



The Florida Commodores Journal

*Official Publication of the Florida Commodores Association
Founded in 2008*

Volume XI Issue 4

October, 2021

October 8th and 9th, 2021

**Yacht Club Leadership Seminar
at Pelican Yacht Club.**

Still time to sign up. Registration
form can be found on page 16.



October 22—23, 2021

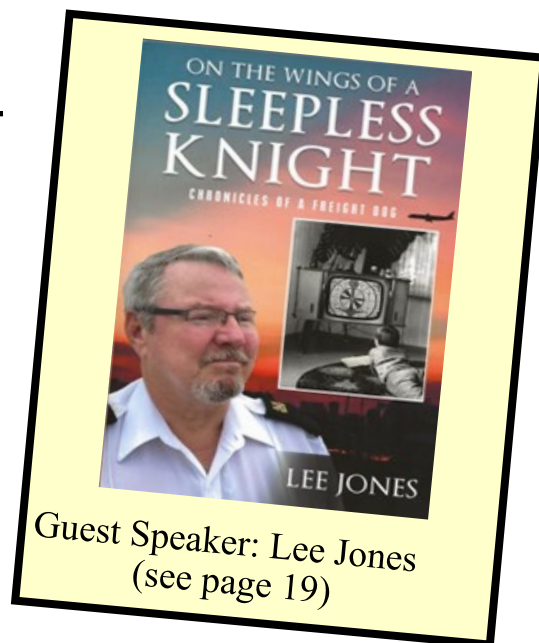
**FCA Fall General Membership
Meeting & Change of Watch**

Ft. Walton Yacht Club

Registration, Agenda, & Hotel
information found on pages
17-21

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Thanks to our Proofreader, P/C John Slattery of the Coquina Coast Commodores. Pictures courtesy of Fort Walton Yacht Club.

Scheduled publishing dates for 2021:

<u>Publishing Date</u>	<u>Deadline Date</u>
April 1	March 26
July 1	June 25
October 1	September 24
January 1	December 17

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From the Helm

P/C Jack Kennedy, FCA Commodore



Happy Fall Everyone!

I was installed as Commodore of the FCA in October of 2019. Little did I know what was on the horizon! As events presented themselves, I fol-

lowed our Strategic Plan in order to set our goals that I felt needed to be accomplished.

One of these goals was to identify and install a Communications Director since John Slatery was retiring. Please visit our website, www.flcommodores.org and read the *Commodores Journal* that is published every quarter. Our *E-Bulletins* are sent out to provide announcements necessary for providing updated information. *Zoom* has been our salvation during this pandemic.

We wanted to increase chapters and membership. We have accomplished that by adding our newest chapter, Mt. Dora Yacht Club. We are encouraged that other yacht clubs have expressed interest in becoming members. Chapters continue to add new members, and we are happy to acknowledge them here under "Welcome Aboard New Members". All this during a two year pandemic-not bad.

On top of that, our Learning Resource Committee team at the Leadership Seminars in Clearwater Yacht Club and the upcoming Pelican Yacht Club will have helped over 32 past and/or future commodores to be better prepared to lead their organizations. We have also designated a full-time Chairperson to run this valuable program.

These accomplishments could not have been achieved without the hard work and cooperation of the 2019-2021 Bridge and Board. Thanks to all, and I will, hopefully, see you at the Fall General Membership Meeting & Change of Watch at Ft. Walton Yacht Club in Fort Walton Beach, Florida on October 22-23, 2021.



Welcome Aboard New Members

P/C Jack Kennedy
FCA Commodore

I am delighted to welcome the following new member. I hope to see her at our Fall General Membership meeting at Fort Walton Yacht Club in October.

***Margaret Yaeger**, Past Commodore of Halifax River Yacht Club

2021 Leadership Seminar

P/C Sam Foreman, Leadership Seminar Chair

Join us on October 8th and 9th, 2021 for an intense seminar on major topics that can enhance the efficiency of running a yacht club.

This year's Yacht Club Leadership Seminar will be held at the Pelican Yacht Club in Ft Pierce, Florida.

Registration, schedule of presenters and topics to be covered, and hotel information is available on the FCA website:

www.flcommodores.org

You can also find a registration form on page 16 of this issue. Your registration includes a continental breakfast and lunch on Friday and Saturday.

2021-2022 Nominees for Officers of the Executive Committee

P/C Sam Foreman, Nominating Committee Chair

The nominating committee assigned to select a slate of officers of the FCA for the coming year consisted of Bill Barnett -Punta Gorda Yacht Club, Jeff Brooks -Bay Point Yacht Club, Bill Bushelle -Ft. Walton Yacht Club, June Ann Degraw -Pelican Yacht Club, and Sam Foreman, Pensacola Yacht Club.

The announcement of the nominees and their positions on the Executive Committee and voting for the slate of officers for the coming year will be held at the Fall General Membership meeting to be held at Fort Walton Yacht Club in Fort Walton Beach, Florida on October 23rd, 2021.

