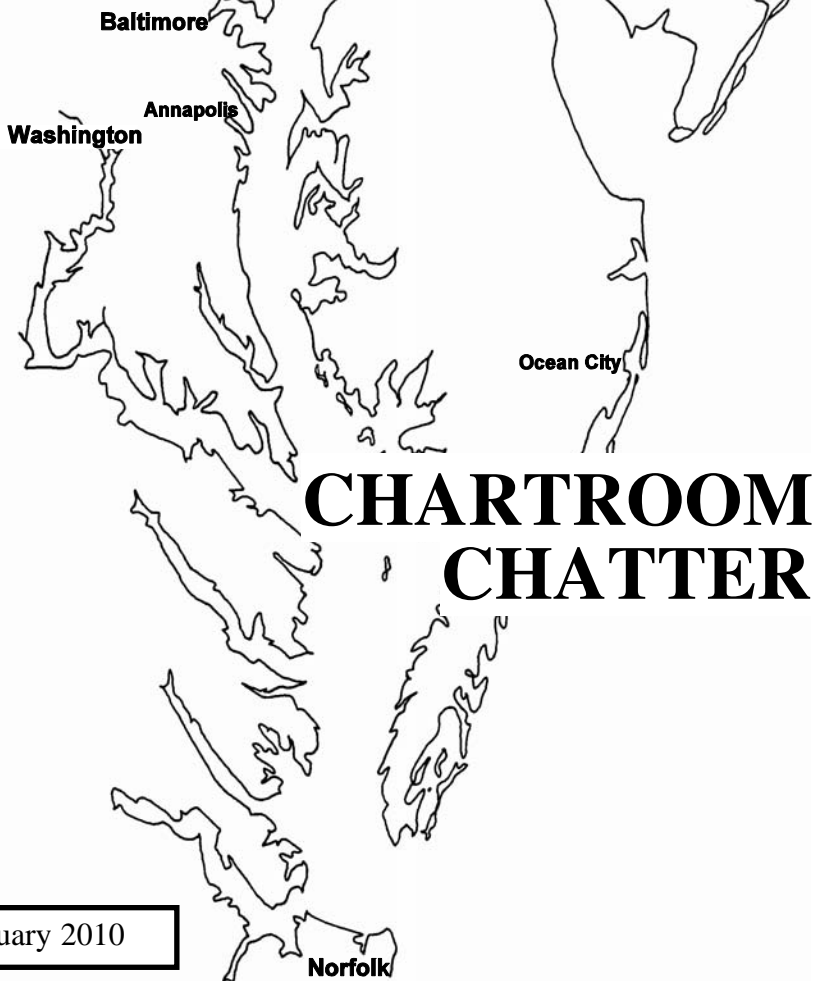


# Chesapeake Bay Yacht Clubs Association



## CHARTROOM CHATTER

February 2010

**CBYCA, THE BOATER'S VOICE**

## 2010 CBYCA BOARD OF GOVERNORS

Commodore.....	Pam Butler.....	(Ph) 410-788-4753 (E-Mail) <b>COMMODORE@CBYCA.ORG</b>
Vice Commodore.....	Kay Brawley.....	(Ph) 410-459-6282 (E-Mail) <b>kbrawley@mindspring.com</b>
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Rear Commodore.....	Bob Parsons.....	(Ph) 410-515-2629 (E-Mail) <b>RC@CBYCA.ORG</b>
Qualifications Officer.....	John Zalusky.....	(Ph) 410-326-3037 (E-Mail) <b>QO@CBYCA.ORG</b>
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Director, PA/NJ State Legislation.....	Art Friedman.....	(Ph) 215-331-1211 (E-Mail) <b>DSLPA NJ@CBYCA.ORG</b>
Director, DE State Legislation.....	Don Burton.....	(Ph) 302-659-1823 (E-Mail) <b>DSLDE@CBYCA.ORG</b>
Director, DC State Legislation.....	Howard Gasaway Sr.....	(Ph) 202-583-7121 (E-Mail) <b>DSLDC@CBYCA.ORG</b>
Secretary.....	Bill Bennett.....	(Ph) 443-869-5530 (E-Mail) <b>SECRETARY@CBYCA.ORG</b>
Treasurer.....	John Hakemian.....	(Ph) 609-220-9987 (Email) <b>jhakemian@mindspring.com</b>
Publicity Director.....	June Donofrio.....	(Ph) 609-871-8682 (E-Mail) <b>PD@CBYCA.ORG</b>
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District Representative (B).....	James E. Kennedy Jr.....	(Ph) 215-949-0748 (E-Mail) <b>DRB@CBYCA.ORG</b>
District Representative (C).....	Bryan Ritter.....	(Ph) 410-671-6540 (E-Mail) <b>DRC@CBYCA.ORG</b>
District Representative (D).....	Richard Bruns.....	(Ph) 410-382-4561 (E-Mail) <b>DRD@CBYCA.ORG</b>
District Representative (E).....	Michael Death.....	(Ph) 410-437-0734 (E-Mail) <b>DRE@CBYCA.ORG</b>
District Representative (F).....	Ed Ward.....	(Ph) 610-366-8418 (E-Mail) <b>DRF@CBYCA.ORG</b>
District Representative (G).....	Dennis Webster.....	(Ph) 410-430-1812 (E-Mail) <b>DRG@CBYCA.ORG</b>
District Representative (H).....	Gene Schenck.....	(Ph) 717-252-1475 (E-Mail) <b>DRH@CBYCA.ORG</b>
District Representative (I).....	Harriet Bean.....	(Ph) 301-862-2840 (E-Mail) <b>DRI@CBYCA.ORG</b>
District Representative (J).....	Howard Gasaway Sr.....	(Ph) 202-583-7121 (E-Mail) <b>DRJ@CBYCA.ORG</b>
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District Representative (L).....	Gene Skidmore.....	(Ph) 804-330-9508 (E-Mail) <b>DRL@cbyca.org</b>
