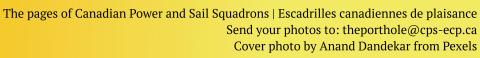
# OCTOBER 2021 **IN THIS ISSUE WIND SHIFTS VANTAGE POINT** 33 **JUST ASK JOHN** BUILDING MODEL BOATS 34-36 **OUR SUMMER JOURNEY ABOARD** 38-39







### Canadian Power and Sail Squadrons

Published by Authority of the Board of Directors

Editor-in-Chief Paul Rellinger

Art Director Vanessa Schmidt

Graphic Designer Nour Bawab

Proofreaders Louise White, SN Donald Macintosh

Photographer Don Butt, AP

Published 6 times per year: February, April, May, June, October, December, Copy deadline is ten weeks prior to publication. Editorial copy and correspondence should be sent to theporthole@cps-ecp.ca

Patron H.R.H. The Prince Philip Duke of Edinburgh, K.G., K.T.

Canadian Power and Sail Squadrons Escadrilles canadiennes de plaisance 26 Golden Gate Court Toronto, ON M1P 3A5 1-888-CPS-BOAT F. 416-293-2445 theporthole@cps-ecp.ca www.cps-ecp.ca





Paul M. Rellinger, Editor-in-chief, The Port Hole

Not unlike many of you, I have been following with interest the trial of Linda O'Leary, the wife of celebrity businessman Kevin O'Leary.

Charged with careless operation of a vessel under the Canada Shipping Act in connection with an August 2019 double fatality boat crash on Lake Joseph north of Toronto, she has pleaded not guilty. As of this writing, the evidence portion of her trial had wrapped up with Ontario Court Justice Richard Humphrey scheduled to deliver his decision on September 14.

I'm not going to review here the evidence as presented and countered by the prosecution and the defence, nor will I offer an opinion as to whether I think this tragedy resulted from negligence of some kind or was simply an unavoidable accident preceded by circumstances that conspired to make it happen. To do so isn't my place or anyone's. Only our system of justice can render such a verdict based on the evidence presented, a process anchored by the prosecution's duty to present its case and the accused person's right to a defence.

The O'Leary trial has garnered extensive media coverage but don't be misled as to why. Most cases involving a breach of regulatory legislation don't garner the least amount of media attention. The considerable ink and airtime that has been devoted to this case has had nothing whatsoever to do with the nature of the alleged offence but everything to do with the 'celebrity' status of the defendant. This is the world we live in, like it or not. Readers and viewers have an insatiable interest in the lives of the privileged. When they're connected with an alleged misdeed, our thirst for more is ramped up and so it is the media that quenches that thirst.

When we take into consideration CPS-ECP's stated mission to better ensure the wellbeing of all who use our waterways, this media attention is most welcome. Yes, we can't forget,

or downplay in any fashion, the fact that two people lost their lives that August night on Lake Joseph. That's a tragedy in every sense of the word. But that said, there's no denying that had this matter involved a lesser-known defendant, we wouldn't be paying attention. Why? Simple. It wouldn't make the news to the same degree that it has.

As a result, we're reminded in a very dramatic way of the lifesaving importance of adhering to The Marine Rules of the Road as reviewed by CPS-ECP Special Programs Manager John Gullick in this issue of The Port Hole. We're reminded of how quickly a pleasurable day or night on the water can devolve into a disaster. A subsequent July 14 boat crash on Lake Rosseau near Muskoka's Windermere Marina that claimed two more lives serves as another painful wake-up call that the core mandate of CPS-ECP – to equip boaters with the smarts to navigate our waterways safely with regard for others at all times – is as relevant today as it ever was.

Should O'Leary be found guilty of the charge she is facing, she will pay a fine and disappear from the media stage as fast as she came upon it.

What will be left behind is a powerful and poignant reminder of the importance of boating rules and safety education as taught to thousands upon thousands of boaters via their participation in CPS-ECP courses. That broad outreach remains our best defence against similar tragedies darkening an otherwise bright summer.

As always, any contribution to The Port Hole is welcome.

