

The ABA Beacon®

Publication for American Boating Association Members

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MEMBER BENEFITS

- *The ABA Beacon*®
- *Seamanship Training*® E-Newsletter
- *ABA Online*®:
All benefits can be accessed at americanboating.org
- *ABA Boat Insurance*:
800-477-7140
- *ABA Boat Financing*:
877-222-0244
- *ABA Online Banking Center*
- *Safe & Clean Boating Information*
- *Cruising Destination Information*
- *ABA Marina Discounts*
- *Boating Life Magazine*
- *ABA Visa*® Credit Card: 800-347-7887
- *ABA Boat Products*
- *ABA RV Financing*:
866-789-4511
- *ABA Online Travel Booking Service*
- *ABA Personal Checks and Labels*
- *Waterway Guides Discount*:
800-233-3359,
ID#UWGABA
- *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

Continued on page 4

The Benefits Just Keep Coming for ABA Members!

Recently we've announced three new, member-only benefits: the new ABA Online Banking Center, a 5% discount at BoatersWorld.com, and free rewards when using your ABA Visa®. Additionally, ABA has added an informative fishing section to the website. For information and details on any of these exciting new benefits, or to check out the fishing section, visit www.americanboating.org. Check in often and get in on new benefits as we add them.

Old Flares Breed a Dilemma

by Wayne Spivak, Branch Chief – National Training Department, USCG Auxiliary

The off-season is almost over, and you're begging to get back into the boating season. While chomping at the proverbial bit, you begin to sort through your boat equipment. You find your pyrotechnic safety items. We're talking about your flares, your meteors and your orange smokes.

According to Coast Guard regulations, the shelf life for pyrotechnic devices is three (3) years from manufacture. It is also suggested that you keep the "just" expired flares, smokes and meteors. While they don't meet the federal requirements, in all likelihood they probably still work. If you keep rotating your new flares with your "just" expired flares, that means when your new flares expire, your old flares will have been onboard for six years.

Let's focus on flares for the moment, but the following generalizations are also true for all pyrotechnics. The federal minimum standard requires three flares. Should you ever need to ignite them, you'll find that a single flare's life isn't very long. Should you fire off your flare at an inopportune moment, you've wasted what is probably 33% of your chances of being located by a passing ship or plane - if you've decided to only meet the minimum federal standards of three flares. A very sobering thought!

If you keep your older (just expired) flares on the boat, attempt to light these off first. Then, if they do work, you've increased your number of flares by a factor of two. If they don't work, well nothing ventured is nothing gained.

But what do you do about the second generation (older than 6 years) of retired flares? The question you need to ask yourself is, "do I think they will ignite?" If you don't feel confident keeping these second generation retired flares, then you will need to dispose of them, safely and legally.

Continued on page 4

ABA Members Earn Higher Interest with New ABA Online Banking Center

ABA members can now earn higher interest on their money market, checking, and CD accounts through the new ABA Online Banking Center – www.boatbankingcenter.com. Mike Anderson, Director of ABA's New Business Development division, says, "We're very excited about this new benefit offering for our members because we're able to offer them access to a banking product unlike anything they can get anywhere else. Where else can our members earn interest on their money market funds up to four times the national average with no fees and minimums?!"

Through the ABA Online Banking Center, you and your family are eligible to take advantage of premier banking products, high interest rates, low fees and superior customer service. Some of the products available include: High-Yield Money Market Savings Accounts, Attractive Interest Checking Accounts, and Certificate of Deposits.

The High Yield Money Market Savings account earns interest up to four times the national average with no fees and no minimums! Plus, FREE online bill pay, direct deposit, and no fee ATM access are offered. All deposits are FDIC insured, in aggregate, up to \$100,000 per customer. And, the ABA Online Banking Center conforms to the highest online security available, so no need to worry about your deposits.