Biographies on the nominees and their intended position on our Executive Committee for the 2021-2022 year are as follows:

Commodore –P/C Fort Walton Yacht Club, Ray Dewrell



Although I was born in Florala, Alabama I consider Fort Walton Beach to be my home. I attended School in Fort Walton Beach and graduated from Florida State University with a BS in Business

Management (1965). While NW Florida has been my home for over 70 years, the Fort Walton Yacht Club (FWYC) became my second home.

As your Commodore, I am charged with overseeing the operation of the FCA. I bring my years of experience as a FWYC Director, a Finance Committee Chair, and Club Commodore, President of Fort Walton Yacht Club's FCA Chapter, and my career business

experience as a Real Estate Broker and over 40 years as an ownership and manager of a retail furniture company.

Yacht clubs, true to their purpose, serve their memberships with outstanding social, boating and other recreational activities. But, they also serve a wider purpose that is often unrecognized. FWYC has served and continues to serve a pivotal role in the leadership and growth of our community by providing a place for our community leaders to meet in business and social environments to conduct business.

Our club also serves a leadership role for all the boating community representing the interests of thousands of non-club members. Drawing attention to this community role serves not only our community, but serves to increase growth in our club memberships. So, I would like FCA member clubs to better promote their community service role with active publicity chairs on their BODs.

We on the Executive Committee can provide ideas for this with our forums for education and inter-club exchanges and modeling. As Commodore, I will of course be active in visits to non-member clubs to promote our growth. I will also serve as an advocate, like my predecessor Dr. Tom Reynolds, to grow colleagueship among and within chapters. The sense of past commodores belonging and still contributing to the quality of club leadership and to the benefit of their club members is important to nurture.

FWYC's FCA chapter gives our club an annual gift as a very visible way of enhancing our club and we reward outstanding volunteers annually with an outstanding service award. Monthly luncheons and business meetings, socials and seasonal parties are all good activities to knit together our FCA members. We need to promote what works for your club. (reprinted/edited from the *Commodores Journal* volume IX, issue 4 October 2019)

Continued on next page

Vice Commodore –P/C Navy Yacht Club Pensacola, Bob Sutton



I hail from the Northeast learning to sail a sunfish in the summer of my tenth year off the coast of Provincetown. I continued my love of sailing into adulthood, with racing on the St. Johns River

while stationed in Jacksonville, Florida and have continued to love the water, sailing, and owned several boats during the last 51 years.

I'm currently a self-employed flight instructor, logging over 10,000 flight hours. I retired from the US Navy after 22 years of active duty, flying missions in Desert Storm, Operation Iraqi Freedom, Somalia, and Bosnia where I was awarded an air medal. I've held many positions requiring business savvy, including the President of a multimillion-dollar waterfront homeowners association in Maine for over 5 years. Also, I have been responsible for the management and budgeting of a Pro Shop on a busy golf course for two years.

I returned to Florida in 2001, settling in Pensacola where I have been a dues paying member of Pensacola Yacht Club (PYC) for 16 years and Navy Yacht Club Pensacola (NYCP) for 15 years.

I have been active as a volunteer at PYC. I have been involved with PYC Junior sailing from 2003-2005, race committee for both clubs 2003-2006 and 2010 to present. I served on PYC's Board of Directors over bylaws in 2005, Assistant Race Committee Chair 2011, and Race Committee Chair the following year. I have been involved in the annual W.A.V.E. at our club and I have had the responsibility for leading the on-water activities since its inception in 2012.

I have held several Flag Officer positions over the years. As PYC Fleet Captain 2013, I was able to celebrate a successful year with the lowest budget and spending in 13 years. As Rear Commodore at PYC, I introduced the Summer Membership to PYC, which is now known as a Social Membership. Under my direction, the membership committee introduced the development of several groups focused on activities such as fishing, kayaking, biking, in addition to the traditional sailing and raft-up activities.

This productive year was followed by NYCP Fleet Captain, Vice Commodore, and Commodore consecutively. Of significant note, membership was increased twofold under my leadership as Vice Commodore in 2016 through my term as Commodore in 2017. I simultaneously continued involvement in the FCA, W.A.V.E., held BOD positions at PYC, as well as serving on selected committees at PYC. I continue to actively participate in volunteering and currently holds the position of the Vice President of the PYC Chapter of the FCA.

I'm now pursuing nomination as the Vice Commodore for the Florida Commodores Association. (reprinted/edited from the *Commodores Journal* volume IX, issue 4 October 2019)

Rear Commodore –P/C Pelican Yacht Club, Peter Tyson



A native of Miami, Florida, Peter Tyson grew up around the water and particularly, fishing. During high school years he worked on area fishing boats, earned his USCG Captain's license and skip-

pered a 50' charter boat out of Miami Beach at age 18.

While receiving a Bachelor of Science degree in Biology (BSc) at the University of

Continued on next page

Miami and pursuing a Masters at Florida Atlantic University in Vertebrate Physiology, he continued to operate charter boats in Florida and private fishing boats and yachts in Florida, the Bahamas, and Caribbean. He still operates boats for friends and clients and enjoys fishing the flats and offshore from his own boats. He still maintains his USCG license.

