A Message from the Helm



Dane McCoy

Commodore

Ahoy Ebony Boat Club,

I pray that all of you and your families are safe and healthy during this pandemic. The states of Texas and California have more than One Million Cases each of COVID-19. I think it's going to get much worse before it gets better. But it will get better.

In order to ensure the most effective initiatives are in place for a healthy return to club activities, Ebony Boat Club will be extending the reopening of the clubhouse to a later date deemed safe. Although the clubhouse is closed, your Executive Board is hard at work, planning for future events when the clubhouse reopens.

Please know this decision was not made lightly, as we, your Executive Board value our members, other friends and family. As the world continues to confront the many challenges resulting from COVID-19, our primary goal continues to be a healthy return to the club for our members, and guests. With the goal of a healthy return to service in mind, Ebony Boat Club has members who are qualified medical persons, working alongside our Executive Board, to guide the club forward in response to the pandemic. Ann Dukes and Janet Noyd have written a new SOP regarding pandemic protocols. Those protocols are now in place at our clubhouse.

Due to the pandemic, Change of Watch will not be held at the clubhouse this year. Instead it will take place via Zoom on December 12, 2020. Let's pray that this pandemic will be controlled as soon as possible so that we can go back to what we know as normal. On a much brighter note, I would like to congratulate EBC Past Commodore Ann Dukes who received the prestigious



PICYA-Yachtsman of the Year Recipient

Pacific Inter-Club Yacht Association, Douglas Boswell Perpetual Trophy, Yachtsman of the Year Award! Ann, we are very proud of you and thank you for your dedication to Ebony Boat Club and the boating community.

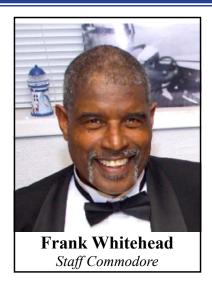
"Sometimes in the winds of change, we find our true direction." — Unknown

Dane McCoy, Commodore Ebony Boat Club



A Message From:

THE STAFF COMMODORE



Hello EBC,

Hope all is well with everyone. Please continue to stay safe and healthy as we enter into the holiday season. It has been suggested by CDC that family gatherings for Thanksgiving should be reconsidered and the thought of issuing a nationwide mask mandate has been under review. So please wear your mask and stay clear of large gatherings. The COVID-19 infection rate is on the rise again. We need to follow common sense, rules and guidelines so that we all stay safe!



This year's PICYA Douglas Boswell Perpetual Yachtsman of the Year Trophy, awarded for distinguished and outstanding service to boating and yachting, was awarded to EBC's very own Ann Dukes, on Monday, November 9th during the PICYA's 55th Annual Awards and their November Assembly of Delegates Meeting. Ebony

also received the Perfect Attendance Award for it's nineteen years of perfect attendance because of our PICYA delegates. EBC also received it's sixth year of being a PICYA Five Star Club. This trophy is awarded to one or more club(s) in recognition of their participation in events and activities that promote safe boating which strengthen and support the mission of PICYA. Based on points earned by



PICYA Club of the Year Trophy

participating in PICYA and community activities. Congratulations Ann Dukes and EBC for your hard work.



November 11th was our Nation's "Veterans Day." On this day of recognition, we thank all Veterans and the over 2.1 million men and women still on active duty defending us around the world. Your service and dedication past and present are very much appreciated

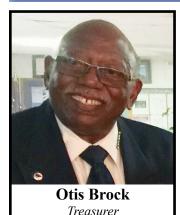
In closing, as the Holiday Season approaches let us remember those less fortunate in our thoughts and prayers. Please lend a helping hand whenever possible.



Thank you for allowing me to be of service, Frank Whitehead, Staff Commodore

A message from:

EBC Treasurer



Hello fellow Ebony Boat Club Members:

This year the Ebony Boat made scholarship awards of \$1,000 each to three students. The funds were provided by the Ebony Youth Foundation from donations received from Ebony Boat Club members and friends

A question was raised at our last club meeting about the scholarship payment from Ebony Boat Club to Ebony Youth Foundation. This is the explanation to the question. Please look at your October Financial report and look at line item #4800. This amount was donations from our club members for the specific purpose of donating it to the foundation to be used for the scholarship awards. Now look at line item #5800 and you will see that the amount donated to the foundation corresponds to the amount received. We are always interested in your questions about our financial reports. If you have any other questions, please raise them at the meeting or send them by E-Mail and I will respond to them. Thanks for your questions.

