



SAILPAST

Regatta Edition

August, 2017



Just a beautiful sight!



© 2017 Frenchman's Bay Yacht Club

All rights reserved. No parts of this work may be reproduced in any form or by any means - graphic, electronic, or mechanical, including photocopying, recording, taping, or information storage and retrieval systems - without the written permission of the publisher.

Products that are referred to in this document may be either trademarks and/or registered trademarks of the respective owners. The publisher and the author make no claim to these trademarks.

While every precaution has been taken in the preparation of this document, the publisher and the author assume no responsibility for errors or omissions, or for damages resulting from the use of information contained in this document or from the use of programs and source code that may accompany it. In no event shall the publisher and the author be liable for any loss of profit or any other commercial damage caused or alleged to have been caused directly or indirectly by this document.

Printed: August 2017 in Pickering, Ontario.

Publisher

Frenchman's Bay Yacht Club

Editor

Ron van der Wees

The Board

*Commodore - Glen Dickson
Vice Commodore - Sam Cummings
Vice Commodore, Facilities - Byron Lucas
Rear Commodore, Fleet - Dave Riegert
Rear Commodore, Harbour - Greg Greason
Rear Commodore, Junior Sail - Kevin Guerin
Secretary - Bob Stobie
Treasurer - Dave Alexander
Past Commodore - Denis Carrier*

Committee Chairs

*Cruise Committee - Mike Brajac
House Committee - Chris Smith
Boat Committee - Bruce Stephen
Grounds Committee - Peter Chalkley
Entertainment Committee - Annette Reesor
Membership Committee - Louie Skretas
Public Relations Committee - Ed Fulton
Webmaster - Doug Welch
Sailing School Director - Jeff Blundell
Club Steward - Maureen Tutty*

Just a reminder about
PARA's anniversary.

See inside for details.

Commodore's Report

Summer is quickly disappearing, and it feels like we only just started...I've been sailing out of FBYC for ,geez, 32 years now (!) and I can't recall a season as messed up as this one.

Here it is mid August, and we finally have power restored to all the docks. A huge thanks to Chris Smith, Alan MacDonald, Andrew Barkhouse, Mike Brett, Rick Lalonde, Bob Hess, Doug Welch, Stuart Robinson, and any of you I've regrettably missed here. The work was hot and messy, but was accomplished as quickly as was physically possible once the water levels dropped.

Our impromptu raft up (yes, there will be another one in September) was a huge success, filling the void left by our cancelled August long weekend cruise to IYC due to water levels. Kevin Guerin and his crew of volunteers put on a fabulous breakfast of French toast, bacon, eggs, beans and toast for approximately 50 people to start the day. Many commented that this should become a more regular thing.

Shortly after breakfast, the boats started out to build the raft. In the end, 13 boats enjoyed a fabulous afternoon of good weather, food, drink and conversation.

To finish the day, many headed back and barbecued dinner, while the bar remained open until late in the night. People tell me I had a great time!

Regatta was also just completed the second weekend of August. Congratulations to David Riegert and his team for a great weekend of racing.

On the down side, unfortunately, we're facing another dilemma of sorts. Although this one is of our own doing. And it's one many don't like to talk about.

Elections.

For 2018 we seem to be facing a real problem that quite honestly, shouldn't be happening. After several months of canvassing members who they think would be well suited to various roles, we still have 3 key board positions that are vacant. And I mean vacant. None of you even wants to think about it. Those positions are for Treasurer, Vice Commodore, and Rear Commodore Fleet.

I think it's become a running joke for many at this club to simply say 'I'm never going to be on the board'. Well, enough of you are running with it that now we have a problem. Currently, for 2018, our board can't function. And there is no go forward plan. So let me tell you my story, and see if I can sway some of you to step up.

I never wanted to be on the board either. I've been around this club for many, many years, but was just crew for most of them. I've only been a member for 10 years. However, I heard the 'I'm never going to be on the board' comments and I followed right along. However, I was also one of those right at the front bitching and complaining to my circle of close friends at FBYC about things that should be done differently, or weren't getting done at all, and about how I didn't see any long term vision at the club. It was during one of those conversations, on the dock, with Ed Fulton (who actually wasn't soliciting my agreement to join the board at the time, we were just having a state of the union conversation), that I finally realized (like getting hit in the head with a sledgehammer) that I was part of the problem, not part of the solution.

I had my own ideas of what I wanted to see happening both short and long term, and none of it was ever likely to come to light if I didn't get involved myself. Why? Well, because I'm the only one who has my particular thoughts on how FBYC should be run, and what it should be. Others may have similar views, and I trusted they would, but they'll all differ to some degree.