Well versed in the English language, he wrote regular columns for *Go Boating* magazine and *Florida Fishing News* and has had articles and photographs published in *Salt Water Sportsman*, *Florida Sportsman*, *Pleasure Boating*, *Southern Boating*, and in-flight magazines at Delta Airlines and BWIA. He was co-founder and Editor of *Tournament Digest Magazine*.

Twice President of the world-renowned Miami Beach Rod & Reel Club, he is well known in local and international fishing communities having frequently taken teams to fish in South Africa, Central and South America, and throughout the Caribbean. He has served on numerous committees at the Pelican Yacht Club, as well as several terms on the Board of Directors, Rear and Vice Commodore, and Commodore in 2012. He was Member of the Year at the Pelican Yacht Club in 2014 and chairs the Annual Invitational Billfish Tournament at the club. He has been a member of the FCA for ten years, has been a Board Member of the FCAF from its inception, and is currently Chairman of FCAF. He is also a Four Star Commodore in FCA – a great honor.

A constant traveler with many visits to the South Pacific, and particularly to New Zealand and Australia, he has made two around-the-world trips in the southern hemisphere, visited 68 countries and all 50 states. He maintains a library of over 500 books. His hobbies include fishing, photography, reading, model trains, and stamps.

He has been in the specialized business of yacht insurance for 44 years and aviation insurance for 35 years. He is a multi-engine instrument rated private pilot.

Fleet Captain –P/C Lake Beresford Yacht Club, Stan Mitchell



I was born and reared along the shores of Lake Michigan and attended Indiana Institute of Technology earning my BS degree in chemistry. Leaving the midwest for the south, I received my PhD from the University of Kentucky in analytical and pharmaceutical chemistry.

Water has been a large part of my life, especially as an adult. In 1968 while in graduate school, my wife, Cris, and I purchased our first boat and have been boaters ever since. This boat/motor was an old wooden craft with a 1959 Mercury 70 hp motor. The interesting thing about the “Merc” was that there was no neutral gear. Skiers were dragged forward slowly then signaled when ready to go. If you could ski behind this woody, you could ski behind almost everything! Larger vessels and more fun followed. We have now downsized to an eighteen-foot pontoon boat (just right for us) on Lake Beresford and the St. Johns River.

While living in the Chicago area (and later Memphis, Tennessee), I was employed in the field of quality control and quality assurance for the manufacturers of pharmaceutical and home-care products and wood preserving bulk chemicals. During that time, we boated on the Illinois Chain of Lakes and the Pickwick Lake in Tennessee. Cris and I were actively involved with the local Coast Guard Auxiliary. Our contributions centered on

(Continued on next page)

education, safety, coastal navigation, and communications. Upon retiring and moving to DeLand, Florida, our real estate agent suggested that I give Cris a membership in the Lake Beresford Yacht Club as a Christmas gift and the rest is history. I started out as the LBYC Fleet Captain and eventually being elected to Vice Commodore, and final, Commodore. Cris and I enjoy sailing, stink-potting and just watching the sun and full moon sparkling on the Florida waters (reprinted/edited from the *Commodores Journal* volume IX, issue 4 October 2019)

Treasurer -P/C Pensacola Yacht Club and Navy Yacht Club Pensacola, John Matthews



Originally from Laurel, Mississippi, I graduated from George S. Gardiner High School in Laurel in 1957 and went to Mississippi State University where I graduated in May 1961. I was a Distinguished Military

Graduate in the Army ROTC program and was commissioned a Second Lieutenant, Regular Army and immediately reported to active duty with the 101st Airborne Division. During my military career, I served two tours of duty in Vietnam during the Vietnam Conflict with the 101st Airborne Division; attended the US Army Command and General Staff College; was assigned to the United States Military Academy as Assistant Professor of Mathematics; served with the Defense Communications Agency in Washington, DC where I was a Branch Chief; served at SHAPE Headquarters in Mons, Belgium where I was in the Plans and Policy Division on special assignment for General Bernard Rogers, SACEUR. I was assigned to the US Army War College faculty and was the Director of Operational Simulations in the De-

partment of War Gaming. I was selected for promotion to Colonel and retired in 1983.

I earned my Bachelor of Science degree in Mathematics at Mississippi State University; a Master of Science in Industrial Engineering from Georgia Institute of Technology; and a Master of Business Administration from C. W. Post College, Long Island University.

Upon my retirement, I worked as a Technical Specialist for the Strategic Systems Division of GTE in Westboro, Mass. and was subsequently hired by Missile Systems Division, Rockwell International in Atlanta, Georgia to serve as a Lead Analyst in the Operations Analysis Department. I was later promoted and named the Manager of Strategic Planning and Proposal Development.

