

FLOATING TIMES

They Should Be Lending On Our Homes

—by Marnie Tattersall

I'd guess that well over half of us bank with either Bank of America or Wells Fargo. Both banks are active mortgage and home equity lenders. And Federal law requires banks to provide financing in all neighborhoods in which they have branches. So why do they persist in redlining Sausalito's floating homes out of their lending portfolios?

We understand that floating homes are not traditional "real estate". But at 400 homes strong, and with values up to \$1 million, this is a significant percent of bona fide homes to ignore for lending. And community lending goals must not be forgotten.

Fortunately, there has been a recent move in the State Assembly Banking and Finance Committee by members Kerry Mazzoni and chairman Lou Papan to ensure that the newly merged BankAmerica (Nations Bank) does not ignore its community lending obligations. While this legislative effort is not specifically targeted for floating homes, the timing is helpful. And at the recent FHA Annual Meeting Ms. Mazzoni personally committed to respond to our community's special financing needs.

Thank goodness Bank of Marin does floating home mortgages, but that gives them a near monopoly. While the sting of being ineligible for Bank of Marin financing is particularly acute for floating homeowners without concrete hulls, we all know the perils of monopoly. So, the time is right to broaden this captive market's financing options.

Thus, it turns out, I have complained/volunteered myself into chairing a new FHA committee aimed at researching and lobbying not only BofA and Wells Fargo, but other lenders as well. This is an effort to increase our borrowing options, reduce our interest rates, and improve our eligibility parameters for first mortgages and home equity loans. This undertaking will include low-income financing as well, so that we can attempt to accommodate the full range of needs.

Some of our fellow homeowners including Denize Forant and John Polivka have kindly offered to help me in this endeavor.

Do you have any leads, insights, experiences or input you can share as we build this effort? Or better still, can you spare a few hours to participate on the committee? We would appreciate all the help we can get. Please feel free to contact me at 954-8103, or 331-9629 or marnie.i.tattersall@abc.com with any information you may have.

There is pent up demand for floating home financing by credit-worthy homeowners. This should be good business for the banks, and good business for us. We intend to make a difference for the good of all our homes and our pocketbooks.

Kappas Permit Update

—by Ron Moreland

As many but not all of you know, the Kappas Marina Bay Conservation & Development Commission (BCDC) permit expired in 1992, along with the WPH and Yellow Ferry Harbor permits.



Finding financing for floating homes without concrete barges will be a priority of the new FHA committee. Photo: Ric Miller

Kappas has been working on the renewal process for almost 8 years. We believe most of the delay has been caused by bureaucratic inaction by various government agencies, including the BCDC.

Early in the renewal process it was deter-

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When is it News and When is it Not?

—by Ric Miller, FHA President

A passerby asked me, "Does that dog bite?". Caesar, the boxer from the house around the corner, eyed the stranger cautiously and sat silently near where I was standing.

"Why, of course not", I replied as a matter of fact.

The French gentleman leaned forward and hastily shot out his hand to give the dog a sharp pat on the head.

Sometimes people tell you what you ask and they don't volunteer additional, possibly vital information. As you'll note from what is in this issue of the Floating Times, a lot of good things are happening. Some residents have volunteered to organize fire drills and others are searching for financing for our homes.

But there are items of news that

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PRESIDENT'S MESSAGE

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President's Message
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are not in this issue. There are further developments with the Waldo Point Harbor redevelopment plan. There are also potential new enforcement policies by state regulators that may affect all of us. Why isn't it in the news? It is because there is insufficient clear information to be spreading rumors that may have no basis in fact. One resident passed on some information regarding regulations, so that I could, "... tell my group".

"It's not my group," I edified.

The FHA belongs to the community. I'm on a two-year stint as president. I try to keep the meetings running smoothly and make sure the association addresses issues raised by residents or their representatives. The FHA has always provided a forum for floating home residents' concerns which is tempered by a harbor-wide community viewpoint.