At that point I went and spent an hour with our then vice-commodore Erick Magi, and hashed out where I wanted to go, and would he support (or be willing to have) me as his second. Needless to say we were on the same page on most things, and I think we went on to make good things happen.

Being Commodore is just part of the evolutionary process. Vice isn't a tough job (you only have to really look after Sailpast and the Duty Roster, plus fill in occasionally at a board meeting). Commodore is the hoped for next step, where you start making those changes. Then you move to past commodore, where the role is primarily working on long range planning, and that's really where I wanted to get to in the first place.

Has Commodore been a tough job? You bet. This year especially. It's been one thing after another. But it's also been one of the most rewarding experiences of my life. I've gotten to know many of you I never would have. I've had to deal with things in ways where politicking and peacemaking were front and center, and found that these experiences were invaluable in my business life. I've met many people outside our club that I never would have. And I get to look back and see what we've accomplished, which I think I'll be pleased with. Nobody can take that away.

Looking forward, nobody can say you didn't do your part if you give it a try. And

hey, you don't have to be the best there ever was at the job.. You've got a whole crew of other board members there to help you. And they do help. There is always a team there to give input. Nobody makes a major decision at FBYC without having the support of others. That's the way our system works. You're never alone.

The RC Fleet has a whole team behind him or her as well. Experienced people to help out with race issues and setup, scoring, planning, and organizing. Much of the role involves scheduling, which takes some time, but isn't all that difficult. Yes, you do need to be front and center when it comes to handing out awards, running skippers meetings, and making announcements, but honestly, is that so tough? Especially when most of the people you're talking to are your friends anyway.

The Treasurer's role is indeed different. Historically, I think we like to get someone in the position that has some kind of financial background. It certainly makes the job easier. However, sometimes we've had an assistant treasurer unofficially involved to handle the bookkeeping side of things, with the Treasurer handling the higher level, more 'official' tasks such as preparing statements and working with the auditor. The point being, you still don't have to be alone in the role.

So, what I'm trying to get to here is that our nominating committee of Denis Carrier and Ed Fulton are at their wits end for next year. Nobody wants to step up and fill these positions. If that's going to be the attitude, this club is indeed in a bad spot, and I'm disappointed to see it happen. We all volunteer hoping that others will take their turn and follow. In a club of only a hundred or so members, the thought that 'others will do it' just isn't going to cut it.

So please, if you think you might be willing to help out, please reach out to Denis, Ed or myself. We'll have a conversation and answer any questions. It's really not that difficult, and it is necessary for EVERYONE to do their duty at some point.

That's all for now.

- Glen Dickson



Nat's Marine Supplies Ltd.

Your Community Parts & Accessory Store, Large Product Selection with Competitive Pricing

- ANCHORING
- ELECTRONICS
- SAIL & CANVAS REPAIR
- PLUMBING
- RIGGING
- BOAT NAMES
- POWER BOATS
- SAIL BOATS
- ON SITE SPLICING /SWADGING
- SAFETY
- MAINTENANCE
- GIFT CERTIFICATES

If we don't have it ...We can get it quickly!

590 LIVERPOOL Rd.,
PICKERING ON L1W 1P9
Located by the water in SWANS MARINA
info@natsmarinesupplies.com

Phone: 905.837.1846
*Present your F.B.Y.C. Members Card for Discount
*some restrictions apply

Cruising

THSC Cruise

THSC is our last cruise coming up September 16/17. This cruise is fully booked with a number of boats on the wait list. If you are no longer able to attend this cruise and signed up for it, please cross your name off so that others can move off the wait list. Further details will be sent/posted as the date approaches.

Power Boat Network Session

For as long as I have been a member, there really hasn't been an activity devoted solely to Powerboats. In keeping with the inclusive nature of our small club, cruises are always open to anybody that signs up.

However, power boaters are different with respect to their boats. This year, we have a few new members with power boats as well as some other members that have purchased larger boats.

As with anything new, there is often a lot of questions, looking for help etc. I am organizing a one hour Power Boat Network Session on Friday September 8 at 8:00. Meet at the bar, and we will find a nook for our meeting. Basically, the goal here is to meet other power boaters that you may not have met, share storage maintenance tips, contacts, cruise memories from the summer etc.