Upon leaving Rockwell International, I was named the Vice President and General Manager of Mason-Hanger National in Atlanta, GA. Later, I was responsible for the founding of Plasma Energy Applied Technology, Inc. (PEAT) a subsidiary of Mason-Hanger Silas Mason, Inc, and was named the President of the company. After leaving PEAT, I founded The Laurel Group, Inc, a business development consulting company with offices in Norcross, GA and Nashville, TN.

In addition, I worked as Project Supervisor for ABUCK, Inc, a prefabricated metal structures company located in Smyrna, Georgia. Projects were located in Tennessee, Louisiana, Florida, Alabama, and Georgia. I was the project supervisor for Tieman Construction Company in Marietta, Georgia for 3 years. I served as Project Developer for Consultants and Builders, Inc in Norcross, Georgia developing construction projects for financial institutions.

My wife, the former Nancy J. Strooband of Moline, Illinois, and I have been married for 56 years and have three married children and 7 grandchildren. We have been living in Pensacola for 20 plus years. I'm a Past Commo

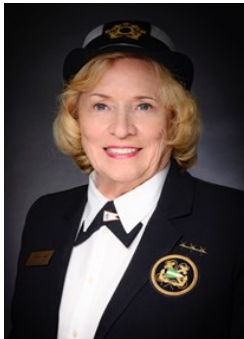
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dore of the Pensacola Yacht Club, the Gulf Yachting Association, Past Commodore of the Florida Commodores Association and Past Commodore, Navy Yacht Club Pensacola.

Nancy and I are members of Christ Church Episcopal in Pensacola. I have considerable sailing experience offshore having sailed to the Florida Keys, Cuba, and Mexico in major regattas. I'm qualified as a Race Management Official and have been responsible for several Regional and National Regattas, including the US Optimist Dinghy Nationals, the Thistle Association National Championships, the US Sailing Single Handed Men's and Women's Championships, the West Florida Ocean Racing Circuit, the Optimist Gulf Coast Championships, and the US Sailing Olympic Sailing Festival.

(reprinted/edited from the *Commodores Journal* volume IX, issue 4 October 2019)

Secretary - P/C Lake Beresford Yacht Club, Anita Clark



My husband and I moved from Miami to DeLand on Lake Beresford in 1998. The Lake Beresford Yacht Club was directly across the lake from us and quite enticing which caused us to quickly join. My husband passed away in 2006 and the Yacht Club was completely lost to a fire in 2007. It was a time of many adjustments for me. Good friends and great dining were still at the Club to help me through that period.

After the fire, it was suggested to me that I might join the Halifax River Yacht Club, which I did, while keeping my Lake Beresford membership. Halifax gave me quite an education concerning the formal happenings of a yacht club. I became an active

member of the Commodores, the ladies' group, and was chosen to be their Board representative, attending the club's Board meetings, and returning to the ladies with a full report of the happenings. I served in that position for three years experiencing the leadership of three Commodores and their Boards which gave me a thorough knowledge of all the inner workings of a Yacht Club.

Lake Beresford had a long period of planning after the fire with the groundbreaking not until May of 2013 and the Grand Opening not held until January of 2014, at which time the Florida Commodores Association conducted a Sundowners Ceremony. That was another formal event of which I became aware.

All this led to a very active yacht club life for me. In May of 2013, I attended the International Commodores Association Academy of Officers & Professionals. In February of 2014, I was requested by Lake Beresford to serve as their Director to the Florida Council of Yacht Clubs. In November of 2015, I attended an FCA Leadership Seminar. The training and experience I received in all these opportunities greatly assisted me in 2017 as I became Vice Commodore of Lake Beresford and when I served as Commodore for 2018-19.

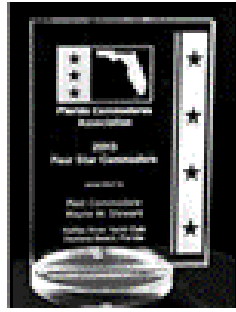
I am presently in my seventh year of service as Director for Lake Beresford Yacht Club to the Florida Council of Yacht Club. For the last four years I have served on the Council's Executive Board serving as both Parliamentarian and Membership Chair

Immediate Past Commodore -P/C Bay Point Yacht Club, Jack Kennedy

Current FCA Commodore Jack Kennedy will remain on the Board in the position of Immediate Past Commodore.

Four-Star Award 2021

P/C Kathy Champagne, Chair



As yacht clubs across Florida rally from the closures mandated by COVID 19, the Four Star Award Nominating Committee is looking forward to reading the summaries of contributions made by Past Commodores to sustain their yacht clubs.

The Four Star Award honors outstanding Past Commodores, but all FCA members benefit as we share these inspiring stories.

The deadline for these nominations is September 30, 2021.

WAVE 2021 NEVER FORGET!

P/C Kathy Champagne,
Chair



The FCA has sponsored the Wounded American Veterans Event, WAVE, since 2013 resulting in several yacht clubs organizing their own event to express appreciation to those who paid the price for our freedom.