Immediate Past Commodore.....	Kevin Noon.....	(Ph) 410-982-3131 (E-Mail) <b>IPC@CBYCA.ORG</b>
Supply Officer.....	Pending	

The Chesapeake Bay Yacht Clubs Association (CBYCA) is a non-profit, volunteer association of Yacht Clubs located throughout the five state Chesapeake Bay Region. Its purpose is to represent the interests of recreational boating at the national, state and local levels of government, and to promote boating safety and education. For information, visit the CBYCA homepage at: **WWW.CBYCA.ORG** or **contact :**

**Commodore Pam Butler, 6415 Craigmont Rd. Baltimore, Md 21207**

**THE CBYCA DOES NOT DISTRIBUTE THEIR MAILING LIST**

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## Commodore's Corner

Pam Butler •Commodore@CBYCA.ORG



Well, the holidays are behind us and winter is upon us. And we are all jumping full-fledge into another New Year. But the days are getting longer and spring is just around the corner. I hope all who attended the 3 CCC's Ball in Ocean City had a very enjoyable time. I am sure it was a great ending to all of the holiday festivities. Perhaps in 2011, the CBYCA will have a hospitality room since so many of its Officers and Boards Members participate in the activities that weekend.

Our Rear Commodore, Bob Parsons, is busy working on the 2010 Roster Book. Ads are slightly behind last year but are slowly coming in. Since we did not have a Board Meeting in January, I hope that each District Representative took that extra time to touch base with their clubs and area commercial businesses to encourage them to renew or place an ad in the Roster Book. Clubs and businesses alike should realize that such advertising is a great value to CBYCA members and a very inexpensive way to advertise. A contract is included in the Chartroom Chatter and is also available on the CBYCA's website for your convenience. If you need assistance, please contact R/C Bob Parsons or P/C Jerry Donofrio. In addition, for those clubs that have not yet updated their roster information, please do as soon as possible. If you incur any problems, please contact Qualifications Officer John Zalusky or P/D June Donofrio.

There is particular kind of magic found in people. When you need them, they are there. I believe each one of you will lend a hand in making the 2010 Roster Book as successful as it has been in the past years.