Please RSVP to mike.brajac@gmail.com

Cruising Award

It hasn't been much of a summer for cruising with many clubs just now returning to somewhat normal operations. However, there have been members that have managed to head east or south. To compensate for this shortened season and limited cruising, the time period will be opened up to encompass January to October 15.

The award, as last year, will be presented for most ports visited. All that is needed is a logbook documenting your journey.

-- Mike Brajac

Fleet

We had awesome sailing weather for this year's regatta which contributed to its success and will make great memories.

We had 18 boats and crew participate including two visiting boats from WYC. They had a good weekend and will be taking a positive report back to WYC. (Unfortunately their regatta this year had no wind.)

Alan May did a superb job on the committee boat, giving us 5 races on Saturday. On Sunday, in spite of the poor wind forecast, 12 boats were able to race to Highland Creek mark and back. Congratulations to all skippers and crew for taking the time to prepare and participate. Kevin Guerin and Brad Smith skippered in their first regatta. Check out the club website for results.

Once again we were treated with ribs from HornDawgBBQ in Pickering and this year we included a vegetarian option. Eighty-six dinners were served with seconds available due to the generous portions of the half-ribs. Ice cream sandwiches for dessert were a hit. Friday night we provided the normal BBQ hamburgers with the addition of "ToonieBeer" sponsored by Brent Hughes and Ron Susman. There wasn't much left over for Saturday (115 drinks in total).

The music was provided by the Rich Fulham Band. They are billed as a classic country and rock group. They finished up playing at 10 pm. Thanks to Gwilliames Insurance who once again, contributed \$500 to sponsor the band.

The raffle raised \$675. This would not have been possible without the efforts of two people in particular: Diana Burandt for contacting and following up with sponsors for donated items; and Peter Chalkley for his salesmanship in selling tickets.

Thanks to this year's sponsors: Ron Susman and Nat's Marine, HornDawgBBQ, Gwilliames & Associates Insurance, Bryan Buttigieg & Miller Thomson Lawyers, UK Sails, Evolution sails, The Rigging Shoppe, the Trewartha family, Petro Canada and the Zeeps, Port Restaurant, Marcus Mueller, Diana Burandt, Brent Hughes and UCC Industries.

On a more regular note, the single handed series begins Thursday August 24.

- Dave Reigert

Regatta Photos

Regatta photos courtesy of Ron van der Wees.



Looks like Incognito is just chugging along!



Keeping an eye on things!



Keego and Ohanna - neck and neck!



Rounding the mark!



Full speed ahead!



What a lonely job!



Great day for a regatta dinner!



The crowd gathers....awaiting race results!



Race winners - group c



Our prize table!



A happy raffle prize winner!



Race winners - group a



The band performs!



Race winners - group b

Loving to Cruise Again

When I was much younger, my parents would take us out on our Northern 29 (Fathom) to have great adventures on Lake Ontario. If I'm being honest I don't remember a lot of it. Only when we are together with our family going over stories of our childhood is when the flashbacks return. My parents took us to so many places but never over to the other side (USA)! Maybe it was the distance across or just because there were so many places to go on the good side?

My parents had 3 children and they would pack us all up, put us on the boat with our life jackets and tether lines attached, and off we would go. Our favourite place was Centre Island of course. We would go every summer to Centerville and we would always dock on the East side of the amusement park right in front of the Bumper Cars. Our wakeup call would be the music coming from the ride and off we would go for a day of fun in the park.



copyright Susan Ross

We went other places but for the life of me I can't remember all of them. Must be some timers! I only remember when funny or bad things happened. My sister had a fake rubber snake that she wanted to keep but was told to get rid of it. She put it in the oven where our mother found

it when she went to cook something. Scared her to death and it was really funny back then even if it was at our mother's expense. We also went thru the Trent and I do recall that being a big challenge at times for my mom to hold the boat away from the wall. I think she tied the lines to the ones on the wall once and it scrapped the boat on the way up or down. Who knew you had to just loop them loosely? Of course my dad probably knew but he was too busy doing everything else as usual.

Now it is the summer of 2017 and the worst weather ever to start the season with and of course it is our first opportunity to take Sedona out cruising. My sister Sue and I have been waiting for this season to start with so much anticipation because our parents have booked trips for 6 weeks out of the country. This gave us the opportunity to go out on our own.

We started off slowly by taking Sedona out with our husbands to practice our docking. Apparently we had an audience because it was the same night as the General Meeting in May. Oh well who cares we needed to gain our confidence and improve our ability to control the boat while docking. We had quite a bit of wind coming from the North so we had to adjust to the wind pushing us into the dock. Sometimes it wasn't too good but the more we did it the better it was. My sister and I learned to dock with a Catalina 30 (Tasco) at Swans sailing school. Even with the lessons, with a very patient teacher putting everything we were taught into practice was hard to do at times. It's never the same conditions and there is so much to consider.