We are working on the 2021 Yearbook. Please review your current information. If you have anything that you want changed, please send it to me before December 10th, to get it into the 2021 PICYA Yearbook.

We now have a limited supply of parking placards which will be needed to park in the close parking spaces at the Stockton Marina. If you want one, send me your refundable deposit of \$25 and I will mail one to you.

you can deduct contributions that you make to the Foundation under Internal Revenue Code Section 170.

We made this request before and to this date, we only received One donation directly to the foundation. I would like to remind you that we have initiated an exciting way of raising funds for the Ebony Youth Foundation.

The Ebony Youth Foundation is a 501(C)(3) charitable organization registered with the Internal Revenue Service (IRS). This means that you can deduct contributions that you make to the Foundation under Internal Revenue Code Section 170.

If you are interested in assisting the foundation, you can make a donation directly to:

The Ebony Youth Foundation

@ 1253 Yuba Avenue San Pablo Calif. 94806.

Online @ Network For Goods. Click on Ebony Youth Foundation and follow their instructions.

We are listed on the Eligible Organization List as #814228897.

Another way that you can help is to forward this information to your E-Mail friends and your Facebook Page.

Download Organizations Eligible to Receive Tax-Deductible Charitable Contributions (ZIP ASCII) https://www.networkforgood.org/donate/

Thanks and Safe Boating Treasurer, Otis Brock



A message from:

PICYA COMMODORE



Robert E. Willis
Commodore
Pacific Inter-Club
Yacht Association

Ebony Boat Club,

Monday, November 9, 2020 was a very emotional night for EBC member and two times Past Commodore Ann Dukes at the PICYA's 55th Annual Awards Presentation (held virtually by Zoom and hosted by Martinez Yacht Club) and for all the seventy six attending PICYA's Delegates and Board members. Ann was awarded the Douglas Boswell Perpetual Trophy Yachtsman of the Year Award. The honor is given to a person who has performed outstanding and distinguished service to yachting and is awarded to that person's yacht club, honoring the selected individual.

PICYA S/C Winston Bumpus and President Elect of RBOC (Recreational Boaters of California) for 2021 made the introduction that outlined so many accomplishments of Ann but camouflaged her identity in an expertly executed presentation that even I was befuddled about who he was speaking so eloquently about!

After being awarded Ann became emotional saying" I'm usually on top and ahead of everything but you guys really got me this time." Several members gave testimonial's including myself thanking Ann for the dedication and commitment she has shown representing Ebony Boat Club and for her time and effort contributing to PICYA(Pacific Inter-Club Yacht Association).

Thank you Ann for keeping Ebony Boat Club as a force and leader in the Northern California boating community.

Smooth cruising,

Robert E. Willis, Commodore Pacific Inter-Club Yacht Association

NOTES OF CONGRATULATIONS

Carol Whitehead

Congratulations Ann, the look on your face was priceless!

Otis Brock

Ann Dukes just won the award

Ann Dukes

Yes EBC, I was truly caught off guard and it was a ugly face crying. I am humbled and grateful for the honor, I am proud of the work that I have enjoyed doing with and in the name of Ebony Boat Club.

LC Fuller

Congratulations Ann, well deserved.

Aleta Davis

Congratulations Ann! We Love You!

Dane McCoy

Congratulations Past Commodore Ann Dukes! Nobody deserves this outstanding award more than you do Ann! You deserve so many accolades because you always give your all to the boating community and I'm sure you always will. I'm very happy to know you and to learn from you. I appreciate you and I thank you for all that you do!

Richard Clark

Congratulations Ann, so well deserved.

Jennifer Duhon

I am sorry I'm late to congratulate you. I am so happy for you. You deserved this award!

Phone Calls - Eddie Jo Mack, Janet Noyd, Sheila George and many, many more!

Hello My EBC Family,

Thank you for the thank you e-mails and calls. I enjoy representing you and will continue to do my very best. I must share this with many of you especially my first mate Janet Noyd. She is usually right by my side after I get a project. I get the project and she makes it come together. I have called on several of you to make a task work so this is a Ebony Boat Club award and I am just the steward. This award was also presented to P/C Richard Clarke in 2005 and P/C Otis Brock in 2009 Thank you for thrusting me to be your delegate.