As Valentine's Day approaches, remember it is a wonderful time to think of the people we love and to show them that we are thinking of them in a special way. I am looking forward to seeing you at our February Board and Delegates meeting at Bodkin Yacht Club. Please let V/C Kay Brawley know if you plan to have lunch.

Get started early on your updated roster info for the upcoming 2010 CBYCA Roster book. Need help putting your info into the CBYCA Website ? Give me a call, I can walk you through the process in no time at all. It's really very simple, all your info is already there from last year, you just need to go in & make any changes, & if your officers move up the line you can copy & paste your V/C info into the Commodore position & continue right on down the line.

Go to the website & fill out your info. If you need any assistance, please contact Qualifications Officer John Zalusky  
jzalusky@earthlink.net or P/D June Donofrio june.donofrio@verizon.net



## Vice Commodore's Report

Kay Brawley  
kbrawley@mindspring.com



In this New Year we draw to a close the first decade of the 21st Century, but also welcome a new decade full of promise and CBYCA Pride in our legislative programs and achievements to share with you. It is through the support, influence and participation of our members clubs and colleagues like you that we are able to perpetuate the work of CBYCA in the boating communities across the five states we represent of the Chesapeake Bay. I hope you are as proud as I am to have been a part of the CBYCA legacy and even more excited to represent its future. I look forward to seeing you in February!

### **Feb 20, 2010: CBYCA Board & Delegates Meeting at Bodkin Yacht Club**

Guest Speaker: Colonel George Johnson, Supervisor of the Maryland Natural Resource Police will be addressing safe boating issues at 1 pm. CBYCA appreciates the efforts of PC Fred Levitan for issuing the invitation to Colonel Johnson.

Lunch will be served at noon by Bodkin Yacht Club; their members take special pride in making certain we have Wonderful food at the low price of \$10 per person-what a deal. Please let me know of your (and your guests) attendance by Sat., Feb 13 so that I can inform BYC of the number of Delegates and CBYCA Board members expected for lunch; please call on 410.459.6282 or email kbrawley@mindspring.com.

Remaining 2010 CBYCA Calendar Delegate Meetings and Socials:

April 17, 2010: CBYCA Bd & Delegates Mtg, Bush River YC

July 17, 2010: CBYCA Leadership Crab Cocktail Party; Woodland Gardens

Aug 21, 2010: CBYCA Bd & Delegate Meeting at Miles River YC

Nov 20, 2010: CBYCA Bd & Delegates at North East River YC

Dec 11, 2010: CBYCA Ball-Ellicott City of metropolitan Baltimore; Destination weekend inc discounts for award winning spa, health club, and golf, Commodore's Hospitality Suite, shuttle from Baltimore airport, and shopping in charming Ellicott City. Historic Ellicott city--Dec events inc Symphony of Lights, Holiday Festival of Trains, Holiday window contest open to public, and Sunday market of Holiday decorations, greens, foods and demos.

Please add the Delegate Meetings and Ball to CBYCA Member Club 2010 calendars!

The Voice for Your CBYCA District: All 12 District Representatives are listed inside the front cover of the CBYCA news, the Chartroom Chatter, for club members' easy reference and access; refer to P.144 of CBYCA Roster Book for club listing within each District or go to CBYCA website.

Here's to a Special Valentine's Celebration wherever you might be!

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## Legislative Director / Maryland Legislative Reports

Celia Battaglini •LD@CBYCA.ORG



**The 427th Session of the Maryland Legislature Began on January 13, 2010** with Governor O'Malley submitting a 32.1 Billion Dollar Budget for 2011. Chesapeake Trust gets 20 million and the Department of Natural Resources Fisheries gets 32.9 mil, a 28.3% increase over fiscal 2010. Among the transfers to the General Fund, for 2010, 155 million from the BAY RESTORATION FUND, and 40 million from the Heritage Tax Credit Fund. 2011 General Fund transfers from the Bay Restoration Fund will amount to 40 million.

SB 70, altering the maximum allowed noise level from boats from 90 db to 88 db was pre entered in October 2009 and presented at the opening session, The bill which is directed specifically at engines mfg before Jan 1, 1993 to have a max.noise level of 90 db, and when mfg. after Jan 1, 1993, an allowable db of 88 db. Action will be reported on with our next edition of the CHATTER.