Sail past came on a beautiful Saturday in June and my sister and I took Sedona out with our husbands. We had a great time and everything went very well. The next weekend was Big Brother and Sister and we went out with 2 passengers, Owen, Sue and myself. Once again it was a beautiful Saturday and everything went well again.

Our first cruise of this season was to Cobourg for the July long weekend. We took two days to get there just my dad and I. It was amazing to go east for once. I have never been past the Nuke station in a very long time. I loved the coast line and finding our way to New Castle marina on the first day. Very nice marina by the way.

They have so many docks open and they all had power!! That's a rare thing this summer. We left the next day on a foggy morning to catch up with the rest of the FBYC cruising fleet but everyone was way in front of us. That left us once again all alone on the lake, or so it felt because we couldn't see anyone. We talked to Chris Smith on the radio which was really great since he gave us updates on the visibility and where they were in relation to us. Once we were closer to Cobourg we could see the Ferris wheel on the pier but I was told to stay clear of Peter Rock which gave me quite the concern. I was warned by several people to take a wide birth of the shore line and to come into the entrance from the south. I did this of course and once I saw others to the west of me coming in I felt silly being so cautious. They seemed to go right over the rock with no problem! Once again I'd rather be conservative in my judgement and be safe then to go too close to something I can't see. We had another amazing weekend on the boat with our family.

The pig roast at the club house was great but the after party was even better. When all of the club members from Cobourg left after the one man band left the faithful

FBYC members stayed for the DJ. It started off with a little bit of dancing by Tina and Nancy but turned into a full out dance floor. No one was sitting and we all paired up to dance the night away. We made everything look like so much fun that the Cobourg members returned and danced with us!! I thanked the DJ for playing such great dance music and she said that we made her night. She was hired for last year's Pig Roast and everyone but 2 people left and she spent 2 hours playing music with no one dancing. She loved the FBYC members and wished we would come back every year to show people how to have a good time. We left Cobourg to return to Pickering in one day. Challenging but we did it!



copyright Susan Ross

I'm still learning about our RayMarine instruments as well. All of this equipment is very new to us since we have only a compass on Gotcha 11. That will be another learning curve for us for sure. Many talks on the radio with Byron, Stewart and Chris over getting our screen to show our boat position on the way back to Frenchman's Bay. We have a boat, now we don't, we know where we are, now we don't. I'm sure everyone was thinking just turn the damn thing off and sail!!!

We could see the shore line the whole day since it was clear and sunny. It was easy to get home without our instruments but we will have to GOOGLE lessons and read the manual!! That will be Owen and Brian's job.

Our next cruise was the Commodore's trip to Mimico. We left on Saturday July 15th with See the Wind and Keego II. We were out of the bay first but very quickly out sailed by Peter and Chris & Nancy. Clearly we have a lot to learn about going fast on a cruising boat and how to set our sails. Too funny though with Peter coming close to us to give us his opinion on how slow we were going! So we turned our engine on when the wind died down to catch up to them. Freaked them out cause they probably wondered how we figured out to go faster! We had wind again once we got closer to Centre Island and we sailed the rest of the way into Mimico. The only challenge was finding our dock. I was assigned the task of docking and went the wrong way first. I followed Keego but he took up the whole dock!! I had to back up and use my limited skills to do this. I did okay, I didn't hit anything or anyone so that was a success. People from FBYC were directing me to the other dock to the North so I went down the next water way to my final destination. I took it really slow and controlled. Everyone was waiting for me but supposedly I TOOK FOREVER... ..and EVER. They all could have gone for another drink by the time I got to the dock but once again I was going to be under control and not rush. WE MADE IT!! Safe and sound with a text book docking, or so I thought in my head. My sister, Owen and I all gave each other a high five and thought our Dad would be so proud. We had a great overnight and headed for home once again.

We arrived at FBYC before the storms started and docked successfully once

again. Sedona was cleaned and tucked away for the week.

We just wanted everyone to know how much we appreciate everyone's help and suggestions. My dad taught us so much about sailing and now we have the opportunity to make our dreams a reality. I never feel alone on the water. I love everything about sailing and so does my sister Sue. We are starting to get to know everyone that cruises now on a more personal level and we are enjoying every minute. My husband Owen is really enjoying the social aspect of sailing and even takes the helm to share the duties of sailing long distances. I never thought that would happen since he's a full petal to the metal kind of guy. He would prefer a large cabin cruiser with a large engine to power us to our next destination.



copyright Susan Ross

Thank you again to the Cruising Fleet for helping us, encouraging us and being the very friendly people that you have always been.