The important message is that the FHA is a resource for residents and homeowners. I am grateful and amazed when residents volunteer big chunks of time and effort to help make the floating homes community safer, more affordable, or just a better place. Please use the FHA as your community resource.

So what happened with Caesar? With a friendly pat on the head, he gratefully wiggled his bob-tailed butt. He's a good dog even though he does occasionally leave something on the dock. And if you want to find out what's new on your dock and in your community, please check the Floating Times. Or for more frequent updates, check the website at www.floatinghomes.org. You can contact me at president@floatinghomes.org.



Kappas Permit
(Continued from page 1)

mined that some homes extended over onto public underwater streets leased to Kappas but not intended for use as berth space. Kappas has offered to trade privately owned underwater land to the State for the public land under the homes. We are glad to report that the State Lands Commission has agreed to this trade.

Once the land trade has been formally completed, hopefully sometime before July 1999, Kappas will then go back to the BCDC to begin the process of obtaining a permit renewal. When will Kappas finally get its permit? At this point no one is willing to guess, but we will keep everyone informed.

Preparing for Y2K

Because no one can be certain about the effects of the Y2K problem, the American Red Cross has developed a checklist of easy steps you can take to prepare for possible disruptions. For a discussion of the background and potential problems associated with the Year 2000 technology problem, check the ARC's website: www.redcross.org (there's a direct link from the FHA home page at www.floatinghomes.org). Meanwhile, these recommendations make good sense, regardless of the potential problem:

___ Check with manufacturers of essential computer-controlled electronic equipment to see if that equipment may be affected. This includes fire and security alarm systems, programmable thermostats, appliances, consumer electronics, garage door openers, electronic locks, and any other electronic equipment in which an "embedded chip" may control its operation.

___ Stock disaster supplies to last several days to a week for yourself and those who live with you. This includes having non-perishable foods, stored water, and an ample supply of prescription and nonprescription medications that you regularly use.

___ As you would in preparation for a storm of any kind, have some extra cash on hand in case electronic transactions involving ATM cards, credit cards, and the like cannot be processed. Plan to keep cash in a safe place, and withdraw money from your bank in small amounts.

___ Similar to preparing for a winter storm, it is suggested that you keep your automobile gas tank above half full.

___ In case the power fails, plan to use alternative cooking devices in accordance with manufacturer's instructions. Don't use open flames or charcoal grills indoors.

___ Have extra blankets, coats, hats, and gloves to keep warm. Please do not plan to use gas-fueled appliances, like an oven, as an alternative heating source. The same goes for wood-burning or liquid-fueled heating devices that are not designed to be used in a residential structure. Camp stoves and heaters should only be used out of doors in a well-ventilated area. If you do purchase an alternative heating device, make sure it is approved for use indoors and is listed with the Underwriters Laboratories (UL).

___ Have plenty of flashlights and extra batteries on hand. Don't use candles for emergency lighting.

___ Examine your smoke alarms now. If you have smoke alarms that are hard-wired

into your home's electrical system (most newer ones are), check to see if they have battery back-ups. Every fall, replace all batteries in all smoke alarms as a general fire safety precaution.

___ Be prepared to relocate to a shelter for warmth and protection during a prolonged power outage or if for any other reason local officials request or require that you leave your home. Listen to a battery-operated radio or television for information about where shelters will be available.

___ If you plan to use a portable generator, connect what you want to power directly to the generator; do not connect the generator to your home's electrical system. Be sure to keep a generator in a well-ventilated area, either outside or in a garage, keeping the door open. Don't put a generator in your basement or anywhere inside your home.

___ Check with the emergency services providers in your community to see if there is more information available about how your community is preparing for any potential problems. Be an advocate and support efforts by your local police, fire, and emergency management officials to ensure that their systems will be able to operate at all times.

The American Red Cross helps people prevent, prepare for, and respond to emergencies, and provides disaster preparedness information and classes in first aid and other lifesaving skills, to help keep families like yours safer. For more information, contact the ARC Marin Chapter at 721-1365.