The Maryland Department of Natural Resources is currently working with the State's Attorney General on potential "No Discharge Zone" legislation, for this session, to make the entire Chesapeake Bay and its tributaries a No Discharge Zone for treated and non treated sewage discharged from boats. Updates regarding this proposal/legislation will be reported as soon as more information is available.

**Maryland Dept. of Environment Requests Summary Judgement in Suit Over AES Sparrows Point LNG** : Late last week the Maryland Department of Environment (MDE) submitted a motion for summary judgement in its LAW SUITd against the U.S.Department of Commerce over Commerce's decision to over rule the state's determination that the AES Sparrows Point LNG project was inconsistent with Maryland's federally approved Coastal Zone Management Program. MDE argues that Commerce's decision in this instance was 'arbitrary and capricious' and that the information in record does not support Commerce's decision. The motion and associated documents are available in the PACER system under Docket No 1:09-ev-01208 Energy Law360 also offers additional coverage. This information reported 1/27/2010 via the LNG reporter.



## Rear Commodore's Report

Bob Parsons •RC@CBYCA.ORG



**TO ALL CBYCA MEMBERS - I NEED YOU!** : To get the word out that it's membership time. We need club dues, club ads, personal ads and business ads. It was a slow response at first but the ads have picked up. I have touched base with our District Reps and a lot of clubs recently. I need everyone to call me and let me know how you are doing. My home phone is 410-515-2629 and cell is 410-688-9889. We are looking for a cutoff date of February 14th, Valentine's Day, and I am hoping to have a "sweet heart" of a roster book this year.

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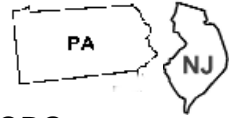
So Reps get with your clubs and have them step up and support the club they love.

**SPECIAL NOTICE - PRINCESS PHOTOS AND INFORMATION FROM EACH CLUB ARE ALSO DUE BY FEBRUARY 14TH.**



## **Pennsylvania/ New Jersey Legislative Report**

Art Friedman • DSLPANJ@CBYCA.ORG



### **Fish & Boat Commission Names Acting Executive Director**

The Pennsylvania Fish and Boat Commission (PFBC) today named Brian Barner as the agency's acting executive director, effective upon the retirement of Dr. Douglas Austen at the close of business today. Commissioners appointed Mr. Barner during a special meeting in Harrisburg.

He will serve in this capacity until the board selects a permanent replacement for Dr. Austen, who retires after having served for six years as executive director. Mr. Barner will retain his position as deputy director for administration, boating, and engineering while serving as executive director.

Douglas Austen, retired executive director with the Pennsylvania Fish and Boat Commission will begin a contractor position with the agency. He said he will represent the agency on various national fish-related issues, like pushing for passage of the National Fish Habitat Act that has been introduced into both the U.S. Senate and the U.S. House of Representatives.

**Governor's Council Seeks Southeastern Candidates for PA Fish and Boat Commission Board Seat** : The Governor's Advisory Council on Hunting, Fishing and Conservation announced today that it is seeking qualified candidates to fill a vacancy on the board of the Pennsylvania Fish and Boat Commission for District Eight, which includes Berks, Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton, Philadelphia and Schuylkill counties. The position is now held by Commissioner Richard W. Czop of Montgomery County, whose term expires at the end of June. Commissioners serve an eight-year term and are not compensated, but do receive a travel reimbursement. In order to qualify as a commissioner, an applicant must be a resident of the district and be well informed on the subjects of conservation, restoration, fish and fishing, and boats and boating.

**Peifer Supports Boating Under the Influence Bill** : Legislation that will make boating on Pennsylvania lakes and waterways safer has passed the House and now proceeds to the Senate for consideration, according to Rep. Mike Peifer (R-Monroe/Pike/Wayne), a cosponsor of the measure.