Unfortunately WAVE 2021 on Pensacola Bay was not held on the 20th Anniversary of the terrorist attack on the Twin Towers and the US Pentagon, Saturday, September 11, 2021 due to an upsurge of COVID cases.

Although this date may mark the complete withdrawal of troops from Afghanistan, there will remain thousands of American men and women who have sustained horrible injuries including Post Traumatic Stress Disorder.

If your yacht club is interested in participating, the FCA website has posted documents with guides.

If you have questions, feel free to contact me at:

kathychampagne@bellsouth.net.



Associate Beverly Plummer, Quartermaster

For those of you planning on attending the meeting in October, you will be happy to know that I've stocked up on uniform items. Can't wait to see all of you soon and don't forget your checkbooks!!

FCA Foundation

P/C Peter Tyson
Foundation President



The foundation is alive and well and continues to accept charitable contributions. A newsletter will be coming out shortly with more information.

Plans for resuming grants for supporting youth sailing, and other worthy causes are underway and details will be forthcoming.

Pensacola Yacht Club FCA Chapter Membership Dinner

P/C Bob Sutton, FCA Rear Commodore

On Wednesday August 11th, 2021, the membership came together for some drinks and good food. The group was smaller with the threat of COVID getting worse again; a portion decided to stay home for this one.

We had a social hour with stories being told and saying hi to some members we hadn't seen in a year. COVID has been tough.

We started the meeting with the President of the chapter, P/C Bruce, welcoming all and introducing two new members to the chapter: John VonSenden and Kyrah Drasheff.

After greetings to our new members were completed, I presented a report on the status of the FCA. I asked members to encourage upcoming officers of the club to take advantage of the Leadership Seminar in October and to attend the Fall Membership Meeting & Change of Watch at Ft Walton Yacht Club also in October.

Next, P/C Matthews talked about the special Sundowner Ceremony in recognition of 9/11 20 years ago.

This was followed by P/C Burr giving an update on Long Range Planning.

After P/C Burr completed his report, we moved on to PYC Commodore Pace and the status of club operations.

P/C Matthews asked for nominations for chapter officers for next year.

When all reports were completed, we finished an outstanding dinner, and the meeting was adjourned.

CONGRATULATIONS!

HAPPY 70th ANNIVERSARY, FORT WALTON YACHT CLUB!!

Associate Lynne Reynolds (FWYC Historian)

Seventy (70) years ago, the "Playground Area of Northwest Florida" welcomed the new Fort Walton Yacht Club (FWYC) with its first Commodore, Clifford Meigs, to the magnificent Emerald Coast. There were seventeen men and women in the original group of organizers, and seventy-three "Charter Members" made up of notable civic leaders of the community. Together, this group of far-sighted citizens succeeded in encouraging the growth and development of this delightful seaside area: our Fort Walton Yacht Club was a vital part of its evolution.

The club's charter was signed on 10 September, 1951, thus, we are a relatively young club compared to other groups who participate in boating and regattas around the country. A plaque in the dining room commemorates the deeding of the land for the clubhouse by E.W. Sudduth. The clubhouse, itself, actually opened in January of 1954. The club's purpose was to "stimulate interest in boating and other outdoor recreation throughout Okaloosa county and Northwest Florida": dues were \$6 per year.

During an interview for the Club's 50th Anniversary, a past Commodore, Bart Fleet, observed that "... one of the reasons for the success of the Club is that it always has represented diverse interests, age groups, and backgrounds". Commodore Fleet continued, "It's a real melting pot – from professional people to construction workers, retired enlisted and officers, motor boaters and sailors...The board represents all these different interests. They debate and hash it out. It still works. It's a pure democracy."

Continued on the next page

Commodore Bob Fisher and his wife, Mary, hosted the 70th Anniversary Celebration of the Fort Walton Yacht Club's founding on 24, 25 and 26 September 2021.

Celebrations began on Friday with activities designed specifically for juniors and young sailors. Saturday, a wonderfully traditional 100-mile, "Round the Island Race" was held. The day culminated that evening with the Anniversary Celebration Soiree, complete with special food and entertainment. Sunday there were many exciting and fun activities all day for families of FWYC members.

The weekend-long social events was the perfect time for old members and new members to gather and reflect on our proud past. We are so happy to share our grand celebration with you!!



FCA Associate Dr. Lynne Reynolds wearing a commemorative shirt for the celebration of their 70th year as a yacht club.

Fort Walton Yacht Club's FCA commemorates 9/11 with Sundowner Ceremony

P/C Ray Dewrell, FCA Vice Commodore

On Friday, 10 September, the Fort Walton Chapter of the Florida Commodores Association performed a Sundowner Ceremony in honor of the 20th Anniversary of the 9/11 terrorist attacks on the World Trade Center.

The ceremony was MC'd by Past Commodore Bill Bushell, with invocation directed by Four Star Past Commodore Phyllis Seaton. Past Commodore Bobby Dewrell gave the main address and the colors were retrieved by the Okaloosa County Sheriff's Office Honor Guard.

