottsdale Boat & RV Show and Sale, AZ**

602-230-7660

**May 21-23**

**Spring Lake Union Boats Afloat Show, WA**

206-748-0012

**June 2-6**

**Dana Point Harbor In-Water Boat Show, CA**

323-655-2010

**June 3-6**

**South Florida Boat Show, FL**

954-946-6164

**June 9-12**

**Spring Boat Show, CA**

714-633-7581

**June 10-12**

**Space Coast Boat Show, FL**

800-542-6017

## Missouri

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and elsewhere, boaters will often see fish, waterfowl, and other animals ranging from deer to chipmunks. A booklet outlining the trail, which extends from Public Beach #1 to Grand Glaize Beach, is available at the park office.

On land, Willmore Lodge provides another great history lesson. Completed in 1930 during the

construction of the dam, the 29-room lodge was refurbished and transformed into an excellent visitor center and museum operated by the Lake Area Chamber of Commerce.

Other highlights for visiting boaters include: several quaint towns, like Camdenton, Eldon, Laurie, Lake Ozark, Osage Beach, Sunrise Beach, and Versailles; more than 200 lodging businesses; 100-plus restaurants; 15 golf courses; more than 100 marinas and marine service businesses; the state's largest state park (and largest factory outlet mall); and three other local museums providing further insight into the region's interesting history.

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### **Need a Better Rate on Your Boat Loan?**

### **ABA Boat Finance Program**

**[www.americanboating.org](http://www.americanboating.org)**

**877-222-0244 (toll free)**

***Just one online or telephone quote request, and the finance experts will get you the best quote.***

- Fast, free confidential service
- Specialists in boat financing
- Available for boat loans from \$10,000 to \$10,000,000

***Another valuable benefit for members of the American Boating Association***



**ABA**  
American Boating Association

***Working to promote boating safety, affordability, growth and a clean environment.***

## ***What You Should Know Before Purchasing Boat Insurance continued from page 1***

### **Personal Effects**

A good boat insurance policy should offer Personal Effects coverage to provide protection for those items not intended for the normal operation of your boat, such as portable TVs, cellular or portable phones, stereos, radios and cameras.

### **Boat Liability**

The Liability section of the policy provides protection if you are legally responsible for damages to property or injury to someone other than yourself or a family member. Boat Insurance liability provides protection if you are sued as a result of hitting another boat, or if someone is hurt onboard your vessel because of your negligence. This coverage is usually offered in increments of \$100,000 up to \$1 million.

### **Medical Payments**

The Medical Payments section of the policy provides protection for reasonable medical, ambulance and hospital costs should someone be injured while in, upon, boarding or leaving your boat.

### **Uninsured Boat Owners Coverage**

The Uninsured Boat Owners section of the policy provides coverage for injuries caused by an accident that you are entitled to recover from the owner or operator of an uninsured boat or "hit-and-run" boat.

### **Commercial Towing and Assistance Coverage**

Commercial Towing and Assistance enables you to be reimbursed for the reasonable costs incurred when you break down at sea and need a commercial tow to port.

Get a free, no obligation quote through the ABA Boat Insurance Program by calling **800-477-7140** or visiting [www.americanboating.org/insurancehome.asp](http://www.americanboating.org/insurancehome.asp).

*This overview provides general information on boat insurance coverages and is not intended to offer advice on your particular insurance needs or coverages. ■*

## ***Boating Life Available to ABA Members continued from page 1***

- Extensive travel discounts, like 65% off hotels, up to 40% off auto rentals, and admission discounts to theme parks and zoos
- And so much more!

When you add up the value of all of the ABA member benefits, you're receiving far more than the normal \$10 membership fee, and even more with the promotional \$6 membership fee. Not only that, but you're helping to support an organization that is working hard each and every day to promote boating safety, affordability, growth, and a clean environment. Talk about getting your money's worth!

You're a valued member. We hope that you'll take the next step - upgrade your membership and start your complimentary subscription to *Boating Life* magazine today and take advantage of the promotional \$6 upgrade offer to save even more money.

As always, thank you for your support in helping us to promote boating safety, affordability, growth, and a clean environment!

Upgrade today at [www.americanboating.org/login.asp](http://www.americanboating.org/login.asp). Enter code BLUM05 to receive the promotional \$6 upgrade. ■

## ***Missouri continued from page 3***

The lake's size and diversity also means boaters can find the experience they desire--whether that's "high-energy" or "tranquil." Thanks to a main channel that stretches more than 92 miles and more than 40 miles of tributaries, there are lots of spots for any kind of boating experience desired. Summer weekends (especially within 30 miles of Bagnell Dam) might be high-energy, but it's also easy to find a tranquil setting within a short cruise!

For further visitor and boater information, contact the Lake of the Ozarks Convention and Visitors Bureau by calling **800-FUN-LAKE** or **573-348-1599** or visiting [www.funlake.com](http://www.funlake.com). ■

## **MEMBER BENEFITS**

- **ABA Magazine Discounts:**  
800-603-5602
- **ABA Custom Boating Apparel**
- **ABA CityPass Discounts**
- **Avis Auto Rental  
Discounts:** 800-331-1212,  
AWD#B853101
- **Budget Auto Rental  
Discounts:**  
800-455-2848, ID#X483101
- **Enterprise Rent-A-Car  
Discounts:**  
800-593-0505, ID#KC4551
- **Hertz Auto Rental  
Discounts:**  
800-654-2200, ID#1290122
- **Comfort Inn, Comfort  
Suites, Clarion, Sleep  
Inn, Quality Inn, MainStay  
Suites, Rodeway Inn, and  
EconoLodge Discounts:**  
800-258-2847, ID#00058336
- **Cendant Hotel Discounts:**  
#60093:
  - Days Inn,  
800-268-2195;
  - Howard Johnson,  
800-769-0939;
  - Knights Inn, 800-682-1071;
  - Ramada, 800-462-8035;
  - Travelodge, 800-545-5545;
  - Wingate Inn, 877-202-8814
- **ABA Travel Insurance**
- **ABA Discount Calling Card:**  
800-657-4711, ID#ABA
- **ABA Theme Park and Zoo  
Discounts**
- **ABA Ski Resort Discounts**
- **Royal Caribbean and  
Celebrity Cruise Line  
Discounts:**  
888-226-2100,  
ID#ABA8884567887
- **ABA Movie Discounts**

*All benefits can be accessed at:  
[www.americanboating.org](http://www.americanboating.org)*

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