WITH LOVE AND PRAYER ANN DUKES

A Message From:

THE REAR COMMODORE



Hello EBC,

I pray everyone is during well doing this corona virus pandemic. Please continue to stay safe and follow all CDC guidelines and suggestions.

The EBC 2021 election is completed and the Executive Board for 2021 is looking forward to providing a well rounded program of events for the Club next year. Thank you for having the confidence in selecting me as the Vice Commodore, I look forward to working with everyone on making 2021 a productive year.

My hopes for next year are to get more members participation in serving on a committee for all EBC's scheduled events. I will be making individual calls to request your assistance.

Our next and final General Membership meeting for this year is scheduled for Saturday, November 21, 2020 at 12pm. I look forward to seeing everyone there.

With the change from summer to fall we gain an hour in the day when we set our closes back an hour at the end of October. A friend of mine sent the following information, have fun reading through what to do with the extra hour you have gained.

Remain Safe, Sheila George, Rear Commodore

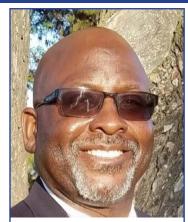


What will you do with the hour you will gain by turning your clock BACK one hour tonight before hitting the sack? Here are some things to consider (in no particular order):

- Relax! Simply do nothing!
- Pray! Meditate! Chant!
- Reflect on the gifts and sacrifices of your ancestors
- ① Call or text someone who's been on your mind.
- Ask a child/teen what makes them special then truly listen to their response.
- Review your three major, credit reports (Equifax, Experian and Transunion) at annualcreditreport.com. They're free.
- Pay a compliment to two family members or friends.
- Make a list of your five all-time favorite songs. Sing two of them when nobody's listening.
- Call or text an elderly or shut-in person.
- Research C.L.U.E. which affects everyone yet---unlike your credit report---about which so little is known (Comprehensive Loss Underwriting Exchange).
- Ponder how a million dollar gift would change you and your lifestyle.
- Shop for food/drinks to celebrate your anticipated Nov 3rd political victories (or mourn the losses).
- Take off your "stubborn hat" and say "I'm sorry" to someone.
- Treat yourself to a laugh by viewing an old photo album or yearbook.
- Volunteer (if you haven't already done so) to assist your local food bank, church or other non-profit organizations.
- Other (create your own task).

Safe Tips From:

THE SAFETY OFFICER



Kerry Davis Safety & Training Officer

Safe & Healthy Time On The Water

- 1. What is the safest thing to do for someone suspected of having hypothermia?
- a. Give them a warm alcoholic beverage
- b. Massage the body to circulate blood
- c. Get immediate medical attention
- d. Apply hot towels to the head to thin the blood
- 2. How does alcohol use affect boat operators or passengers?
- a. Physical reactions become slower
- b. Depth perception becomes sharper
- c. Reasoning ability becomes quicker
- d. Balance and sense of direction improve
- 3. Which of the following is considered a safe refueling practice?
- a. Closing all hatches and doors while refueling
- b. Turning your key on to operate the fuel gauge
- c. Sending all passengers below while refueling
- d. Using the hands-free automatic shutoff to avoid spills.
- 4. U.S. Coast Guard regulations require that a 14-foot powerboat carry which of the following items between sunset and sunrise?
- a. Power horn and bell
- b. Garbage placards
- c. Navigation lights
- d. Navigation handbook
- 5. Which of the following is a requirement for life jackets?
- a. They must be properly sized for the intended wearer
- b. They must be stored safely in a watertight bag
- c. They must provide miles-per-hour impact d. They must be orange or other highly visible color.

6. Which of the following is recommended when docking with wind and the current?

- a. Whenever possible, approach the dock with the wind and the current
- b. Have your fenders and dock lines ready before you approach the dock
- c. Have crew positioned to physically fend off the dock
- d. Prepare two dock lines; any more than that will get tangled.