Email your articles and/or photos to me directly at **communication-chair@cps-ecp.org** or to **theporthole@cps-ecp.ca** 



### THE PANDEMIC WAVES WERE CHOPPY BUT WE WEATHERED THE STORM

BY PETER BOLTON, SN, CPS-ECP CHIEF COMMANDER



As we begin the approach to our 2021 Annual General Meeting - the second virtual AGM in a row - a lot has taken place since our last face-to-face gathering.

In March 2020, we entered an unexpected long dark tunnel, coped and survived, and are now close to the exit threshold; close to the end of the tunnel. Close to two years ago in Victoria, I promised there would be changes ahead. In my mind was an increase in online course work with more hybrid (part classroom/part online) classes - a small but significant change we had been working on for several years. I had no idea what lay ahead of us.

The new IT System was about to go live and, when it did, it was clear early on that there were many rough edges that needed smoothing out. Over the last two years, thanks to the hard work of a small band of dedicated volunteers in the Educational Department, the Membership team, the hard-working team in the national office and government support in the form of CEWS, we are emerging from the tunnel when many businesses are not. In the intervening months much progress has been made. We have tidied up and corrected much of the data imported from the old WBAS system.

In Victoria, we didn't (neither did anybody else) anticipate the COVID-19 pandemic. However, we entered the pandemic with a full set of online tools to keep the ship going while face-toface meetings were banned, keeping instructors in practice and the cash flow flowing, albeit at a lower rate. Many thanks to those squadrons that held online classes while face-to-face meetings were prohibited. Our sustainer has been online and Zoom Maritime Radio classes and exams. The ISEDC (Industry Canada) protocols for the conduct of the ROC(M) examination, although a bit painful (as I can tell you from personal experience), were safe and got the job done.

Still, there were those who sat on their hands and awaited the end of the pandemic because they didn't "believe in online teaching". But this is the way many of our customers want it and this is a trend that will continue. We, like all organizations, must adapt our way of doing business, stay flexible and adapt

to changing circumstances. We are entering a "new normal." Life won't be the way it was even a few short months ago, so we must adapt and go forward.

The first step out of the "tunnel" has been the Flares and RVCC programs. John Gullick has shared the required safety protocols with the squadrons. There have since been a number of very successful events with a strong emphasis on provincial and municipal safety restrictions being the primary consideration.

As previously mentioned, the 2021 AGM will again be held virtually. In place of this year's planned face-to-face meeting, we have signed a contract with Trois-Rivieres for the AGM in 2024 - a similar three-year delay to the one we agreed to with Windsor last year, thus avoiding a contract cancellation penalty.

The board has approved the possible change in national dues with final approval to go before the members at the national AGM. The proposed increase is approximately equivalent to the rate of inflation. Our dues have remained the same since 2012.

The membership recovery project is continuing with the team involved continuing to work on recovering lapsed members with some success. To date they have helped more than 1,000 lapsed members renew their membership but, even with that effort, our membership numbers are down. The reasons that members are not renewing vary but one of them is related to the lack of face-to-face social programs. Hopefully this will turn around when in-person classes and squadron social events start up again in the fall.

As we keep this ship going in a new direction, we still depend, and will continue to depend, on our volunteers to carry out our mission of teaching safe boating and environmental stewardship, trying to put CCG and CCGA out of business! Thank you for all you do in keeping CPS-ECP going. I wish everyone a safe and healthy fall season and 2022.

Please see page 36 for more information on this year's AGM.





# BUILDING MODEL BOATS IS TRULY A LABOUR OF LOVE - BY NORMAN RAINE, HALIFAX POWER AND SAIL SQUADRON

Back in the late 1970s I became interested in building model transport trucks from kits – an extension of my working in the industry as a diesel mechanic as well as a transport driver with a Class 1 license who also drove transports during some vacation time.

When I retired in April 1999, we moved into the family home in Halifax. While working in the workshop, I came across a library of old magazines my father had kept. In the pile, I found a magazine on building 23 types of boats including instructions on building a 15-foot International Snipe Class sailboat. With a scale of one-inch to the foot, it was a great project for a first attempt.

I had owned a Snipe, which I raced for several years out of the Armdale Yacht Club in Halifax. Later I raced the boat in the National Snipe Championships off of North Sydney, Nova Scotia with 35 boats in the class. My crew and I finished in the top 10.