ABA has partnered with Affinity Financial Corporation, a premier provider of private-label banking, to offer these superior banking products and services exclusively to American Boating Association members and their families at www.boatbankingcenter.com. "The American Boating Online Banking Center was designed to bring ABA members, employees,

Continued on page 4

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ANNAPOLIS: A CHESAPEAKE BAY BOATING PARADISE

by Lynn Seldon, Boating Writer

To say that Annapolis, Maryland, is the capital of Chesapeake Bay is an understatement - many boaters would argue that it's the boating capital of the Mid-Atlantic and maybe even further afield. Host of huge regattas and lots of various competitions, several world-class boat shows and boating schools, famed Wednesday Night Sailing Races, and more, Annapolis is simply a boating paradise.

Known as "America's Sailing Capital," but welcoming to boaters and boats of all types, Maryland's capital is located on the Severn River where it meets the Chesapeake Bay (America's largest estuary). It's just 26 miles from Baltimore's Inner Harbor and 32 miles from the nation's capital.

Boaters flock to Annapolis to soak up the history, feast on some tasty seafood in waterside restaurants, pursue super shopping (including several stores targeting boaters), and bask in the general boating vibe. It all starts with water and on the waterfront.

Annapolis and Anne Arundel County are known for more than 400 miles of shoreline. From the many creeks, rivers, and waterways to the Chesapeake Bay, water has been a part of the area's history from the beginning. More recently, boating-minded city officials even featured a new marketing brand image that capitalizes on the area's connection to the water: *Come Sail Away*.

An exploration of historic downtown Annapolis starts on the water, where sprawling City Dock sits at the foot of Main Street. From here, it's easy to visit many historic sites on foot, including the U.S. Naval Academy, more 18th century buildings than anywhere else in the country, and the State House (capitol). A trolley tour or one of many historic walking tours can provide a perfect introduction (abundant boat cruises can also offer visiting boaters a great introduction to Annapolis from the water).

The U.S. Naval Academy is one of the city's main attractions and is especially attractive to visiting boaters who share an affinity for the water with the 4,000-strong Brigade of Midshipmen.

Nearby, bustling Maryland Avenue is a great place to shop, dine, and even spend the night. Along with eclectic shopping, visiting boaters will want to head to Galway Bay for an authentic Irish pub experience. Nearby, the Inn at 30 Maryland is a new boater-friendly B&B with a great location.

Back down on the nearby waterfront, lots of marinas join City Dock in welcoming boaters. There's an incredible variety of facilities and services all within walking distance of the historic district. Those looking for a large hotel chain experience right on the water can stay at the Annapolis Marriott Waterfront. There's also boater-oriented shopping nearby, including Helly Hansen and Fawcett Boat Supplies.

Across Spa Creek in Eastport, more boater services await - as does Boatyard Bar & Grill. This is where boaters gather to watch videos after the Wednesday Night Sailing Races - with up to 150 boats enjoying friendly competition during the summer.

Boatyard Bar & Grill features popular seafood choices all over the menu, as do many other Annapolis restaurants. Blue crabs are rightfully famous at many restaurants, as are wonderful water views. The Severn Inn offers both, with creative crab cakes and other seafood, superb views of the Severn, and docking for hungry boaters arriving by water.

Annapolis is home to several premier sail and power schools, including: Annapolis Sailing School, which also offers popular power courses; J World



City Dock and State House.

Photo courtesy of Annapolis and Anne Arundel County Conference and Visitors Bureau.

Free Rewards Now Available For ABA Visa® Cardholders

Now ABA Visa cardholders can earn rewards every time they use their ABA Visa card. You can choose to participate in either the Free Cash Rewards program where you'll earn cash or gift certificates; or in the Flexible Rewards program, where you pick your reward.

Every dollar counts with either program. You earn 1 point for every \$1 in card purchases and interest and start accruing rewards with just 2,500 points.

With the Free Cash Rewards program, accrue 2,500 points and choose between:

1. a \$25 check, or
2. a \$25 gift certificate to leading national merchants such as The Home Depot®, Borders Books & Music®, Olive Garden®, Red Lobster®, Chili's Grill & Bar®, JCPenney®, Best Buy®, Macy's® and Pier 1 Imports® to name a few.

With over 29 million locations to use your card, imagine all the opportunities you'll have to earn rewards. That's a full 1% cash back on each \$2,500 in purchases and interest!