Answers: 1: C, 2: A, 3: A, 4: C, 5: A, 6: B

4 Tips For Safe Boating



- 1. When you think of first aid, cuts and bruises probably come to mind. But sunburn, heatstroke, and overexposure to the elements can pose serious health risks. Dr. Anne Marie Lennon of The John's Hopkins Hospital says,
- "Overexposure to the sun puts you at real risk of skin cancer. Avoid sun damage by using the 'slip, slap, slop' approach. Slip on a long-sleeved top, slap a hat on your head, and slop on some sunscreen, which you reapply every couple of hours."
- 2. Before heading out, ask if any crew members have allergies to medications, including simple pain relievers. Some people may be allergic to the adhesive on bandages or the latex in gloves, or may have been told to avoid certain pain relievers for medical reasons. If someone on board has a life-threatening allergy, know where to locate and how to administer an epinephrine auto-injector (EpiPen), if required.
- **3.** Make sure that more than one person knows how to operate the VHF radio to call for help in an emergency.
- **4.** Keep the booze locked up until you're safely anchored for the night or tied up at the dock. Alcohol tends to dehydrate and make you more prone to seasickness. Plus, it could slow reactions that could lead to an accident.

Newsom Imposes New Restrictions To Curb COVID-19

SACRAMENTO (KRON/AP) – Gov. Gavin Newsom on Monday announced he is requiring most counties to roll back into more restrictive tiers, including five in the Bay Area.

This comes as California and Texas last week each marked more than 1 million confirmed COVID-19 cases since the start of the pandemic. "We are sounding the alarm," Newsom said. "California is experiencing the fastest increase in cases we have seen yet – faster than what we experienced at the outset of the pandemic or even this summer. The spread of COVID-19, if unchecked, could quickly overwhelm our health care system and lead to catastrophic outcomes. "Newsom said the state has prepared for this moment of a surge in coronavirus case, with 11 surge facilities throughout the state. The action that Newsom called the "emergency brake in the Blueprint for a Safer Economy" will impose new restrictions on businesses across most of the state. He said masks would now be required outside homes with limited exceptions. The following counties will be moved back to the most restrictive. or purple, tier:

- Alameda
- Napa
- Santa Cruz
- Butte
- Nevada
- Siskiyou
- Contra Costa
- Orange
- Solano
- El Dorado
- Placer
- Sutter
- Fresno
- San Benito
- Trinity
- Glenn
- San Joaquin
- Tuolumne
- Kern
- San Luis
- Obispo
- Ventura
- Kings
- Mendocino
- Merced
- Santa Barbara
- Santa Clara
- Yolo
- Yuba

San Francisco, Marin, and San Mateo will be moved to the second most restrictive, or red tier — along with six other counties. "Cases today will end up in our hospital beds in 2-3 weeks" - CA Top health official Dr. Mark Ghaly. State leaders say California is more prepared for the Covid-19 case increase now, with surge bed capacity and PPE. Governor Newsom also confirmed he is considering implementing a state-wide curfew in California. The decision on this isn't final, he says it's being assessed. Governor Newsom confirms he is considering implementing a state-wide curfew in California. The decision on this isn't final, he says it's being assessed. Eleven counties were forced into more restrictive tiers last week. California was the first in the U.S. to issue a statewide stay-at-home order back in March. Additionally, Newsom joined the governors of Oregon and Washington and issued travel advisories Friday urging people entering or returning to their states to self-quarantine to slow the spread of the coronavirus as infections spike across the U.S.