House Bill 778 amends the Fish and Boat Code to make boating under the influence statutes similar to the state's driving under the influence language in the Vehicle Code. The blood alcohol threshold necessary to be found guilty of operating a watercraft under the influence of alcohol or controlled substance will be the same as in federal guidelines - the individual's blood alcohol must be at least 0.08, but less than 0.10. The bill updates the law regarding chemical determination of boating under the influence and increases penalties, especially for repeat offenders. House Bill 778, which passed 196-1, now proceeds to the

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Senate Game and Fisheries Committee for consideration. If enacted, the bill would take effect immediately.

**Boating Education For All Saturday - March 13th 2010** : The Pennsylvania Boating Association (PBA) believes that boating education is necessary for all boaters regardless of when they were born. All boaters should take an approved boating-safety education course, so you can learn something new, be updated on current boating laws and obtain a boating certificate blue card.

A course will be given by the Pennsylvania Fish and Boat Commission (FB&C) instructors at the Delaware River Yacht Club. This will be an all day course 8:30 AM. to 4:30 PM. the cost is \$20.00 for a continental breakfast & lunch. At the completion of the curriculum you will be tested. You will send your approved test to the FB&C with a check for \$10.00 and your boating certificate blue card will be sent to you. The card is good for a lifetime.

Make your reservation and send your \$20.00 check for food & beverage by February, 27 2010 to the Delaware River Yacht Club, 9635 Milnor Street, Philadelphia, Pa 19114. Make your check payable to the Delaware River Yacht Club. Mark the envelope "BOATING EDUCATION". You can make your reservation by contacting Art at art747@comcast.net or 215 817 3451

**Commissioner Lenny Lichvar** of Boswell, Somerset County, has been sworn in as the District 4 Commissioner for the Pennsylvania Fish and Boat Commission, representing Bedford, Blair, Cambria, Fulton, Huntingdon, Juniata, Mifflin and Somerset counties. Commissioner Lichvar was reappointed to the post late last year by Gov. Edward Rendell and was confirmed by the Senate on December 16. Commissioners serve eight-year terms and receive no compensation. Commissioner Lichvar's eight-year term expires on Dec. 16, 2017.

**Deepening river channel is necessary for port stability** : An honest and sincere review of the economic and environmental impact study on the Delaware River dredging should be taken to keep environmentalism out of the picture.

According to environmentalist deepening will not be the impetus for new port jobs, it will undermine, diminish and jeopardize river jobs -- jobs dependent upon the quality of the Delaware River, its fish, shellfish, wildlife and ecosystems.

Deepening the channel in the Delaware River will provide economic stability to the shipping ports on the river and increase business.

**Pennsylvania anglers** who fish in 2010 for shad, river herring or striped bass in the Delaware River from below Trenton Falls to the Delaware Estuary need to register with the National Saltwater Angler Registry. The registration is free in 2010. Register online at [www.countmyfish.noaa.gov](http://www.countmyfish.noaa.gov) and click on the Angler Registry link, or call 1-888-MRIP-411 (1-888-674-7411).

## **New Jersey**

**Weather Service seeks river ice observers along Delaware, Raritan Rivers in Hunterdon County** The River Ice Observing Program entered into its second year on Thursday, Jan. 7. Volunteers are sought for the Hydrologic Service Area of the Mount Holly office, National Weather Service. It includes; Hunterdon County volunteers in the basins of the Delaware, Raritan, Schuylkill and Passaic

rivers are sought. River examples include, but not limited, to the Delaware River, Lehigh River, Schuylkill River, Passaic River (up to Little Falls), Wanaque River (up to Wanaque Dam) and Pequannock River (up to Macopin Dam). This is strictly a volunteer program. Participants can leave the program at any time. They must be 18 to be a volunteer.

**Camden resident picked for DPRA slot :** Gov. Jon S. Corzine nominated a Camden woman Tuesday to the 16-member board of commissioners of the Delaware River Authority. Denise Y. Mason, a banker, will fill a vacancy on the New Jersey side of the bi-state board. Mason is vice president and senior regional community development manager of HSBC Bank in Jersey City. She is a trustee for the Latin American Economic Development Association of Camden and board secretary of the St. Joseph's Carpenter Society in Camden. If approved, she will serve a five-year term in the unsalaried post.