- Laura McNeil

PARA Anniversary

We are celebrating 50 years of service and devotion to our community and fellow boaters.

You and a guest are invited!!!

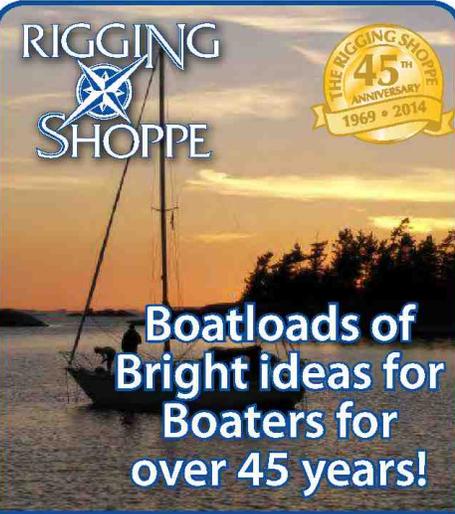
Please join us for a cocktail party to commemorate PARA's 50th anniversary!

Venue: Frenchman's Bay Yacht Club

Date: August 26, 2017

Time: 19:00 - 22:00

- from the crew of PARA



**Boatloads of
Bright ideas for
Boaters for
over 45 years!**

44 Midwest Road, Toronto, ON, M1P 3A9
tel 416-752-1711 free 1-877-752-1711
email info@riggingshoppe.com web www.riggingshoppe.com

The Lightning - A Blast from the Past

The clipper ship Lightning was undoubtedly one of the most remarkable wooden vessels ever built.



*"Lightning"
Built 1851 American Built Clipper Ship*

Her designer and builder, Donald McKay, of East Boston, is now recognized as the greatest shipbuilder that the United States ever had; indeed, many Americans claim that he was a genius, who stood head and shoulders above every other naval architect of his day. Certainly he never made a failure, unless that untried leviathan, the Great Republic, can be counted as a failure.

Every one of his ships had her own peculiar characteristics, but they resembled each other in one great quality, which was tremendous speed in hard winds. And if her performances may speak for her, the Lightning possessed this quality to a greater degree than any other ship, either before or since. Twice she made 24-hour runs at an average of 18 knots, the day's work being on these occasions 436 and 430 miles.

The Lightning was the first of four very famous emigrant ships, designed and built by Donald McKay to the order of that remarkable shipping personality James

Baines, the founder of the Liverpool Black Ball Line of Australian packets.

It is a curious fact that there were two well-known lines of passenger ships flying the red flag with the black ball in the centre—both of which sailed out of Liverpool. The senior line was the New York packet-ship line, belonging to Marshall & Co., which was founded as far back as 1816. This line was entirely American, and was at the very height of its prosperity when that energetic son of an old wife, who kept a cake and sweet shop in Upper Duke Street, Liverpool, started the equally famous Australian Black Ball Line.

The most remarkable point about her design was her concave bow lines ; she was, in fact, almost as sharp forward as a modern destroyer, and from her stem to her fore-rigging along her water-line she had a concavity of 16 feet. She was probably the most extreme example of what were called " hollow lines." This innovation in design was not the invention of Donald McKay, but of a man named John W. Griffiths, a draughtsman in the drawing-office of the New York shipbuilders, Smith & Dimon.

On October 31st, 1869, Captain Henry Jones being in command, she had just finished loading wool at Geelong, and was preparing to haul off from the wharf, when smoke and flames suddenly burst forth from the forehold. Though every effort was made to put out the fire, in which the crews of the Argo, Aboukir and Lanarkshire, the town fire-engines and the ship's force-pump all played their part, the famous old ship was soon in flames.

The Lightning was then towed away from the wharf, and anchored two cable-lengths away, and, whilst a party of carpenters were trying to scuttle her, stevedores were breaking out the wool in the 'tween-decks and the crew were saving what they could of furniture, stores, sails, boats and gear. These men were presently driven over the side by the fall of the foremast and the main topmast.

An attempt was next made to sink her by firing two small cannon from the wharf. This was in vain. Finally, Captain Jones and a number of ship's carpenters succeeded in scuttling her, and she sank at her anchors in 24 feet of water. Thus ended the Lightning, one of the most wonderful ships in the whole history of sail.

