SAILOR

Sailor's Guide to North Channel Cruising

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Three minutes was all it took for the sailboat owned by one of our editors to sink to the bottom of Minnesota’s Lake Minnetonka. Follow the sinking, salvaging, restoration and return to sailing of Chiquita.

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Okay, you’ve got this heavy boat with baggy sails, and you’re trying to put together a crew for the upcoming race season. What do you do? First, you lower your standards (and expectations), then you attack the problem with a bit of advertising and a lot of planning. Before you know it, you’ll be losing your first race, but in good company.

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GREAT LAKES SAILOR/MARCH 1991

ON THE COVER: Two sailboats bask in a beautiful Lake Michigan sunset near Milwaukee. Photo by George Cassidy
A Small Yacht’s Sinking, Raising and Restoration

Three minutes. That’s all it took.
From the time the gust first hit until Chiquita was on her way to the bottom of Lake Minnetonka, less than three minutes had passed.

Five of us—six, counting the dog—were left treading water well over a mile from shore with no other boats in sight. The water was rough and cold. After all, it was only June. The lake had been covered with a layer of ice several feet thick just two months earlier. Now we were stranded in the cold water with only one flotation cushion.

How could it have happened? Especially on Lake Minnetonka? It’s not as though we were sailing on the open ocean, or even the Great Lakes. Chiquita had survived the rough waters of Lake Superior and Lake Michigan. She once had taken a knockdown so severe that the mast was bent. She had taken us from Door County, WI, to Escanaba, MI, in water so rough both kids spent the crossing getting sick in the cockpit.

Yet it was on a relatively small and comparatively safe inland lake that she went down.

Chiquita was the ideal boat for our family. A fiberglass replica of an 1890s pilot cutter, this 23-foot Venture of Newport was a fixture on upper Lake Minnetonka (on the outskirts of Minneapolis) since she was built in 1974. Marie and I updated, improved, renovated and generally customized every part of her during our 13 years of ownership.

She was perfectly suited to our needs: daysailing on Minnetonka several times a week and cruising on the Great Lakes for several weeks each summer. She was a bit small for long-distance cruising with our two pre-teen girls, but was ideal for evening or weekend sails.

A larger boat would have been more comfortable, of course, but not as easy to trailer. A newer boat might have been faster, but would not have had the charm and grace of this classic cutter. Chiquita turned heads wherever we went; even confirmed powerboaters recognized her as a classic yacht.

It was windy all day that Friday. The weather service issued a small-craft advisory—not a good day to be sailing. By early evening, though, the wind died down considerably. My family had other things to do so I asked one of my sailing buddies, Stan Wise, to accompany me. He brought along his three kids: 5-year-old Stephanie, 10-year-old P.J. and teenaged Kirk. My dog, Coco, also came along.

Because it had been so windy just an hour earlier, I put a reef in the mainsail before we got under way. Since she was rigged as a cutter, Chiquita normally flew two headsails. I set the staysail but did not raise the jib.

By Henry Rodriguez

GREAT LAKES SAILOR / March 1991
Lessons Learned

Chiquita's sinking taught us a number of valuable lessons:

**PFDs** — We had always carried plenty of life preservers on board. They were kept in the cockpit locker, accessible by just lifting the lid. Obviously, this was not good enough. Chiquita capsized so quickly that we did not have a chance to grab even one. In the future, we will wear our PFDs whenever the weather is the least bit unsettled. If not being worn, the PFD will be out so that it can be grabbed instantly. Children will wear them at all times. Our dog Coco has her own life jacket now and wears it whenever she is on the boat.

**Flotation** — I added as much flotation to the boat as possible without sacrificing her cruising ability. Is it enough to keep her afloat with all of our cruising gear aboard? Mathematically speaking, not quite. But I have run out of room for more flotation. Much of the gear and many of the fittings (such as the wood bulkheads and hatches) are heavy in air but would have positive buoyancy if submerged. I believe that if the boat was swamped again she would remain afloat, although just barely.

**Hatches** — The foredeck hatches will be kept closed and latched if the weather gets bad. Likewise, the lid to the cockpit locker will be kept latched. I also will routinely keep at least one of the hatch boards in place in the companionway to keep water out of the cabin in case of a knockdown.

**Harnesses** — While we don't wear safety harnesses when sailing on Lake Minnetonka, we do have them onboard and use them when cruising the Great Lakes. I have made sure that there is a quick release snap shackle at the harness end of each tether. Our boat capsized and sank so quickly that I am convinced that several of us would have gone down with the ship had we been wearing safety harnesses that could not be disconnected from the boat at the harness end.

**Man Overboard** — I have added a homemade MOB recovery system similar to the Lifesling. It is attached to the boat with 150 feet of floating line. In addition to its obvious purpose of recovering a man overboard, the system can provide another important benefit. If I had this onboard when Chiquita sank we would not have had to spend several fruitless days trying to find her. The sling would have floated to the surface and marked her position.