**NJ. nuke plant told to build new tower :** New Jersey regulators have recommended a new cooling water tower at one of the nation's oldest nuclear plants, in a ruling likely to increase pressure for towers at the Salem nuclear plants on the Delaware River.

Exelon Corp., the owner of the Oyster Creek plant on Barnegat Bay, immediately warned that it will "have no alternative" but to close the plant. Plant officials have warned that a new cooling system would cost hundreds of millions of dollars, with construction disrupting operations for years.

Environmental and conservation groups have long supported use of tower-based cooling water recycling systems for nuclear plants. The recycling setups use far less river water each day than once-through systems because hot water from plants is air-cooled in towers and then re-used. Exelon's Oyster Creek plant produces about a third of the electricity produced by the twin Salem reactors, which pull about 3 billion gallons of water daily from the Delaware River. Both Oyster Creek and Salem flush their cooling water supplies back into the environment after a single use. Researchers say the once-through system at Salem kills billions of critters and fish fry each year.

**Experts at Philadelphia forum say prepare for sea-level rise on New Jersey coast :** More than 120 scientists, planners and environmental advocates gathered at the John Heinz National Wildlife Refuge in Philadelphia to discuss how to plan for sea-level rise in the Delaware Bay and Delaware River. The estuary is home to the world's largest freshwater port but also to a sometimes struggling fishing industry and various ecotourism spots. Several million people live within its watershed. The question people asked, is how to prepare for changes that many believe will happen in this watershed.

Those issues include the erosion that many have observed throughout the Delaware Bayshore region of southwestern New Jersey. The bay's encroachment already forced evacuations in the 1990s of the now-abandoned communities of Thompson's Beach and Moores Beach in Maurice River Township. The tiny bayside village of Sea Breeze, Fairfield Township, appears next on the list, with the state Department of Environmental Protection negotiating voluntary buyouts for homeowners after a new seawall failed shortly after its 2007 construction.

**NJ Tideland Properties :** What are riparian rights? Riparian rights are the rights of owners adjacent to tidelands to be the first to request the use of those areas. These lands are owned by all of the people of the State of New Jersey, so you  
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must get permission from the State for the primary use of these lands in the form of a tidelands license, lease or grant, and you must pay for this use. Bureau of Tidelands Management assesses Commercial Marinas, based on 6% of income. Mr. Ratzman, Acting Manager for Tidelands Bureau, indicated that he didn't feel that boat clubs fit in the category of the marinas because of the different types of facilities offered by the clubs and he feels that they should not be charged the same as marinas. He cited marinas down the shore might charge \$200.00/ft and the clubs might charge \$10.00/ft. He thought that the clubs fit better with the policy for private residential docks, which was based on \$0.49/sq. ft. of license area. A meeting will be held in February to review the issue.

Where does all of the money go? The money collected for the sale and rental of tidelands is deposited into a trust fund for State education and is also used as a guaranty against the bonds which local school boards sell.



## Treasurer

John Hakemian • [jhakemian@mindspring.com](mailto:jhakemian@mindspring.com)

As Treasurer of CBYCA, I would like to thank the 70 clubs that have already paid their membership dues for the 2010 year. Your promptness and attention is appreciated. As for the 60 or so clubs whose renewals have not yet been received, the dues are payable as of January 31, and are considered delinquent if not received by February 28. If your club has not received a dues notice, please email me a request at [jhakemian@mindspring.com](mailto:jhakemian@mindspring.com) for a replacement (or download the one on the CBYCA website). The dues should be mailed to me at:

John Hakemian, CBYCA Treasurer  
5347 Turkey Point Rd  
North East, MD 21901-6233

If you have any questions, please contact me by email. Thanks again for all of your support.



## Qualifications Officer Report

John Zalusky • [QO@CBYCA.ORG](mailto:QO@CBYCA.ORG)



It's that time again. The parties are mostly over and the Roster Book is in process. Forty-six clubs have updated their club's information, 42 by the web site. That is the bright side, the dark side is that we have 81 that have not filed yet. I urge all District Representatives to contact the clubs in their Districts and help them with their reports of their clubs. The Deadline will be on us before we know it. Using the web has become so much easier.

