



The Lighthouse

Mark your calendars



South Shore Harbour Marina turns 33 this year. As usual, we'll celebrate both Independence Day and our anniversary together. The party will be Saturday, July 2. We will have an amazing day of fun, food and events. It starts at Noon and ends at 3 p.m. Look for the big tent in the parking lot right by pier 14.

There will be barbeque, beer and non-alcoholic beverages, games and other entertainment, so bring your cameras. There will be hula hoop contests, toilet paper wrapping contests and other great games. All marina tenants are invited, and you can bring guests if you like. The price is right — free. No reservations required, just show up and have fun. See you there!



Pool opening soon

Roy Green
General Manager, SSHR

The new *Oasis Pool* at South Shore will soon be open. Due to the amount of rain days we have experienced, the pool was unable to be open for Memorial Day Weekend which was our plan. The decking of the pool has been extended west to enlarge the foot print with a deck and a focus point of green space flanked by six new palm trees. New fencing, signage and shade structures will all help to enhance the new look and new experience of the newly renovated resort.

In addition to two new water features, one at each end of the pool, the Oasis Pool will have four cabanas available for rent. We plan on taking reservations starting mid-July and the



cabanas will rent for \$250/day. A few special perks/amenities come with that minimal fee and reservations can be secured through Becky or Adam at the hotel.

The Resort is excited to showcase the renovation of the guest rooms, public space, Paradise Reef and the new Lighthouse Bar & Bistro located in the lobby. For nearly 30 years SSHR has been providing consistent quality service and we are looking forward to raising that level of service with all our new improvements and especially with the Oasis Pool.

Boater gizmos

Courtesy Ahoy Captain
www.ahoycaptain.com

Here are some new products just added to Ahoy Captain's growing product line. We are always searching for new gear and evaluating it's performance to assure we offer only the finest products to our customers.

Mast Step

How many yachtsmen have struggled to reach the gooseneck, the highest reef point or the top of the sail cover by attempting to balance on a halyard, winch or some-

More Gizmos, page 2

Gizmos

continued from page 1

thing even smaller? Well now there's a quick and simple solution for this risky and dangerous activity. Now available are the new "lightweight, rattle free, aesthetic, strong and foldable" mast steps. These steps are easily unobtrusively fitted to the mast providing safe and secure footholds while climbing or working the mast.



Personalized fender covers

Personalize your boat fender covers with an embroidered design, boat name or custom logo. The fender covers are made from a UV resistant, non-marking material that is incredibly durable yet soft enough to leave the hull of your boat looking as good as the day you bought it.

The covers can be made to fit almost any size and shape fender and can be personalized with your boat name or custom logo.

Shockles- LineGrabber

Create an instant attachment point anywhere on any line. A quick solution for attaching your line snubber or anchor snubber securely to any line, the Shockles LineGrabber consists of a sewn double loop of 6mm (1/4") AmSteel cord with a breaking strength of 5400 lbs. The LineGrabber eliminates the need for tying various knots into your lines, simply loop the LineGrabber around your line, cinch it tight and you have a strong, secure attachment point on your line.

Daddi Long Legs Repel-a-Bird

The Daddi Long Legs Repel-a-Bird is a spider like bird deterrent that requires no power of any kind. Twelve stainless steel rods reach out to cover an impressive amount of space to deter almost any type of bird. This deterrent is incredibly effective and can be placed on areas where other bird deterrent products can't.

Spotless Stainless

Spotless Stainless is not a polish and is non-abrasive. Brush it on, wait 30 minutes and rinse it off. No rubbing, no scrubbing and no polishing. Easily cleans and brightens those hard to reach places that traditional polish can't reach. It will not harm other surfaces (gelcoat, paint, varnish) however, it is important to test a sample area before application. Spotless Stainless is environmentally safe and releases no fumes and contains no caustic acids.

SolLight QuickMount system

The QuickMount is a light to medium duty universal mounting system that quickly attaches to round and square railings or posts and any vertical or horizontal surface (floors, decks and walls). It is ideal for use on boats, RVs, decks, docks, walls, sheds and other outdoor structures.