I started from scratch to build the jig for the hull and proceeded as per the instructions and, over the winter months, it took shape. I sawed the lumber for the hull and deck, and made the spar, boom, tiller handle and rudder.

Some fittings were purchased, and I machined some as well. My daughter made the sails from scale patterns I sent to her to do.

While I was building this model, I became aware of the Maritime Ship Modelers Guild that met at the Maritime Museum. I went to a meeting and joined that evening. I remain a member,

having served as president for several years. There is a lot of talent amongst guild members and all are willing to share their knowledge with anyone who is interested in building model boats of any type.

After the Snipe project, I became interested in building boats that I was familiar with, having done a fair number of marine engine installations during my working career. The guild had plans for a 45-foot Cape Islander boat with the scale of a 1/2 inch to the foot, so off I started again. Over the next couple of winters, I worked away at this vessel, fitting it out as a fishing vessel with a dory, which I built to scale on the stern.

I was always interested in Rosborough pleasure boats and got to know Kevin Rosborough, the son of the designer. I spoke to him regarding plans for one of their designs. There were no plans available but I was able to get the dimensions of the boat and subsequently developed a set of plans to build the model. Once the model was finished, I motorized it so that I could have some fun running it around the water. It turned out well and looks just like a Rosborough 24' 6".

During the Halifax International Boat Show, I met up with Giles Theriault, a grandson of A.F. Theriault who founded A. F. Theriault & Son in the Digby, Nova Scotia area. I had put marine engines into several new fishing boats that Theriault built. I asked about a particular one and if the plans might be around. He went home, found them and provided the plans, which I had copied to reflect the 65-foot dragger down to a ½ inch to the foot scale.





I had installed a 700-horsepower marine diesel engine in this model of dragger. I did the sea trials and went fishing one night to adjust the engine. It took me three winters to complete my model to be an exact replica including a motorized engine, radar, and all deck and navigations lights. The interior foc'sle is finished with crew bunks complete with pillows and

«Boat modeling is a great hobby, teaches patience and your reward is a model boat for display.»

bedding, and a table, stove and sink. The main cabin has a captain's chair, radar screen, radio and controls with a steering wheel. I even have a toilet paper holder in the head.

You can see I do the models with great detail. This is what I enjoy - the detail work. I have done a Sardine Carrier from the Bay of Fundy at 3/8-inch to the foot with detail that I have been told is of museum quality. I have also built several other fishing boats.

A friend had started a model of the Bluenose Schooner from a kit but was not able to complete it and asked if I would. I had never done schooner rigging before but took on the challenge and completed the boat. It turned very well. At our yacht club, someone left a kit of the Bluenose Schooner, so I



brought it home and completed another one. I donated this model to the Armdale Yacht Club where it is on display. Both schooners are in full sail.

I owned and raced a Bluenose Class Sloop back in the 60s. I found the plans for this sloop, which was designed by Bill Roue, in the Maritime Ship Modelers Guild Library. I started with sawing the lumber for this boat and built the jig to build the hull. Following the plans, which were 1-inch to the foot, I continued for three winters to build this one. I finished it as the actual sailboat is with the seats and combing, deck winches and rigging. I machined and made the hardware. Again, my daughter made the sails from plans that I provided. All sheets and halyards are exact and lead to the cockpit. This one turned out excellently and I have displayed it a couple of times with lots of good reviews and interest.

All my models are were built from scratch except the two Bluenose Schooners. It gives me a lot of pleasure to build the models. I am now building my first fibreglass hull sailboat - a C&C 30 based on the original plans. I have owned and sailed a C&C 30 for 30 years.

A good way to start model boat building is to start with a boat kit, which has all the parts and pieces with full instructions. After one or two of these, you may want to go to a scratch-built boat following a set of plans. Either way, it's a great hobby, teaches patience and your reward is a model boat for display.

Norman Raine is a longtime member of the Halifax Power and Sail Squadron, and has served on the executive committee of the squadron. Norm has also taught courses for the squadron, winning the G. William Bowman Instructor of the Year Award and the Ref Reid Award for Boat and Engine Maintenance Instructor of the Year (twice).

Norman won recognition for his models at three CPS-ECP annual general meetings – at the Halifax AGM where he displayed the Rosborough Model and placed first; at the Quebec City AGM where he displayed the Dragger and placed first; and at the Charlottetown AGM where he displayed the Sardine Carrier and placed first.