With thanks to Bob Stobie who loaned his book "The Best of Sail" for this article. Future editions of Sailpast will contain other stories of famous ships.

"The Best of Sail, 1977 Printing, Grosser and Dunlap, ISBN 0-448-11840-8"

For Sale

Boat trailer with cradle. New in 2016, used for one trip and stored inside

Can easily be modified.



Capacity is 6,000 lbs. Can be seen in Pickering.

Retail over \$6,000 - will sell for \$3,000



Contact Alan May - cell 416-903-7724 or home 905-665-7877

Club Steward

Wow the summer is really sailing along (no pun intended)! At least the weather has improved.

Regatta was well attended. Thank you to UCCI - Brent Hughes and Nat's Marine Supplies -Ron Sussman for donating the keg for our Toonie Beer. It was enjoyed by all. Thank you also to Kayleen for her great assistance on the bar!

Recycling - it appears that some people are putting their recycling in the blue garbage bin to the west of the wooden box. This garbage bin is for beer and liquor empties for donations to the Junior Sail. All recycling is to be put in the recycling bins inside the wooden box.

Friday evenings the bar is open all year long. The bar weekend summer hours (3 to 7) are continuing through September so join us on the Lighthouse Lounge for a cocktail or two.

Enjoy the rest of the summer!

Cheers!

- Maureen Tutty

Recipes Afloat and On Shore

Cream Cheese Pie

2 (8 ounce) packages cream cheese, softened

- +1 cup white sugar
- +1 teaspoon Mexican vanilla extract
- +2 (8 ounce) cans refrigerated crescent rolls
- +3/4 cup white sugar
- +1 teaspoon ground cinnamon
- +1/2 cup butter, room temperature
- +1/4 cup honey

- Preheat an oven to 350 degrees F (175 degrees C). Prepare a 9x13 inch baking dish with cooking spray.
- Beat the cream cheese with 1 cup of sugar and the vanilla extract in a bowl until smooth.
- Unroll the cans of crescent roll dough, and use a rolling pin to shape each piece into 9x13 inch rectangles. Press one piece into the bottom of a 9x13 inch baking dish. Evenly spread the cream cheese mixture into the baking dish, then cover with the remaining piece of crescent dough. Stir together 3/4 cup of sugar, cinnamon, and butter. Dot the mixture over the top of the cheesecake.
- Bake in the preheated oven until the crescent dough has puffed and turned golden brown, about 30 minutes. Remove from the oven and drizzle with honey. Cool completely in the pan before cutting into 12 squares.

Ham and Potato Soup

3 1/2 cups peeled and diced potatoes

1/3 cup diced celery

1/3 cup finely chopped onion

3/4 cup diced cooked ham

3 1/4 cups water

2 tablespoons chicken bouillon granules

1/2 teaspoon salt, or to taste

1 teaspoon ground white or black pepper, or to taste

5 tablespoons butter

5 tablespoons all-purpose flour

2 cups milk

- Combine the potatoes, celery, onion, ham and water in a stockpot.
- Bring to a boil, then cook over medium heat until potatoes are tender, about 10 to 15 minutes.
- Stir in the chicken bouillon, salt and pepper.
- In a separate saucepan, melt butter over medium-low heat.
- Whisk in flour with a fork, and cook, stirring constantly until thick, about 1 minute.
- Slowly stir in milk as not to allow lumps to form until all of the milk has been added.
- Continue stirring over medium-low heat until thick, 4 to 5 minutes.
- Stir the milk mixture into the stockpot, and cook soup until heated through.

Upcoming Events

Social Events

Every Friday Night (7:00 pm) - Pub Nights
in the Regatta Room

Club Racing

Wednesday Nights

September 16/17 - LOSHR

Cruises

Saturday, June 30 - Toronto Hydroplane
and Sailing Club (reciprocal)

Club Business

September 25 - Members Meeting - 8:00
pm

October 21 - Work Party - 9:00 am

Monthly Board Meetings - second
Tuesday of each month

September 11

October 9



AUTO-HOME-COMMERCIAL-LIFE-BOAT-MORTGAGE

**GWILLIAMES & ASSOCIATES
INSURANCE BROKERS LIMITED**

ALISON ZARPANA OWEN

Tel: 905-619-2424 - Fax 905-619-8080

Toll Free: 1-800-463-3156

2 Bunhill Court, Ajax, ON L1Z 1X5

Email: quote@gwilliamesinsurance.com

www.gwilliamesinsurance.com