— by *Emily Riddell*

WPH to Replace Pilings

Since the heavy rains and flooding during February 1998, many residents of Waldo Point Harbor became aware of many weakened and somewhat dangerous pilings securing their floating homes.

Because of various problems with the BCDC and other matters, very little of the needed replacement work was completed over the ensuing months.

FHA President Ric Miller and Harbor Relations Committee Chairman Lew Litzky met recently with Waldo Point Harbor owner Lew Cook and other harbor management to clear up any misunderstandings and misconceptions and to get the piling replacement program back on track.

The Harbor management has promised to come up with a plan to speed up the process in the very near future. Details will be mailed to residents with the upcoming May monthly billing statements.

— by *Lew Litzky*

Floating Homes Association

Sausalito on the San Francisco Bay, just across the Golden Gate Bridge © 1998 F.H.A.



A portion of the FHA's website home page.

Content Sought For FHA Web Site

The Floating Homes Association website is up and running at <http://www.floatinghomes.org>. We'd like your help to add interesting content for members and the general public.

Major sections roughly parallel the FHA committee structure. We encourage committee chairs and members to add content giving background information and recent updates on their activities and issues.

We're also looking for compelling stories and images, facts about floating home living, our history, and perhaps your best photos to scan and post on the site.

If you have ideas or something to add, send email to webmaster@floatinghomes.org or call me at 331-5836.

Fort Baker's Future Still Unresolved

The wrestling match continues between the National Park Service (NPS), the Golden Gate National Recreation Area (GGNRA) and the alarmed citizens of Sausalito and the surroundings concerning proposed uses of Fort Baker. (See the February Floating Times for background on the issues.)

Basically the GGNRA and the NPS are saying they want to push ahead in spite of community concerns. The Sausalito City Council and many citizens are worried about traffic and the heavy concentration of visitors attracted by the "new and improved" services the plan envisions.

If you want to catch up on the latest developments and find out what you can do, contact Citizens For Responsible Development Of Fort Baker, which can be reached at 332-1146. They also have a web site: www.fortbaker.com.

—Lance Belville

Rest Insured

For new homeowners and residents this article will update the insurance options available to you for your floating home.

California FAIR Plan. As in the past, there is the FAIR Plan, available through most California insurance agents. The FAIR Plan provides basic property insurance on your floating home and its contents. Coverage is available for both owner and renter occupied homes. It has, however, several major drawbacks. Contents are not insured for the depreciated cost to replace them. There's also no coverage for damage due to water leaks, sewer backup or theft. If you want liability insurance, you must buy it separately.

The basic advantage of the FAIR Plan is that you may find the premium to be lower than the other alternatives. However, only by comparison shopping will you be able to tell the difference, if any. Remember to add the cost of the liability insurance (required by most marinas) to the FAIR Plan premium.

Red Shield Insurance Co. Alternately, there is the policy offered by Red Shield Insurance. This is a real homeowners policy that insures the floating home and contents for most perils, including theft and marine perils, such as sinking. Liability insurance is included in the coverage. Replacement cost coverage for contents is optional. The coverage is available both for owner or renter occupied floating homes.

You can obtain this coverage through Lucy Payne at Payne Whittington Insurance Services (415-673-8928) or Diane Chute at Colomb Insurance (415-331-5770).

Cigna Insurance Co. The Cigna policy is similar to the Red Shield policy described above. The cost of the Cigna coverage seems to be similar to Red Shield. The Cigna policy is only offered through McGinnis Insurance. Contact Dave Snery there at 510-284-4433 for

more information. This policy is only available for owner occupied floating homes.

So what is the bottom line? Comparison shop! You may save some money by taking a higher deductible. Make sure to ask what is "not covered". Homeowners policies basically insure for everything, unless it is excluded. If it is available, it's usually a good idea to buy replacement cost coverage for your personal possessions.