Vetus Fuel Safe siphon

It is a sad fact of life that fuel prices have risen to such a level that siphoning the fuel from your boat is now an attractive proposition for thieves. With many boats holding hundreds of gallons of fuel, this is a lucrative activity. In its range of practical accessories, VETUS has introduced a simple device to prevent a siphon hose being inserted into the deck filler and down into the tank. The VETUS Fuel Safe is supplied in a plastic tube, which is used to insert it quickly and easily into the fuel filler hose. There is no requirement to dismantle anything and the ingenious design ensures that it cannot subsequently be removed.

For complete details and prices for these products and more great offers visit www.ahoycaptain.com.

The Lighthouse

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MARINA

2551 South Shore Blvd. Suite B
League City, TX 77573
(281) 334-0515 • Fax (281) 334-0288

MARINA STAFF

Donna Rogers

Marina Manager

Donna.Rogers@sshmarina.com

Chase Cobble

Harbormaster

Chase.Cobble@sshmarina.com

Virginia Zelenka

Accounting Coordinator

Virginia.Zelenka@sshmarina.com

Richard Bustamante

David Hillis

John Killins

Fuel Pier/Maintenance

Amber Moore

Leasing Agent

Amber.Moore@sshmarina.com

OFFICE HOURS:

Mon.-Fri. 8 a.m.-4:30 p.m.

Sat. 9 a.m.-4:30 p.m.

Sun. Noon-4:30 p.m.

FUEL PIER HOURS:

Mon.-Fri. 8 a.m.-6 p.m.

Sat. & Sun. 8 a.m.-6 p.m.

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Tips to minimize insurance rates

by John Burnham
Courtesy boats.com

The best way to keep boat insurance rates low is to minimize the chance of making a claim. And the more trouble-free your boating experience, the more fun will be had by all involved.

You buy insurance for your boat for good reason: sometimes trouble comes your way and you can't avoid it. When it happens often enough, or at the wrong time, though, the rates you pay are likely to rise and sometimes you'll need to find another insurer. All of that's a hassle that takes you away from your number-one mission, which is to cast off your dock lines and maximize time spent enjoying your boat.

In our research, we asked the folks at NBOA Marine Insurance for input.

Avoid what you can, can't see

Seamanship 101: Don't run aground. Don't smack into stuff. The most-common insurance claim in the United States occurs after a captain has done this to his or her boat.

It's true that you can't see everything below the waterline, but if you maintain an awareness of what you might hit given the weather, time of day, where you are and any unusual local conditions, you're much less likely to have an accident. What's the secret?

Navigate: Being proactive about learning the waters and where the skinny spots are is fundamental. Consult available charts and consult with locals who are in the know. Plan

where you are going and know the times of low tides or if the reservoir or lake is below normal levels.

Keep watch: Don't run into or over buoys, crab pots, or other floats that can damage your boat and wrap their lines around the propshaft. By maintaining a good lookout, you're also more likely to see debris of all sorts in the water. Disturbances in the surface of the water will also provide you with clues as to what's beneath.

Proceed with caution: As simple as it sounds, don't forget to slow down and take your time unless you're confident you're in open waters. This applies especially when you're transiting a lake that you know is lower than usual due to drought conditions or a river in spring that you know may be carrying logs, deadheads and other debris. Talk with friends who have been on the water recently, or marina personnel who are often first to learn about what people are seeing, or running into, when they're cruising in nearby waters.

Drive sober. Besides being illegal, driving a boat while under the influence of alcohol and other drugs reduces your ability to manage the three points above and increases the chances that bad stuff will happen to you, your passengers and your boat.

Maintain your boat to avoid a tow

People often need a tow — and end up with an insurance claim — because they didn't handle the basics. Boat maintenance 101 starts with making

sure you have a full tank of good fuel and have checked or replaced essentials like oil and filters on a regular basis. Batteries should be in good condition and kept charged. If you take care of the basics, and keep a good set of tools onboard, you'll be able to maximize your enjoyment of your boat and avoid the majority of problems that require calling for a tow. Keep in mind sometimes your claim may be denied if the company determines that normal wear and tear had taken place and you hadn't properly maintained your boat or engine. While most insurance policies cover towing, double check what's in your policy.