**General** — We will keep an eye on the weather, of course. We sail a little more conservatively now. I no longer keep the rail under just for the thrill of it. I also shorten sail sooner than I have previously. The adage “better safe than sorry” has taken on a new meaning for us.

There was barely enough wind to move the boat away from the buoy.

Priest's Bay is very sheltered, though, so I waited until we got out into the main upper lake before increasing the sail area. The wind was a little stronger there, coming from the northwest at 12 to 15 knots. It was not what I would call heavy air by any means.

I raised the jib but left the reef in the mainsail. We had a pleasant sail, with the boat heeled about 15 degrees.

Kirk went forward to sit on the bowsprit for a more exciting ride. P.J. sat on the cabin top and Stan stood near the mast checking things out. Little Stephanie stayed in the cockpit with Coco and me. The two younger children were wearing life jackets but Kirk and the adults were not.

The boat started to heel a little more and I reached down to ease the mainsheet. Before I could grab it, however, we were hit by a sudden gust of wind more powerful than anything we had ever experienced — like thedownbursts that are sometimes responsible for airplane disasters.

The boat was slammed down on her side so hard that the mast dipped several feet under water. It caught us by surprise that everyone except Stephanie tumbled into the lake. The boat stopped moving forward as the sails scooped up lake water. The keel simply did not have enough weight to right the boat with the sails full of water.

Even though we had been dumped into the lake we just could not believe Chiquita would capsize. The boat just kept on going over, trapping Stephanie in the cockpit. There was still a gap of several inches between the cockpit coaming and the lake when Stan and I both realized that Stephanie was trapped. Somehow, Stan was able to reach into the cockpit and pull his daughter free.

It seemed that as soon as we were all clear the boat turtled completely. All that was visible above the water was the red bottom paint. She stayed upside down for about a minute. I climbed onto the overturned hull and tried to get her to come back up by pulling on the keel as though she were a sailing dinghy. I fell back into the water without having accomplished anything.

Slowly, however, Chiquita started to come back up on her own. She came back onto her side, but it was already too late; lake water was rushing into her cabin. We could see the stern settling, so we swam a few feet away from the boat to be clear of any rigging.

The stern settled farther and disappeared. The bow pointed upward as she went under. The last we saw of Chiquita was the tip of the bowsprit as she slid beneath the waves.

Three minutes was all it took.

**Rescue**

We were over a mile from shore with almost no chance of swimming to safety. All we could do was tread water and wait for someone to find us. We didn't see any other boats.

Stephanie was crying and scared; we were all scared. There was only about an hour of daylight left. The only reminder of the boat was one flotation cushion that had been in the cockpit. Stan gave the cushion to Stephanie and was able to calm her down a bit. This and the life jackets worn by Stephanie and P.J. were the only flotation devices we had.

Coco was terrified and started to swim toward shore. I called her back, knowing she would not be able to swim that far. She came back and tried to get out of the water by climbing up on my head. This forced me under the water so I had to push her away.

When I pushed her away, Coco headed for shore again so I called her back. Then she would try to climb over my head again. After several repetitions of this I was exhausted.

I spotted a plastic 3-gallon gas can that had escaped the sunken boat and swam toward it. The cap had come off and it was mostly full of water so it provided very little flotation. It was better than nothing, though. I held on to the can with one hand and Coco with the other.

By this time I had drifted about 50 yards from Stan and his family. They were exhausted too. We had been in the water for 10

Story continues on page 36
Insurance Settlement

It's one of those things boaters prefer not to think of: Making an insurance claim on a sunken or critically damaged boat.

I had a few surprises when dealing with my insurance company, and they were not all bad.

The boat was insured by the same company that carries the policies on my house and cars. They do not specialize in boat insurance and at first treated my claim as they would an automobile accident.

I had only $5,000 coverage on the boat and $500 on the motor. Although I thought she was worth much more than that, I had paid only $4,200 for her 13 years ago. I added up all of the things that needed to be replaced or repaired and came up with a figure of more than $7,200.

The claims adjuster who came out to look at the boat agreed with my figures — but when he looked up the value of a 1974 Venture of Newport in his used boat price guide he found that her wholesale value was only $2,300.

I had a couple of anxious days while we tried to determine her real value. Chiquita had been highly customized and improved. She also had been featured in a couple of sailing magazines. I felt she was worth closer to $10,000 than the $2,300 figure given in the adjuster's price guide.

The insurance company hired an appraiser/surveyor to determine her actual value. He agreed she was worth more than book value. Since I had only $5,000 coverage on the boat he assigned her a value of $5,000 (undamaged).

This meant that she was totaled as far as the insurance company was concerned. Her hull and rig were undamaged, however, and so they assigned her a salvage value of $1,200. I would be given $3,800 ($5,000 original value minus $1,200 salvage value). The insurer also covered the $1,000 I had paid the divers and the dredging company to recover the boat.