With Flexible RewardsSM, your redemption options include:

1. Travel - For just 25,000 points, claim a free round trip coach airline ticket on any major U.S. airline with no blackout dates, or redeem your points for hotel night stays or car rentals.
2. Cash - Get a \$25, \$50 or \$100 check.
3. Merchandise - Starting at just 2,500 points, you can redeem from top brand names like Sony®, Weber® and Coach®.
4. Gift Certificates/Gift Cards - Starting at 3,000 points, you can redeem from some of the country's top restaurants and stores including Olive Garden®, Best Buy® and Borders Books & Music®.

As a current cardholder, you can enroll in either program. Simply call the 800 number on the back of your card. Certain restrictions apply for these programs. ■

Stay Connected While Cruising

Want to keep in touch with friends and family while cruising? How about having the ability to download charts or make dinner reservations at your next port of call?

Continued on page 3

Continued on page 3

PRODUCT REVIEW

Don't Spill That Drink



Whether it's a steaming cup of coffee or a frosty cold drink, boaters want their beverages to stay put - yet stay right at hand. Thus, for 2006, marine accessories leader AFI is offering an all-new family of versatile Molded Ply Drink Holders that look good and work great.

AFI's new Drink Holders are molded from a white polymer that is durable, corrosion proof, and UV resistant. Each of the four models (one-, two-, one/two-, and two/four-cup) can accommodate a wide variety of cans, bottles, cups, or mugs. The one/two- and two/four-cup "swingout" models allow boaters to easily double the size of the holder with a flip of the wrist.

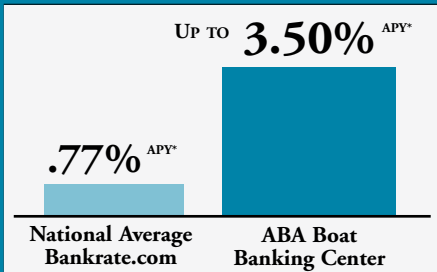
Each model can be permanently mounted with stainless steel screws or moved around using high-strength suction cups. For more information, visit www.marinco.com. ■

Stay Connected While Cruising continued from page 2

This is being made easier with wireless high speed Internet access.

Two websites that are helpful when trying to find a wireless connection are www.wifimarine.org and www.wififreespot.com. ■

Earn Higher Money Market Deposit Yields And Receive A \$25 Bonus Deposit!



ABA members can earn more on their deposits through the ABA Boat Banking Center. Choose from a variety of attractive deposit accounts including the High-Yield Money Market Savings account which earns over 4 times the national average. **All accounts are FDIC-insured.****

Receive A \$25 Bonus Deposit

Open any deposit account with \$200 or more by March 31, 2006, and receive a \$25 Bonus Deposit. Deposit will be made within 30 days after account is funded.

To take advantage of this offer, open your account online at www.boatbankingcenter.com or call toll-free 1-866-674-5753. When opening your account, please provide the promotional code BO004.

*Annual Percentage Yield as of 1/9/06.

**All deposit products offered through this banking center will be opened through Union Federal Bank of Indianapolis (UFB). All deposit products and deposit processing services are provided by UFB and deposit products are FDIC-insured through participating financial institutions in aggregate up to \$100,000 per customer.

ON THE HORIZON

Boat Shows

Representative boat shows are listed below. We recommend that you contact the show to confirm the information as dates can change without prior notice. For a full boat show listing and to link to boat show websites, please visit www.americanboating.org/boatshows.asp.

April 6-9

• Orange County Boat Show, CA

April 7-9

• Thousand Islands Spring Boat Show, NY

April 12-16

• Strictly Sail Pacific, CA

April 21-23

• Jacksonville Int'l. Boat Show, FL

• Pensacola Boat Show, FL

April 27-30

• Pacific Powerboat Expo, CA

April 27-30

• Bay Bridge Boat Show, MD

May 3-7

• Newport Boat Show, CA

May 5-7

• Hampton In-Water Boat Show, VA

May 12-14

• Scottsdale Boat & RV Sale-a-thon, AZ

May 18-21

• Newport Spring Boat Show, RI

**5% Discount at BoatersWorld.com
for ABA Members.**

To receive your discount, go to
www.americanboating.org/products.asp.