If anyone is aware of any other homeowner type insurance that is available for floating homes, please make sure to contact the FHA with the information. We will be glad to follow up on it.

—by Ron Moreland

Join the FHA Tour Committee

Volunteers wanted. It's Tour time again and we are asking for your help. Come join a great group of people having fun producing the 1999 Floating Homes Tour, which will be held on Sunday, September 26. Get to know your neighbors, not just the Floating Homes Community but also the "outside neighborhood" that we live in.

We need someone to help produce the Tour Program. This year, we are doing a retrospective of the Floating Homes Community over the last fifteen years. For that we will be writing about the history of the Sausalito Houseboat Community, history of the homes on the Tour, and the people that have shaped the Floating Homes Community. It will be a very exciting undertaking.

A Registration Coordinator is also needed. There's no better way to meet the inside and outside communities that we live in. How exciting and stimulating it is to see that money coming for our charities and the FHA. In addition to these two positions we just need some all around support help on the committee.

Anything you can share of local history, stories, local color and input about the community would also be most welcome. You can e-mail me any and all this information at sghans@pacbell.net. So for you really old timers please take a few minutes to jot down those wonderful memories and share them with the rest of the world. Pictures too!

Please call me at 332-2602 if you'd like to volunteer your time or your home for the 1999 Tour. Even if you can't join us on September 26, there's plenty that needs to be done beforehand.

Thanks so very much in advance for your input and help.

—by Sue Hans, Tour Director

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The Essence of Waldo Point Circa 1971

[This is second half of an article by Andree Connors, from the January 9, 1972 *California Living*, edited by Emily Riddell.]

Waldo Point grooves on. Totally improbable and very real.

Lose your dreams and you will lose your mind.

Which brings us to the mossy side of the Waldo Point coin....because there is a sad, losing side to this community, as well as a brave, imaginative side.

There are people here with the haunted, frustrated look of those who have the shreds of a dream, but not the ambition or strength to actualize it. And people who've been beaten by the world, just once too often. And they're here licking their wounds, and they're the ones who'll never leave - but also never fully enjoy what Waldo Point has to offer.

And on top of that, there's a hydra-headed monster to be held at bay constantly. All is not groovy in waterfront paradise. The enemy has been named and is discussed endlessly... there's a Major Threat and a Minor Threat.

The Minor Threat is a legion of land developers, who see Waldo Point not as a sanctuary for an alternate, and colorful way of life, but as an eyesore, and a waste of valuable land and water. As it is, the funky community is bordered on one side with a yacht club full of seemingly identical, expensive, white sloops and on the other with a curiously suburban houseboat development, which ranges from Ticky Tacky to Good Taste.

In the middle of this squeeze play are Gates Five and Six...an almost mythical array of boats and barges on a twenty-four acre chunk of shoreline that's owned by Don Arques - a benevolent Big Daddy figure who inherited the land and who, for his own reasons, chooses to allow this surreal scene to flourish, instead of selling his property to developers, or the interested Bank Of America.

Tourists come, especially in the summer, hung with cameras and questions. Art classes set up easels and paint with a frenzied kind of concentration...as though they, too, know that this scene may be gone the next time they drive by.

The major threat is the County Govern-

ment. Sheriff's cars cruise slowly on the outskirts, looking to the inhabitants of Gates Five and Six like so many predators waiting for the prey to weaken. And maybe that's understandable for Waldo Point isn't going along with the current American way of life: Cleanliness isn't next to godliness there, and working eight hours a day in a conventional job isn't a prerequisite for respect. Pulling your own weight is, though, as is the stamina to withstand an almost total lack of conveniences.

The sheriffs are accepted by the people as just another tentacle of the seemingly endless arms of the County and City governments, a feeling that's admittedly not unique to Waldo Point. But there is a grim kind of laissez-faire attitude: You leave us alone, we'll leave you alone. Sort of a mutation of the ghetto psychology...the difference being that the people at Waldo are there by



Waldo Point Harbor as it looked in 1969. Photo: Emily Riddell

choice.