P/C Dewrell's address focused on the heroism shown by First Responders in the aftermath of the 9/11 attacks. He asked us to remember 2,996 people from 78 different countries that lost their lives from the misguided acts of 19 cowards.

He asked that we honor the 343 firefighters, 23 New York City Police officers, and 37 Port Authority police officers that lost their lives as a result of the attack. These brave heroes are the shining example of the dedication and heroism that our first responders exhibit each and every day. They are the ones that rush in when others run away.

Please take some time to recognize the First Responders in your community. Their jobs have become ever more important in the face of the changing world that we live in today. Their jobs are not to take the fight to our enemies. They leave that responsibility to the military. Their job is to serve. To protect. To save lives. To provide hope. To maintain peace in a world that is becoming more restless every day.

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Their honor, their courage, and their bravery to rush in when others run is what we should recognize in all of them. As Past Commodore Dewrell said in his closing remarks; "Please, the next time you see a First Responder thank them for their sacrifice and their service. The next life they save may be yours."

(see pictures on page 15)

Tech Notes



Associate Mary Kennedy, webmaster

A number of activities took place during the month of July that did not make it into the July issue of the *Florida Commodores Journal*. You can find these activities and photos from the events on the website:

www.flcommodores.org

*Pensacola Yacht Club (PYC) Florida Commodores Association (FCA) Chapter hosted a Sundowner's ceremony on July 2, 2021

*Bay Point Yacht Club (BPYC) in Panama City Beach celebrated getting back into their clubhouse with a festive 4th of July party.

*On July 17th, the Florida Commodores Association (FCA) held their first membership meeting since October 2019 due to CDC protocols concerning the COVID-19 Pandemic. Charlotte Harbor Yacht Club (CHYC) was the host for our weekend of business and festivities.

Check out our website for other informative articles and news.

Passwords

P/C John Slattery

We're all in the same boat on this one. Almost every website that is worth using wants you to set up a password. Some you have to wonder "Why do I need a password to look at a recipe?" Other websites keep rejecting every password you try until you have used (so it seems) every letter in the alphabet and a combination of numbers exceeding the result of multiplying your social number by the year you were born with a few special characters added.

Once you come up with a working password you then have to remember it for the next time you log into the website or app. Or do you? There are a few things you can do to make things easier however each of them has drawbacks.

The easiest approach is to develop one password for all. Design your own combination of 12 letters (upper and lowercase), numbers and symbols for all your websites and apps. This will work as long as you can remember it and if no one hacks into one of the websites or apps and steals all the passwords of their users and associates that password with your name that may appear in another site where they have found you.

Another method is to just develop a separate password for every website and app and then keep them on a sheet of paper or in a little book. This works very well until you are not at home and forgot to carry your sheet of paper or little book; or if you have been carrying the information, you lose it; or someone gains access to your home and steals/copies all the information you have recorded.

Finally, you can subscribe to a password

()

management service. Some password managers are built-in on some search engines such as Google Chrome or in some web security programs such as Norton or McAfee. They will remember all your very complex passwords. Some of these managers will even suggest passwords that are very secure. In this case you only have to remember one master password (see the easiest approach above.) But, what happens if you forget your master password? No sympathy here! You will have to start all over again and reset every password on every website and app on your own. Not much fun when you're on an extended trip in a location with poor internet reception or questionable security.

The bottom line is you can't get away from having at least one password and if someone installs a keystroke reader on your computer (either hardware or software) they can get all your individual passwords or that one master password. You should also know that if you're traveling and plug your tablet or phone into a USB socket, someone could be accessing the information on your device. That's why I always use a USB data blocker when I plug in away from home.

By now you're expecting a recommendation on how to handle your passwords. I already told you - pick one of the three choices above and good luck. The one thing to keep in mind is that you can't get away with short easy to break passwords on websites or apps to give access to your financial and other important data. The chart below will show you how important it is to use complex passwords. Unfortunately, along with the leaps in good and useful technology, great progress has also been made to assist the 'bad' guys. A password that would take four years to crack in 2000 was able to be broken in one month in 2020.

****Check out the Hacker's Chart on the next page.**

Creating a long password that you can remember is not that difficult if you develop it based on putting together a chain of items easy for you to recall and throw in a few symbols. For example, let's say your initials are JD and your spouses' name is Jane but she has a sister named Sam (just trying to be up with the times here.) Let's also assume that you were married in Chicago on July 4, 1970. You might use the following password:

JD+sam@ORD#14235!

JD - is you

+ - you got married

sam - is your spouses sibling name

@ - you got married in

ORD - is the airport code for Chicago

- the date you were married

14 - if a number in a sequence is odd - double it, hence 7 becomes 14

2 - if a number is even you divide it by 2, hence 4 becomes 2

35 - again the year 70 is even so you divide by 2

! - shows you're making a statement - if your marriage isn't going well use ? instead.

This is just an example. If you make the password say something you can easily remember, it will be something that you'll become familiar with and you'll be able to reconstruct it. Good Luck!