### SAVE THE DATE Virtual AGM & Conference | October 12 – 17, 2021

Reserve your spot today!
Registration closes October 6, 11:59 pm PST:
https://www.cps-ecp.ca/ecommerce/events/

AGM Annual General Meeting Registration is FREE and required by ALL attendees to enable you to VOTE

\$25.00 – The Seminars and Special Events Package is your All Access Pass

to Education and Membership seminars, Thursday Board Meeting, IT Presentation, Marketing/Communication Presentation(s), Environment Presentation, Award Presentations, Keynote Speaker, and the Friday night FUN hosted by National.

Be prepared to join the virtual Hospitality room on the Friday evening.





## FOLLOWING MARINE RULES OF THE ROAD WILL PREVENT A BOATING TRAGEDY

- BY JOHN GULLICK, CPS-ECP MANAGER OF SPECIAL PROGRAMS

I have redrafted this article that I wrote in 2019 because of the recent tragic boating incident on Lake Joseph in the Muskokas. Requests for information about Marine Rules of the Road are among the most common that I receive. This article contains information taken with permission from the Canadian Power and Sail Squadrons Pleasure Craft Operators Card (PCOC) Boating Basics Course.

One of the primary rules of the road is To Keep Watch To Avoid Collisions.

Keeping a constant watch for others on the water is common sense and the law. If you are sharing water with other vessels that are less maneuverable than you, remember it is harder for them to take avoidance action. This is a good reason to give them lots of room and stay out of their way.

Boating can be fun and safe for the whole family. With basic knowledge and care, a boater can avoid trouble instead of trying to get out of it. When operating a boat you are responsible for the safety of the boat, the safety of your guests and any damage caused by your boat or its wake. Others have the right to assume that you know what you are doing.

It is a criminal offence to operate a vessel in a dangerous manner like waiting until the last minute to avoid a collision and operating a boat at a greater speed than required to maintain steering control.

You must also remember that boats, unlike cars, do not have brakes. They steer from the back and not the front, and they need minimum power to maintain good steering control. When you stop power from the engine, there is minimum steering available from the rudder, the outboard or outdrive, and the

boat tends to travel forward in almost a straight line making it difficult to avoid a collision with anything near the front of the boat. So maintain a good distance to allow for any reduced maneuverability.

There is seldom an excuse for a collision. It can almost always be avoided by maintaining distance and keeping a good lookout.

To fully understand rules of the road, you must also understand the nautical terminology for "left" and "right". When facing forward in a boat, the left side of the boat is the port side and the right side is starboard. At night, also remember that for the navigational lights the green light is on the right or starboard side of the boat, and the red light is on the left or port side of the boat.

If you see an approaching boat's red light, it is in your "danger zone" - the zone covered by your green light. It is the Stand On vessel and has the right of way so you must take avoiding action. You should expect that the boat with the right of way, the Stand On Vessel, will maintain its course and speed.

Please note that the term "Right of Way" is not an official term that can be found in the Collision Regulations. However, it is a term that most recreational boaters seem to better understand than the term "Stand On Vessel".

Regardless of who is the Stand On Vessel, or the Give Way Vessel, it is everyone's responsibility to maintain a watch at all times and take any action required to avoid a collision. Following these simple rules will help ensure that everyone has a safe and enjoyable boating season.



# OUR SUMMER JOURNEY ABOARD 'BOLDLY GO' WAS ALL WE EXPECTED AND THEN SOME - BY JEFF EVANS, SARNIA POWER AND SAIL SQUADRON

Ralph Waldo Emerson wrote "Life is a journey, not a destination." The same can be said for boat trips.

I write this while anchored at Beausoleil Island, 1,002 nautical miles into our summer journey.

This past winter, Cecily and I discussed options for our summer boat trip out of Goderich, Ontario aboard Boldly Go. Having recently retired, we elected to cruise to Ottawa via Lake Huron, Georgian Bay, the Trent-Severn Waterway, Bay of Quinte and, finally, the Rideau Canal and then return.

Departing mid-June from Maitland Marina, we travelled up Lake Huron, rounded Tobermory and set course for Echo Bay just off from Parry Sound for two nights at anchor. Echo Bay is a lovely anchorage just north of Henry's Fish Restaurant which provided an excellent pickerel lunch as we proceeded south.