I received a check for $4,400, which I felt was reasonable. It was enough to cover replacing or repairing most of the parts damaged, but not enough to pay for labor.

According to the insurance adjuster, my 1965 5-1/2 hp Evinrude outboard motor was worth only about $250. Since I had a $250 deductible policy on the boat, the coverage on the motor effectively paid the deductible.

I was able to turn in another claim under my homeowner's policy to cover the personal items that were lost or damaged in the sinking. These included everything that was not permanently fastened to the boat, such as binoculars, charts, throw pillows, dock lines, portable radio, first-aid kit, tools, etc. They even covered disposable items such as toilet paper and paper towels.

Because I have full replacement coverage for the contents on my house, I was able to receive replacement cost rather than depreciated value for everything that had to be replaced. Even after paying another $250 deductible I ended up with a check for about $800 from my homeowner's policy.

I was worried in the beginning about the insurance question; in the end, I felt I was treated fairly.
Gone In Three Minutes
Continued from page 36

go fishing and for the fish to go sailing!

**Chiquita** was towed to the Spring Park launching ramp. I brought up the trailer and we pulled her out of the water that evening. Our nightmare was finally ending.

**Damage Assessment**

Except for badly blistered varnish on her woodwork, there was no damage to the boat's exterior. In fact, she looked cleaner after her "bath." The interior, however, was in shambles. The bulkheads had warped, the carpet lining the inside of the hull was peeling, the cushions were ruined and there was a thin coat of mud on the cabin sides.

A friend and his sons came over to help me sort out the mess. We took everything off the boat and spread it out in my yard to dry. We were able to dry out and salvage the sails and quite a few other items. Even so, we had to throw out a lot of things. Tools were rusted, flashlights corroded, and everything else was waterlogged.

With the boat completely emptied out, I was able to assess her actual condition. The hull came through almost unscathed. I found a couple of minor scratches; these apparently happened when the boat bumped against the barge during the salvage operation. (I had just painted the topsides before launching that spring.)

The varnish on the planked sliding hatch sported a number of water blisters the size of my fist. The plywood hatch boards and lazarette locker had delaminated. The cast aluminum masthead was covered with white corrosion apparently caused by the electrical currents from the discharging battery.

The damage below was much more extensive. All of the electronics (VHF, knotmeter, depth sounder, stereo) were ruined. Several of the switches on the electrical control panel were corroded. The bearings in the solar ventilator were shot. The battery was destroyed. The settee cushions were muddy and torn. The two main bulkheads were warped.

Surprisingly, the port-a-potti was still operational; it was not damaged by the pressure of 38 feet of water.

**Restoration**

I definitely had my work cut out for me. My plan of action was to do whatever was necessary to get the boat back in the water as soon as possible and let the rest go until winter.

The carpet and bulkheads needed to be replaced but I knew I could get by with them as they were for the rest of the season. I hoped I would get enough of the really essential jobs done in time to take the boat on vacation in August.

With the boat empty, I borrowed a pressure washer and hosed down the interior with a mild bleach solution to wash the mud out and kill any mildew. I raised the pop-top and opened all the hatches to let her air out.

When the boat finally dried out, I glued the carpet back in place temporarily and straightened the warped bulkheads as best I could. I replaced switches and lights in the electrical system and ordered new electronics.

I had to run new coaxial cable through the mast for the VHF antenna. The bulkheads were taken to an upholsterer for replacement. I found a new (used) outboard motor to replace the ancient one that went down with the boat.

I cut new hatch boards from solid mahogany because the old plywood ones had delaminated and warped. I also had to replace the front of the lazarette locker for the same reason. The varnish on the planked sliding hatch and on the frame for the solar panel was badly blistered but could wait for a complete refinishing this winter.

Venture sailboats originally came from the factory with foam flotation blocks under the cockpit and in all of the lockers. The previous owner had removed most of the flotation to increase storage space. I had not replaced it because I needed the space, too. The accident certainly changed my mind on that score.

I placed flotation material in every nook and cranny that wasn't absolutely essential for storage. I used blocks of extruded foam rather than the messy beadboard used by the manufacturer.

It took over a month of hard work, but by the end of July Chiquita was back in Lake Minnetonka. This was primarily to test and calibrate her new electronics and to see that the transducer through-hulls did not leak. I also had to have her back in the water to complete a cockpit tent I had been working on before the accident.

Two weeks after putting Chiquita back in the lake I hauled her back out. I knew that she was seaworthy once again. My family and I trailered her across the state of Wisconsin to Menominee, MI, on Lake Michigan's Green Bay.

The four of us spent three weeks of a well-deserved vacation cruising Green Bay and the Door Peninsula. We logged several hundred miles on the water, a fitting shakedown cruise.

Chiquita performed better than ever, and, with the new cushions, electronics and other gear, looked like a new boat. We are just glad to have her back.

Rodriguez is projects editor of Great Lakes Sailor.

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