Continued on next page

TIME IT TAKES FOR A HACKER TO CRACK YOUR PASSWORD

Number of Characters	Numbers Only	Lowercase Letters	Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters, Symbols
4	Instantly	Instantly	Instantly	Instantly	Instantly
5	Instantly	Instantly	Instantly	Instantly	Instantly
6	Instantly	Instantly	Instantly	1 sec	5 secs
7	Instantly	Instantly	25 secs	1 min	6 mins
8	Instantly	5 secs	22 mins	1 hour	8 hours
9	Instantly	2 mins	19 hours	3 days	3 weeks
10	Instantly	58 mins	1 month	7 months	5 years
11	2 secs	1 day	5 years	41 years	400 years
12	25 secs	3 weeks	300 years	2k years	34k years
13	4 mins	1 year	16k years	100k years	2m years
14	41 mins	51 years	800k years	9m years	200m years
15	6 hours	1k years	43m years	600m years	15 bn years
16	2 days	34k years	2bn years	37bn years	1tn years
17	4 weeks	800k years	100bn years	2tn years	93tn years
18	9 months	23m years	6tn years	100 tn years	7qd years

**Fort Walton Yacht Club
9/11 Sundowner Ceremony**





Past, Present, and Future

Florida Commodores Association

Yacht Club Leadership Seminar Registration

October 08 – 09, 2020

Pelican Yacht Club

Ft. Pierce, FL

First Name: _____ Last Name: _____

Mailing Address: _____

Home Phone: _____ Cell Phone: _____

Email address: _____

Name of your yacht club: _____

Current office/position in club: _____

Chapter name if you are a member of FCA: _____

Please enclose your check, payable to FCA, for \$135.00 if you are a member of FCA or \$150.00 if you are not a member of the FCA.

Registrations should be mailed to: FCA
P.O. Box 488
Shalimar, FL 32579

Please note “LRC” on your envelope.

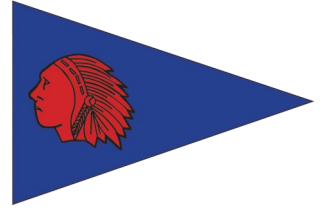
Hotel reservations are your responsibility and can be made by contacting:

Dockside Marina & Resort or
1160 Seaway Drive
South Hutchinson Island, FL
info@docksideinn.com
772-468-3555
Room start at \$129.00 – 15%
Deadline for group rate: Sept. 8, 2021
Use the name FCA for reservation

Hutchinson Island Plaza Hotel
1230 Seaway Drive
Fort Pierce, Florida
www.hutchinsonplazahotel.com
772-595-0711
Rooms start at \$119.00
Deadline for group rate: Sept. 1, 2021
Use code FCA21 for reservation



Florida Commodores Association
Registration Form
2021 ANNUAL MEETING AND CHANGE OF WATCH
Fort Walton Yacht Club
October 22-23, 2021



Name(s): _____

Chapter/Yacht Club: _____ FCYC# _____

☐ Member

☐ Associate

☐ Guest

Home Address: _____

Home Phone: _____ Cell Phone: _____

Email: _____

Thursday Arrivals, October 21st

Dinner on your own

of Persons \$Amount

Friday, October 22nd

Happy Hour at FWYC (Cash Bar).

Dinner on your own or at the Club (your cost)

_____ (dining at the club)

Saturday, October 23rd

Continental Breakfast (Complimentary).

*Buffet Lunch at FWYC (\$25.00 per person all inclusive).

*Dinner Buffet at FWYC (\$45.00 per person all inclusive).

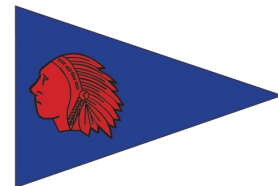
**All-inclusive includes gratuities and tax. Excludes bar drinks.*

_____ \$ _____
_____ \$ _____

Total: \$ _____

Note: A check for your meal charges needs to be sent in with the registration form. Please make check out to FCA.

Please mail your registration form with check payment to FCA Treasurer John Matthews at 2701 North 17th Street, Pensacola, FL 32503. Forms should be returned *immediately*.



2021 General Membership Meeting and Change of Watch
October 22-23, 2021

Fort Walton Yacht Club
180 Ferry Road
Fort Walton Beach, FL 32548
850-243-7102

SCHEDULE OF EVENTS

Thursday, October 21, 2021 (Optional) –Please join us for Cocktails in the Lounge and Dinner off the Menu in the Dining Room.