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## National Boating Federation

Earl Waesche • ewaesche@comcast.net  
Legislative Director



### Final Termination of Loran-C Now Taking Place

With all preconditions met, the USCG began the process of termination of Loran-C on January 4, 2010. This includes termination of the Loran-C signal and a phased decommissioning of the stations and the entire network infrastructure; with final termination scheduled for 8 February 2010. The Loran system has a long history of support to marine and air navigation and went through several changes which enhanced accuracy with near zero lost time. For the few mariners still using Loran, the system will be missed.

### NBF Supports Working Waterfront Legislation

H.R. 2548, the Keep America's Waterfronts Working Act, was introduced by Rep. Chellie Pingree of Maine and has 22 cosponsors. As many know, our access to waterfronts nationwide continues to diminish as marinas and other waterfront facilities are taken over for condominium construction and other uses. This bill amends the Coastal Zone Management of 1972 to require establishment of a Working Waterfront Grant Program to be administered by state agencies to promote and protect access. If the bill passes it will be important in preserving many of the nation's marinas so that boating and angling opportunities will continue and also maintain their significant contribution to our nation's economy.

Visit [www.n-b-f.org](http://www.n-b-f.org) to view THE LOOKOUT newsletter



## Publicity Director's Report

June Donofrio • PD@CBYCA.ORG

### Deadline for the next

**Chartroom Chatter is February 25, 2010**

Be sure to get your event information submitted through the CBYCA Website so it can be included in the Goldenrod page in the Chartroom Chatter, this must be submitted through the Website no later than the 25th of each month.

If you will be away & your Chatter Newsletter will not forward, please let me know, I can change your address or delete the copy.

If you are receiving multiple copies of the Chartroom Chatter & would like to receive less, please email me [june.donofrio@verizon.net](mailto:june.donofrio@verizon.net) & tell me which copies you would like to keep or delete. Thanks !

Submit your ad for our new 2010 CBYCA Roster book. Included in this issue is a blank ad form for your club's ad or a business ad. If you need assistance please contact Rear Commodore Bob Parsons Ph (410) 515-2629 or [jackieparsons@aol.com](mailto:jackieparsons@aol.com)

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## 2010 CBYCA Meeting Schedule Mark Your Calendars !

Feb 20	Sat	1000 hrs	Board	Bodkin YC
	Sat	1300 hrs	Delegate	Bodkin YC
Mar 20	Sat	1000 hrs	Board	Union League Phila Pa.
April 17	Sat	1000 hrs	Board	Bush River YC
	Sat	1300 hrs	Delegate	Bush River YC
May 15	CBYCA Bd designates choice of attendance at Openings			
June 5	Sat	1000 hrs	Board	Maryland YC
Aug 21	Sat	1000 hrs	Board	Miles River YC
	Sat	1300 hrs	Delegate	Miles River YC
Sept 18	Sat	1000 hrs	Board	Summit North YC

please see V/C's report for further Delegate meetings & locations

### Please enter your club's roster info into the website.

Get started early on your updated roster info for the upcoming 2010 CBYCA Roster book. Go to the WWW.CBYCA.ORG website on left hand side under Communications click on ***Roster Yearbook - Online Entry.***

Once you do that, it will take you to our form generator, where you will use the pull down menu to ***find your club*** and ***click on it.*** Enter your ***password***, which is equal to your district letter and club number (this will be a Capital letter & 3 digit number), then click ***Login.*** You now will see the form with your club information.

This information is what was in last years 2009 RosterBook. If your officers will be moving up the line, you can simply copy the info from the V/C & paste it into the Commodore's area above, and so on down the line. If any other information is wrong or not listed then type in the corrections and it will be held in the data base as corrected.

If you need some help - email [webmaster@cbyca.org](mailto:webmaster@cbyca.org), or you can call PD June Donofrio 609-871-8682 & we can walk you through the process over the phone.



**Chesapeake Bay  
Yacht Clubs  
Association**

c/o P.D. June Donofrio  
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Willingboro, NJ 08046

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