After another night's anchorage in Frying Pan Bay, we docked at Queen's Cove Marina in Victoria Harbour in preparation for the Trent-Severn voyage. The stop doubled as a long overdue visit with local family members. After two nights in Victoria Harbour, we set out for the locks.

We completed the Trent, Bay of Quinte and Rideau system over the next few weeks, stayed one night in Ottawa, and then retraced our route back to Victoria Harbour where we landed six weeks after our Goderich departure. One night at the marina and now we are anchored off Beausoleil Island, getting ready to enjoy our return trip up Georgian Bay.

This is where my travelogue stops. There is an endless supply of excellent articles that provide insights into traversing the national canal systems. Rather, I would like to share tidbits and images that impacted me over that time.

I was overwhelmed by the various birds and beasts we encountered along the way. There were any number of frogs, turtles and ducks that locked through with us in the Trent-Severn. It was commonplace to see blue herons, egrets and loons in numbers I don't remember as a kid. Even more interesting were the hundreds of swans we encountered along the Rideau. Most special was sighting a bald eagle (a first for me) on Lovesick Lake. What a magnificent bird!

An unexpected encounter with a black bear on Mitchell Lake, who crossed the channel three meters ahead of us, created much excitement amongst the crew.

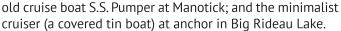
There were also various characters along the way that created special moments, such as the hydrofoil windsurfer blasting past us on Balsam Lake and the grinning old guy near Osgoode on his antique three-point hydroplane. And who could forget the gentleman in Smiths Falls walking his pet pig past the lock.

The best, however, was the youngster tying up the family pontoon boat at Upper Brewer's Lock. In him I saw yet another generation of boating enthusiasts.

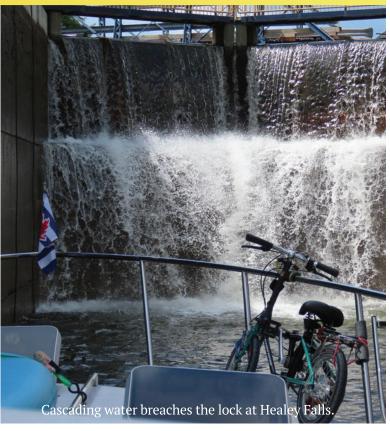
Watercraft were obviously plentiful including a beautiful early Chris Craft fibreglass cruiser at the Buckhorn Lock; various abandoned craft like the sunken wreck at the Percy Reach Lock; the lawn ornament sailboat at the Jones Falls Lock; the







For those interested in the locking experience, after gong through about 160 locks, my best advice is take it slow and have many fenders. The crew were excellent at adjusting the fenders and securing us. Canal staff was top notch and helpful when required. Still, the odd lock proved a little unnerving, such as the cascading water breaching the top of the doors at Healey Falls to cope with upstream water levels.



As I mentioned earlier, Cecily, Jasper and I are still on this journey as we will now head up Georgian Bay, round Tobermory and back down Lake Huron to Goderich. I can categorically state that the Trent-Severn and Rideau systems are the best boating value anywhere. Our annual pass for both lockage and moorage cost \$750 for a 46-foot boat. The moorings are beautiful and great value considering an overnight docking at a marina for Boldly Go is more than \$100.

Create the next journey in your life and take in Canada's canal systems.



# 'HEPORTH@LE

## NO NASTY SURPRISES WITH THE WEATHER TO BOAT APP AT HAND - BY JOHN GULLICK, CPS-ECP MANAGER OF SPECIAL PROGRAMS

I often get asked questions about boating and the weather. People want to know when it is safe to go out boating and what to keep an eye on when they are on the water.

Canadian Power and Sail Squadrons has a great weather course but now the Canadian Safe Boating Council has just released a new app that provides local weather conditions on demand, important safety information, trip advisory information and much more.

The Weather To Boat app is now available to download for free in the app stores.

More than just weather, it provides information to help make your boating experience safer and more enjoyable.