Friday, October 22, 2021

1300 FCA Foundation Meeting (Commodores Room)

1500 FCA Executive Committee Meeting (Commodores Room)

1800 Cocktails & Dinner from the Menu (Dining Room) (Casual attire)

Saturday, October 23, 2021

08:30 - Registration and Coffee Service

09:30 - Membership Meeting - (Class C Uniform) (Dining Room)

1100 - Presentation – Lee Jones, author of *On the Wings of a Sleepless Knight: Chronicles of a Freight Dog*

1200 - Buffet Lunch (Dining Room)

1300 – Group –Free Time

17:30- Sundown Ceremony (Class A Uniform)

1800 - Cocktails (Dining Room)

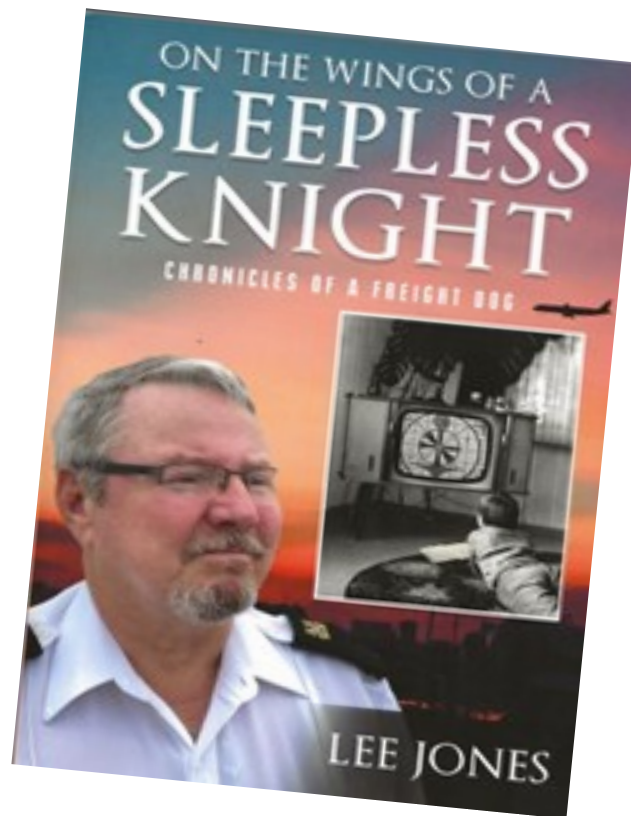
1900 – Dinner and Change of Watch (Dining Room) (Class A Uniform)

Uniform:

Class C – White shirt short sleeve open collar, epaulets and soft shoulder boards, white trousers, white web belt with brass buckle, white shoes and white socks for gentlemen; white trousers, white web belt with brass buckle and white shoes for ladies. Name tag should be worn on the right pocket. No Lapel Pins

Class A - Single - breasted Navy-Blue blazer with white shirt, tie, white trousers, white web belt white shoes and white socks for gentlemen; white skirts and white shoes for ladies. Name tag should be worn on right side at pocket height.

Guest Speaker
on Saturday, October 23, 2021



The following is an excerpt from the back cover of his book (used with permission from the author).

“The title of the book, *On the Wings of a Sleepless Knight*, comes first from the real Royal Order of the Sleepless Knights who were a group of knights who were sworn to protect honor, justice, and property rights during the Middle Ages. Freight Pilots adopted the name along with the moniker Fr8dogs because the job we did so closely mirrored that of the real Sleepless Knights as the world went to bed, we went to work to do the jobs that no one else wanted. Freight Pilots are one of the most respected pilots in the industry for the hardships they face and the dangerous tasks they are asked to do.

I’m a retired airline Captain who through a professional ghostwriter put my “can’t make this stuff up” history into book form hoping it would be interesting enough to publish or even maybe make a movie. I spent my entire life in pursuit of a good aviation career and not only had a great career, but survived a most interesting, rewarding, and OMG way of using up all my nine lives and then some in just a few chapters. I have no writing experience, but do have a 10 page resume spanning 52 years as a pilot, spy, and mercenary.”

Menus for October 2021 Meeting

October 23rd

*Saturday morning: Continental Breakfast



Mini Danish



Donuts & Bagels



Fruit



Coffee

*Lunch: Sandwich Bar

Cold cuts - Ham, Turkey, and Corned Beef

Cheese - Swiss American and Provolone

Sides - Slaw, Potato Salad and Garden Salad

Bread - Rye, White, Wheat and Flour Tortillas

Condiments - Kraut, Onion, Pickles, Lettuce and Tomato, mustard, mayo and 1000 Island



Menu for October 2021

Change of Watch

Dinner:

Balsamic Vinaigrette Spinach Salad topped with Strawberries & candied pecans

Stake Oscar- (New York Strip topped with crab meat & asparagus)

Accompanied by fingerling potatoes & rolls

Chocolate Mousse

Hotel Information



Towne Place Suites by Marriott
843 Eglin Parkway
Fort Walton Beach, Florida 32547
850-315-6000 Ext. 506
Cost: \$150.00 per night



Residence Inn by Marriott
2 Miracle Strip Parkway SE
Fort Walton Beach, Florida 32548
850-301-1369
Cost: \$175.00 per night

A block of rooms has been reserved for the FCA at each hotel. Last day to book with the FCA rate is Friday, October 1st, 2021. You can either call the hotels directly or you can utilize the link below to make reservations online directly into your block at each hotel.

<https://www.marriott.com/event-reservations/reservation-link.mi?id=1629928967916&key=GRP&app=resvlink>