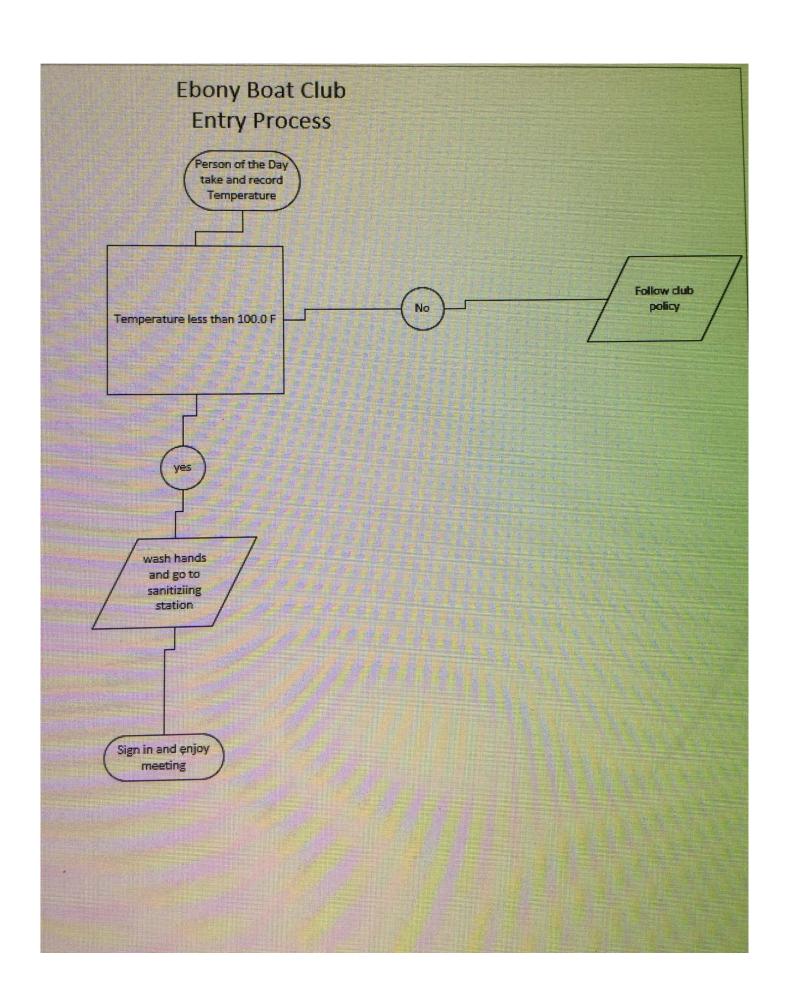


PROPOSED STANDARD OPERATING PROCEDURE (SOP) FOR ENTERING EBONY BOAT CLUB

Update 10/31/2020

Janet Noyd attends a Kaiser Central Valley regional WebEx meeting every two weeks on Covid updates. Alameda County posts Covid updates every two weeks. I reviewed it this morning for current recommendations and regulations. Using the combined guidelines we developed this first draft of a SOP for your review and approval.

- 1. Temperatures are to be taken before entering the building. Persons with Temperatures of 100 F and above will not be allowed into public or private buildings per the two county regulations. (Except medical faculties).
 - A. A designated EBC member will temperature scan each person before they enter the building.
 - B. The thermometer should not touch the body.
 - C. The thermometer will be cleaned and stored by the designated EBC member at the end of the each meeting.
 - D. The temperature DOES NOT have to be recorded
 - E. Each person entering the building MUST sign in with NAME, AFFILIATION AND PHONE NUMBER.
 - F. The dates and time of entry MUST be accurate.
 - G. The phone number is just in case there is an incident and the county needs it for tracking. Ebony Boat Club will not be responsible for any data collection or tracing.
- 2. Please wash/sanitize your hands upon entering the building. There is a sanitizing station at each door. There is a mounted station at the front door and there will be a portable setup at the sliding door. Please wear a mask/face shield upon entry. Your temperature will be taken. If under 100 degrees you will be allowed inside. If 100 F or above there will be a second check. If it is still 100 F or above the second check you will be refused entry into the building. Please re-sanitize each time you leave and reenter the building.
- 3. Please don't forget to also wash your hands with soap and water after sanitizing five (5) times.
- 4. WASH YOUR HANDS WITH SOAP AND WATER WHEN ENTERING THE KITCHEN.
- 5. Mask/face shield, gloves, and hair covering must be worn when preparing or handling food.
- 6. Per the department of ABC all bartenders are to have on mask/face shield and gloves when behind the bar.
- 7. Only Ebony members are to enter the building until further notice.



Messages from the Members



Good Morning My Ebony Family,

It has been an interesting year for all, we have not been able to physically be together but we have managed to stay connected. The "Cardboard Boat Regatta" was hilarious and a lot of fun. The planning was just as much fun. Something else to look forward to next year. The fishing derby was another great idea. Thanks Frank Whitehead, I plan to win next year! Thanks to the committee who's putting together the events for next year, the calendar for 2021 looks exciting.

Prayerfully this health crisis will be contained soon and we can come together in person. We are moving forward with plans for events and I hope to make Mardi Gras a very special celebration. I am not sure what the menu will be so start thinking about what sounds good.

I checked with the Red Cross about donating clothes for the fire victims and they are only taking money and gift cards. Acts Full Gospel Church has a program, "Men of Valor" that works with the young men of Oakland to prepare and support them for school and the work force. This group was asking for clothes so I donated the clothes that I had to them. It is still a community service and will go toward our COTY points for next year. We need ideas on other community activities as well. Ebony is eligible to get the PICYA "Service Award" next year and we have to work harder to earn it. Yes, there are some changes in the rules for 2021. I will update Ebony when the changes are complete and presentable.