Get all the key information needed in one place, including:

- Up to date marine and local weather forecasts for your boating area
- Pre-departure checklists
- · Geo-referenced marinas and boat launches

- Marine Rules of the Road
- Safety equipment required specific to your boat
- A dynamic interactive trip planner with emergency contact

alerting

• Boating tips and videos

Many boaters have experienced the unpredictability of Canadian weather conditions. Sometimes what can start out looking like the nicest day for boating can quickly turn into one of the worst weather days. Unsure whether to boat? Download the Weather To Boat app today to help keep you safe on the water.

Visit www.weathertoboat.ca to learn more

The Weather To Boat app is developed and promoted by the Canadian Safe Boating Council (CSBC), a registered charity, with support from its members, partners and Environment and Climate Change Canada, and is funded through the Search and Rescue New Initiatives Fund (SAR NIF), Public Safety.



## INCREASING SOCIAL MEDIA PRESENCE KEY TO OUR SUCCESS - BY SUSAN MELLOW, MARKETING CHAIR, CPS-ECP

Marketing has been making use of social media in a big way, increasing Facebook ads targeting the fishing, sailing and boating/yachting audiences. These messages are designed to reach close to 250,000 boaters. Thanks to the squadrons 3. that participated in that initiative.

National Safe Boating Awareness Week May 22 to 28 was supported by daily CPS-ECP trivia questions and messages on Facebook and Twitter resulting in high engagement numbers, new followers and close to 60,000 seeing our messages.

Our Instagram page has also seen a 20 percent reach increase - an increase of 6.9 percent in May alone.

The Atlantic Regional Marketing Committee was busy during the pandemic pooling squadron monies to purchase Facebook ads to bump up visibility, educational offerings and safety messages. They added a hometown flavour unique to them with good use of CPS-ECP branding.

#### Share The CPS-ECP Love With A Google Review

Please take a moment and write a Google review for CPS-ECP. The number of reviews received increases our organization's ratings in the industry as well as visibility and credibility.

- 1. Go to google.com
- 2. Search for "Canadian Power and Sail Squadrons" and select.
- Scroll down to find the reviews area (next to the star rating in your search results, or under the establishment's name in the sidebar in Google search) and click on the button that reads "WRITE A REVIEW."
- 4. Write a good review, tell us how much you love CPS-ECP and hit post.

#### Your Words, Photos Are Always Welcome

CPS-ECP Communication Chair and Porthole editor Paul Rellinger asks that you please continue to send squadron newsletter items (with photos if possible), or anything else of reader interest, to him at communication-chair@cps-ecp.org or theporthole@cps-ecp.ca

Marketing comments can be sent to Susan Mellow at natmarketingcomm-chair@cps-ecp.org



### STRETCHING THE BOAT SEASON INTO THE SPECTACULAR FALL SEASON

- ARTICLE COURTESY OF THE CANADIAN SAFE BOATING COUNCIL

If one of your annual post Labour Day rituals is to hitch up your boat and put it away for the winter, you're missing out on a spectacular fall boating season.

While swimming and watersports may lose their lustre as the water temperature cools, taking in the fall colours of the shoreline from the water is nothing short of breathtaking. Pristine anchorages, normally cloqued during July and August with hundreds of boats, now offer quiet solitude. And for anglers, the action is hot with fish actively feeding ahead of the long winter freeze-over.

The benefits of fall boating necessitate extra attention and an ability to be self-sufficient because there are fewer boaters in the immediate vicinity should you require assistance. Consider these precautions to maximize your safety and enjoyment as you stretch your boating season.

Before heading out, be sure to check the weather forecast. The mixing of warm and cold air can quickly spawn high winds and waves making it treacherous for small boats.

Fog, too, is an issue at this time of year making visibility difficult. Should you find yourself in a fog bank, be sure to proceed slowly and sound your horn at regular intervals to alert other boaters of your presence.

Well into October, daytime temperatures can occasionally be balmy but resist the urge to bring your shorts and T-shirt back out of the closet. Dressing for the water temperature will help slow the onset of hypothermia should the unexpected happen and you find yourself in the water.

Accidental cold water immersion can be shocking but don't For more tips on boating safely both early and late in the panic. It may take a minute or so to get your breathing under season, visit CSBC's SmartBoater.ca

control after the initial shock but you will have at least 10 to 15 minutes, even in very cold water, to affect self-rescue before you will start to lose muscle control in your arms and legs. This is where an approved lifejacket, either inflatable or inherently buoyant, is an essential part of your wardrobe to keep you afloat.