Don't collide with boats or docks

Most collisions take place in the harbor, and when your fiberglass hull hits the dock, a piling, or another fiberglass hull, an insurance claim can easily follow. We talked with Michelle Ainslie, customer service chief at NBOA Marine Insurance, who said that many collisions take place when you're boat is tied in its slip or moored safely, and another boat operator loses control and runs into your boat. Although you may be able to relocate your boat to a slip with less nearby traffic or put out fenders in sensitive locations, there's only so much you can do to protect your boat when you're not aboard. However, you can certainly take steps to make

More Tips, page 5



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Tips

continued from page 4

sure your boat doesn't inadvertently deliver the blow.

Our advice is that you practice maneuvering your boat in open water until you fully understand its abilities and limitations, how it will operate in forward and reverse, and how it responds to gusts of wind or a strong current. Once you've mastered the basics, try this near a small buoy, circling it, maneuvering closer or farther away, or holding position in the wind. Remember to keep your propellers well clear of the buoy's anchor line.

Be prepared for high winds and storms

No plan is foolproof where Mother Nature is involved, but you should have a well-thought-out plan for high winds and approaching storms. At the dock, on the mooring, even on the trailer, you should have extra lines and chafing gear ready, and perhaps a secondary place you can store your boat if a real storm is brewing. On a trailer, this might mean getting a fore-

cast of the expected wind directions and placing your boat in the lee of a building, out of the wind and flying debris. If your boat is in the water, can you move it to a more protected place, or haul it out? Know your options and make your plans before a storm approaches, so you can move or pull your boat without a big scramble. (For more on high-winds planning, read our story on hurricane preparation).

Read your insurance policy

Are you insured to go there? Many claims result from owners taking their boats outside the region in which they're insured to operate. According to NBOA's customer service lead, Michelle Ainslie, who works with several insurers, there are typically regional coverage breaks at 27 and 32 feet. Going outside your coverage area is not a good idea if you want your insurance available.

Did you take advantage of a discount by agreeing to a "lay-up period?" If you live where boating is seasonal, you can often get a discount on your rates by agreeing that you won't use your boat during certain months of the year. If that's the case, don't forget to revisit your policy if you

decide to extend your season; otherwise, an early- or late-season claim might go unpaid.

Are you insured for cash value or agreed value? This is a fundamental distinction in insurance that becomes significant in the relatively rare instance of theft, fire, sinking or other circumstance when your boat becomes a total loss. Agreed value means you have a policy that will pay you a predetermined amount that you've decided would be enough to replace the boat. If you are insured for the cash value of the boat, you may not end up with enough to buy the replacement and get back onto the water.

If I had a claim and my company will no longer insure me, what should I do? Says Michelle Ainslie, "If a customer has a couple of claims, we may have to move them to an insurer who will take the higher risk." Like many agencies, she said, they're also happy to review your policy and answer any other questions without requiring a quote request.

FAQ provided by NBOA Marine Insurance, the largest agency for boat insurance and specializes in boats 28 to 65 feet owned by U.S. residents.

CARDBOARD BOAT RACE

Challenge



Saturday, August 6 • 10:30 a.m.

Portofino Harbour Marina • Clear Lake Shores

- ✓ Adult and youth categories
- ✓ Prizes awarded for floating the farthest and fastest
- ✓ Clubs, friends, families and neighbors
- ✓ Activities and raffles
- ✓ Food tent



Rain
Date
August 20

For more information, registration and rules www.portofinoharbour.com/phyc.htm
For questions and to register your vessel email PortofinoHarbourYachtClub@gmail.com



South Shore Harbour Marina

2551 SOUTH SHORE BLVD. SUITE B
LEAGUE CITY, TEXAS 77573

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in your life that count. It's
the life in your years.

—Abraham Lincoln

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