But looking over their collective shoulder at an amorphous glob of housing project, uniforms and more freeways, they can't help but wonder: What happened to the American Personal Adventure Project? When did experimentation in lifestyle stop being a national goal and start being suspect?

There have always been dark, unproven rumors about how many of these hip waterfrontlings are armed, and with what. And it's always been understood, and lately proven that their way of life will not be given up without some kind of resistance. The law of survival reaches a gut-level simplicity there, and cynicism about the legal processes abounds.

The red tape syndrome that afflicts the bureaucratic system nationwide is exaggerated here, or at least seems to be: The County

laws regarding floating homes in Marin County waters are convoluted and complex.

A lot, but not all, of the people of Gates Five and Six have interpreted the building codes loosely and creatively. And the twenty-five dollars for the County-required occupancy permit is often twenty-four dollars more than the boat's occupant has. The tension between the County and Waldo Point has been building for the last few years and it exploded this past June into "The Great Naval Encounter" or, as it's sometimes referred to at Waldo Point, "The Truly Appalling and Vicious Homeswipe Epic Cadenza".

It began when the County Sheriff set a precedent by enlisting Coast Guard boats as vehicles to carry armed sheriffs into Gates Five and Six, in order to tow away two houseboats... (the total number of boats the County Board of Supervisors had authorized the sheriffs to remove is somewhere between six and thirty. Resident estimates vary.)

The first boat was removed, beached and guarded; literally guarded with drawn guns, before the Waldo Point forces could organize. But when the sheriffs came in for the second boat, they encountered a flotilla of small craft, which surrounded the Target Boat, "Joe's Camel". The Sheriffs, having been given orders, seemed confused, then angered, by the boatowners' lack of compliance when ordered to move away.

Somehow, in the ensuing hassle, two skiffloads of boatpeople got rammed and overturned, and the crew of a small workboat, "The Translove", was arrested. But "Joe's Camel" was left behind.

The Board of Supervisors called a moratorium and the boatpeople called a lawyer. The saga hasn't ended. Lawyers on both sides are still wending their way through a legal maze of rights and priorities...human rights, property rights, governmental rights, collective vs. individual rights, water rights.

Who comes first, Chicken Big or Egg Little? Or is that Chicken Little and Big Brother Egg....?

There's something very fundamental happening there. But where is Jonathan Swift now that we need him?



DOCK NEWS



Long time Yellow Ferry residents Suzanne and Steve Dunwell bit the real estate bullet and sold their floating home earlier this month. Both Steve and Suzanne have served as Yellow Ferry Dock Reps, and Suzanne was instrumental, along with Suzanne Simpson of Issaquah Dock, in developing the notori-



Steve and Suzanne Dunwell, with Sally, the Wonder Dog. Photo: Larry Clinton

ous Humming Toadfish Festival of 1989-90. Suzanne moved on to managing Chambers of Commerce in Sausalito, Mill Valley, and Novato, where she and Steve will be starting life anew as landlubbers... Congratulations to A-Docker Bob Kalloch, who bounced back from a nasty bout of influenza a la La Niña... And best wishes to Main Doc mainstay Suki Sennett who retired on March 30 from a 15-year career in County government. Suki spent nine years as aide to Supervisor Al Aramburu, and six years with the County Administrator's Office. Not quite ready to kick back, Suki has joined the Executive Committee of the Marin Arts Council. She remains under contract to the Marin Telecommunications Agency where she's negotiating cable franchise renewals, and is continuing as staff of the Frank Lloyd Wright Civic Center Conservatory (which she founded). She'll also continue to serve as Vice President and legal committee co-chair for the FHA and an active member of WPH's Harbor Equity Group, where she'll be staying in contact with many of the officials she's



Suki celebrates her retirement.

worked with over the years at Big Pink... **In Memorium.** Ruth Costello, long time resident and homeowner on Issaquah Dock, passed away on March 3 in Santa Rosa. Ruth lived on the ferry Vallejo in the early '60s and was known as a gourmet cook, patron of the arts, Giants/49er fan, lover of nature and jazz, comforter of strays, hostess, helper, raconteur, humanist, traveler and poet.