Be sure to leave a float plan with a responsible person on shore who will know what to do if you're overdue. A marine radio or cell phone will allow you to call for assistance should the need arise. Having a few tools and spare parts aboard will also allow you to fix minor problems that might otherwise cause you to be stranded out on the water.

Ensure that your boat and engine are in good shape and mechanically sound. Ethanol-based fuel can allow water contamination in the tank. Use a fuel additive to prevent water in the fuel line from freezing that could cause your engine to chug to a halt. If using portable fuel tanks, it's a good idea to have a spare on board as a reserve.

As you head out, be wary of reduced water levels that can result after a long, hot and dry summer season. Some of your favourite shallow water fishing holes may be inaccessible at this time of year. Also, while underway, keep a sharp lookout for debris and chunks of ice that could penetrate your boat's hull at speed.

Don't be afraid to indulge in the splendour and peaceful solitude that fall boating has to offer. Just keep in mind these few tips and prepare to build memories that will last until the spring thaw.



Considering where to buy your car and home insurance is a big decision. In addition to looking for the right coverage at the right price, choosing a company you trust is important. With Economical Insurance®, you get the protection, service, and peace of mind you deserve — all at a discounted price.

- so reap the rewards!





#### **5.000 REASONS TO GET A QUOTE NOW!**

There's never been a more exciting time to talk to us. Not only will you discover how much you could save, but when you call for a quote, you'll also be entered for a chance to win one of 36 cash prizes of \$5,000. For contest details, visit

economicalgroup.com/5KGiveaway.



#### WHO IS ECONOMICAL INSURANCE?

Economical is one of Canada's most respected property and casualty insurance companies. For 25 years, we've provided exclusive discounted rates on car and home insurance to groups and associations across the country.

Getting great coverage at a great price is just the beginning. When the unexpected happens, we'll be there when you need us most. Our specialized team of more than 600 claims professionals is here for you — 24 hours a day. Plus, our best-in-class guarantees provide you with fast, hassle-free repairs.



### WHAT IS DIFFERENT ABOUT GROUP CAR AND HOME INSURANCE?

There's strength in numbers, which means savings for group members like you. With your group advantage, we'll apply your group's discount to your car or home insurance policy. It's that simple.

#### WHAT OTHER SAVINGS CAN I EXPECT?

There are other ways to save, above and beyond your group discount! You may be eligible for extra savings if you haven't made any claims, if you don't have any driving convictions on your record, if you have a security system installed in your home or car, or if you have multiple vehicles. And don't forget to bundle your car and home insurance policies to save even more!

### **CALL FOR A QUOTE.**

1-866-912-6926 dave.brueckner@cowangroup.ca

Visit **economicalgroup.com/5KGiveaway** and enter group discount code C2300.





Group insurance from Economical® is underwritten by Economical Mutual Insurance Company. Due to government insurance plans, Economical does not offer group auto insurance in British Columbia, Saskatchewan, or Manitoba. Economical does not offer group insurance in Newfoundland and Labrador, Northwest Territories, Nunavut, or Yukon. The agreement between Economical and your group sponsor may be terminated in accordance with its terms. Upon such termination, Economical will continue to service existing policyholders until their respective renewal dates. All Economical intellectual property belongs to Economical Mutual Insurance Company and/or its affiliates. All other intellectual property is the property of their respective owners. No purchase required. Contest closes March 31, 2022 at 11:59 p.m. ET (earlier closing dates for some prizes). Open to legal residents of Canada over the age of majority in their province of residence at time of entry, excluding residents of the Northwest Territories, Nunavut, Yukon, Newfoundland, Labrador and Quebec. 36 \$5,000 CDN cash prizes available to be won. Prizes will decrease as awarded. Skill testing question required. Odds of winning depend on number of eligible entries received before individual prize closing dates. Limit 1 entry / 1 prize per person. Entrants' information may be used for marketing. For Sponsor's privacy policy see: economical com/en/privacy. For full rules visit: economical group.com/5Krules. ©2021 Economical Mutual Insurance Company. All Rights Reserved.