Annapolis

continued from page 2

Sailing, which specializes in performance sailing; and Womanship, with an all-female roster of renowned instructors.

The Chesapeake Bay is completely connected with Annapolis and area boating. Stretching 200 miles down to

Norfolk, Virginia, it ranges from 3.4 to 35 miles in width and is surprisingly "thin" - with an average depth of just 21 feet. The Bay and its tidal tributaries have more than 11,500 miles of shoreline, which is more than the entire west coast - that's a bunch of boating and Annapolis is the perfect base!

For more information, simply contact the Annapolis and Anne Arundel County Conference and Visitors Bureau at visit-annapolis.org or call them at 888-302-2852.

This is an abridged version of this article. To view the entire article, please visit the Destinations section of americanboating.org. ■

Old Flares Breed a Dilemma
continued from page 1

Pyrotechnic Disposal

You have two choices when considering disposal of flares and other pyrotechnical equipment.

1. Contact your local fire department, sanitation department or environmental protection department and determine your local hazardous waste material disposal rules. Then follow the rules. This is the preferred method.
2. Contact your local Coast Guard Auxiliary and/or United States Power Squadron unit and see if they would like to have some old flares for training purposes. The Auxiliary and the Power Squadron teach boating courses year-round, and many of them sponsor (after receiving permission from the Coast Guard) pyrotechnic training days for the public. ■

New ABA Online Banking Center
continued from page 1

and their families the best of modern day banking products,” said J. Randall Waterfield, President of Affinity Financial Corporation.

The ABA Online Banking Center also features:

- State of the art banking services and banking technology, complete with over 16,000 nationwide deposit drop locations
- Global ATM fee reimbursement policy
- Premium interest rates
- 24/7 Internet and telephone/on-line access
- State of the art voice response systems
- Online bill pay

To learn more about the ABA Online Banking Center, log on to www.boatbankingcenter.com or call customer care, toll free, at 866-674-5753. You can also access the center through ABA's website – www.americanboating.org. ■

BOATER'S QUIZ

Life Expectancies

If you thought the cost of owning a boat is all in the purchase price, the first year can come as a shock. How long things last depends on how your boat is used, but there are some rules of thumb. Before you go back into the water, are you being realistic about average replacement cycles for key items? Compare your estimates with the pros. And notice we've hedged some answers.

- | | |
|---|-------------------------------------|
| 1. Oil | 6. Lifesaving gear |
| a. 50 hours | a. 5 years |
| b. 1 year | b. 10 years |
| c. Whichever comes first | c. Forever |
| 2. Battery | 7. Fire extinguishers |
| a. 1 year | a. 1 year |
| b. 2-3 years | b. 3 years |
| c. 5 years | c. Depends on gauge readings |
| 3. Spark plugs | 8. Drain plugs |
| a. 1 year | a. 2 years for rubber |
| b. 2 years | b. 3 years for plastic |
| c. 3-5 years | c. 3 or more years for bronze |
| 4. Bottom paint | 9. Seals on prop shaft & water pump |
| a. 1 year | a. 1 year |
| b. 2-3 years | b. 3 years |
| c. Depends on paint and conditions of use | c. Only if you find water |
| 5. Hull paint (Wood) | 10. Thermostat |
| a. 1 year | a. 1 year |
| b. 2 years | b. 2 years |
| c. 5 years | c. Forever |

Key to Answers
1c; 2b; 3a; 4c (new multi-season bottom paints can last several seasons in the right environment); 5c (assuming touch-ups as needed); 6c (but check for wear and integrity of straps); 7c (3 years is probably average, but some hold their changes far longer); 8a,b,c; 9c; 10a or b

MEMBER BENEFITS

- **Lakeland Boating Magazine Discount:**
800-827-0289, ID#ZABA
- **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 Theme Park and Zoo Discounts**
- **ABA Ski Resort Discounts**
- **ABA Movie Discounts**

All benefits can be accessed at: www.americanboating.org



ABA
American Boating Association

American Boating Association
PO Box 417
Harwich Port, MA 02646
508-432-8846
508-430-2049 (fax)
admin@americanboating.org