Profile: Good Neighbors, Good Food

Five years ago, long-time Marin County residents Tony and Annette Davary saw an opportunity to open a restaurant near the Sausalito waterfront. After 25 years in San Rafael it was "Bye" to Tony's Place and "Hello" to Bayside Cafe. As they have watched their clientele and their menu grow they have never regretted their decision to move. Customers from their San Rafael restaurant even followed them to Sausalito!

Though Bayside Cafe is at a busy crossroads (i.e. tourist Mecca) the Davarys have developed quite a coterie of regulars and that's what makes their business so much fun - seeing the same people over and over again, making new friends, watching children grow up, sharing in their neighbors' trials and tribulations. The Davarys managed to recreate that same homey feeling they loved so much about their other restaurant

In the summer months the cafe is visited by lots of tourists and throughout the year it's a regular stop for the cyclists riding by their front door. Tony can be found running

around, keeping everyone on their toes. Annette greets and seats, and daughter Alise delivers your order.

Serving breakfast and lunch, the Davarys



Tony, Annette and Alise Davary at the Bayside Cafe. Photo: Maribeth Powell

have developed a rather extensive menu. The kitchen is under the supervision of Chef Jesus, who came with Annette and Tony from their San Rafael establishment. Breakfast is available all day. There are over 25 choices of omelettes, 20 different egg combo

dishes, pancakes, waffles and French toast. Lunch selections are also numerous and varied. Along with salads, including a Chinese Chicken and a Bayside Caesar, there are hot and cold sandwiches, lots of burgers, and some pasta choices. They also feature "lighter side" selections, vegetarian items, a kid's menu (peanut butter & jelly-yum!) and, of course, specials of the day. In a hurry? Run in for a homemade pastry, a scoop (ortwo) of Bud's ice cream or a smoothie, made with fresh seasonal fruit. Need a little pick-me-up? How about a fresh carrot juice, a cappuccino float, a glass of chardonnay?

Tony, Annette and Alise really enjoy being a part of our great community and are avid supporters of the FHA. They're always eager to advertise our Floating Homes Tour and if you attended the annual FHA meeting in February maybe you were one of the lucky ones whose number was drawn in the raffle for a free meal at the cafe. Stop in and say "hello" next time you are wandering by. Thank them for their support. They'll make you feel welcome and they'll sure take care of those hunger pangs.

— by Maribeth Powell

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Richardson Bay Has as Much Traffic as 101

Motorists going home across Richardson Bay Bridge in Marin regularly face a late afternoon traffic slow down. But they're not the only traffic problem for Richardson Bay. Cormorants and pelicans go bumper-to-bumper, too.



Pelicans and cormorants after feeding. Photo: Ruth Webber

The bay is full of fishers.

At high tide the pterodactyl-like pelicans swoop low over the water. If they see herding, word quickly goes out. More pelicans arrive. Then cormorants get the news. They flock to the west edge of Richardson Bay, near our floating homes, and wait until there's a crowd. Eventually there will be enough for a fish-drive. Sometimes several hundred cormorants will gather. Their leader begins shoosing the fish across the bay, followed by a long line of head-to-tail, bumper-to-bumper big black birds flapping their wings on the water, and diving under, up, under, up, under, across the widest part of the bay. Pelicans seem to police the drive. The pursuit is usually successful, and the cormorants sit on the water, digesting, before they take to pilings to spread and dry their wings.

Once across the bay, if the tide, weather and food hold up, they will regroup near the fish school, and do it all over again. It is an awesome sight that makes you wonder how fishermen can find any to sell.

Coots meet at shoreline, bobbing their heads. Thousands of sanderlings chatter incessantly along tide water edge. A flock will take to the air, swirling like a school of fish, showing first their dark wings and then turning so that the white undersides magically appear. First you don't see them, then they turn in a flash and make a cloud of flying birds.

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And just as suddenly disappear again.

Mallards find a home on Richardson Bay, once termed 'the Fort Knox of Bird-dom.'" Despite cats who control the piers, mallard hens seek hidden protection among the planks and hatch as many as 12 ducklings at a time. Later the little ones will be cheeping at the hen's command: "Out you go to the bay mud." And they do leap out, feet extended, with great trust.

Gulls are the strongmen of the bay. When the herding are in, their cries of "Food! Food!" sound as gleeful as kids in a playground during recess. Sure they beg, and of course they squabble; they activate the bay. Gulls share information enthusiastically. Five seconds after that 1989 earthquake, gulls were flying in great circles, loudly complaining about the betrayal of the earth below them.

Loons have been seen and heard on Richardson Bay, so near the center of metropolitan San Francisco! A black swan dropped in for a few days. Interested egrets will watch traffic go by, standing next to the freeway. Graceful grebes dive just 10 feet from our deck, pop up, skid across the water in a courting dance. A night heron, with his top knot plume, will stand motionless for half an hour until he snaps at his quarry.



Mallards and gulls coexist Photo: Ruth Webber

Surf scoters, with their unusual colored heads, like to eat our mussels. Gulls and scoters smash shells to get at the meat, sometimes dropping mussels on our roofs and then attacking them with steady purpose.

Hummingbirds whirl around our flowers. Pigeons hum and coo. Sparrows dart past. We've seen a marsh hen. Terns hover above the water until they see a fish and then plunge like avenging angels.

In the fall, we have buffleheads and rafts of scaup or bluebills. Occasionally a few Canada geese fly overhead, with characteristic honks.

This is a busy bay with lots of traffic.

—by *Ruth Webber*

The Furnace, Part Two

In the last issue I wrote about the demise of our 20 year old gas furnace. It took several weeks to decide which replacement had the best bang for the buck.

We were glad we took the time because we got a number of varied estimates ranging from \$1685 to \$2700. Even Consumer Reports couldn't give a recommendation.

The most outrageous was an estimate given by an installer, after a volley of Spanish being spoken to his associate. We said we'd think about it. Two nights later, at 6:30 in the pouring rain, there was a knock at the door. "We're here to take out your furnace", they said. They arrived without a contract, or a replacement furnace. Astounded, we thanked them for their zeal and made it clear that we had made other arrangements. They were obviously very surprised that we weren't going to use their service. We breathed a sigh of relief as they disappeared into the dark night.

Another estimate was for \$2200.00 which included a 5% senior discount, a five year guarantee on all parts and labor including returning the furnace after five years if we weren't happy, and four pages of references from satisfied customers. The technician was very professional and wore clean coveralls. He was definitely a contender.

The last contractor gave us an estimate for \$1700.00 and mentioned up front that the unit would be noisier than our present furnace. He was very professional, giving us a written estimate. We asked if we could see one in operation. He sent us to a house that was being remodeled where they had just installed one. We looked. We listened. It was slightly noisier, but as it would be installed in our bottom floor the noise would be insignificant.

BINGO! We signed a contract and made a 10% deposit. The next week, a very efficient technician installed the unit all by himself. He tested it through many cycles, and showed us how to program the new age electronic thermostat which does everything but put the coffee on in the morning.

We are delighted with the installation of our new furnace and glad that we took the time and effort to do the research.

—by *Stuart Riddell*

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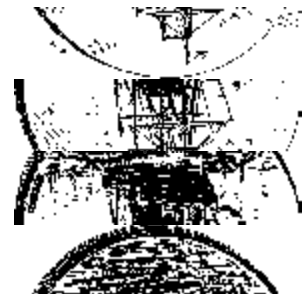
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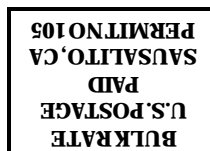
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