On Monday, October 9th I attended the last PICYA Delegate's Meeting of 2020 and of Commodore Robert Willis year as Commodore of PICYA. The PICYA Annual Awards Confirmation was held via ZOOM with over 76 people in attendance. Thanks Carol Whitehead for all the calculations and helping me keep up with the points to make Ebony a "FIVE STAR" Club for 2019-2020. This was our sixth straight year for earning the PICYA "Five Star Club of the Year Award." Thanks to all the members who participated in the year's activities. Even with isolation it was a good year and Ebony came out shining. We do have to share with two other clubs, but that is fine. Ebony was also acknowledged for having nineteen (19) years of "Perfect Attendance" thanks to the delegates for making the monthly meetings a priory.



The final surprise of the night. I was awarded with the Douglas Boswell Perpetual "Yachtsman of the Year Trophy" which recognizes a person for outstanding distinguished service to yachting. The "Yachtsman of the Year Trophy" was also awarded to Richard Clark in 2005 and to

Otis Brock in 2009. Needless to say, I was

speechless and in tears. I love the water, boating and all that goes with it. I also enjoy working with PICYA as Ebony's delegate and pray to always represent this club the best I can.

Thanks to all of you for your support.

LOVE AND PRAYER Ann Dukes, PICYA Delegate

Messages from the Members



Greetings fellow EBC members,

I hope everyone is doing well and gearing up to be safe this winter.

I would like to thank everyone for their vote of confidence in electing me for the 2021 Rear Commodore position on the Executive Board. I look forward to

working with the board members in making the year 2021 a safe, prosperous and fun filled boating experience.

I have a recipe to get you through those cold winter months. I found it on Facebook. I enjoyed it and I hope you do also! This recipe is cooked in a slow cooker or Instant Pot, I love my Instant Pot!

Best regards, Jennifer Jo Duhon

Mississippi Pot Roast (Facebook Post)



3-5 Pound-Girochhidastick Roast
1 package package of any Miseravy Mix
1 Package package of the property Peppers
5-6 Peppero dep peppers Peppers
½ Cup (one Catick) of Butter of Butter
2 Tables protosles froests Barriesh (Paristeral) optional)

Place your adeup to no thick your that your place Speinkle the Au Jus and Dry Rad Dry

Let's Eat By Ann Dukes

Through this time of missing in action, I have tried to share some of my favorite recipes with you. As the weather is turning cooler to cold I thought a pot of soup would be nice. The house will smell so warm and inviting, plus it's easy!

CROCKPOT CHICKEN SOUP



Chicken (as much as you want, even a whole chicken will do)

 ${\tt 2}\ {\tt Cups}\ \ {\tt stock}\ {\tt or}\ {\tt enough}\ {\tt too}\ {\tt cover}\ {\tt the}\ {\tt chicken}$

2 Celery stalks chopped

1 Onion chopped

1 Bag mixed veggies (any kind will work)

1 teaspoon poultry seasoning

1 teaspoon Italian seasoning

1 to 2 Cloves of garlic

2 to 3 Bay leaves

Place all ingredients in the crockpot, cook on low until the chicken is done and pulling off the bone.

Helpful Tips: I sometimes add 1 table spoon of corn starch and one of flour to the pot for a creamy soup. Mix before the pot gets hot.

Bags of inter veggies such as broccoli, cauliflower and squash can be used.

Whatever you and you family like. Rice or noodles can also be added. Salt and pepper to taste.

Enjoy!

PRAYER FOR OUR PRESIDENT

Pastor Jimi Merrell, Valley Christian Center, Dublin, CA

Father,

It is you who place people in positions of leadership and authority, and we ask today that your blessing would be on our President. First of all, we ask that our President would have a strong and true relationship with your son Jesus. We ask that he would come to a place in his life where he repents of his sin, acknowledges his shortcomings, and recognizes his need for Jesus as a savior. May he meet with you each morning in prayer, seek your scriptures for truth and guidance, and keep in step with the leading of your Holy Spirit. May he become a spiritually transformed man with a heart full of love, compassion, generosity, charity, and humility.

We also pray for the physical and emotional health of our nation's leader. May his body be strong, whole, and function as it was designed to as he faces the rigorous and arduous tasks that have been entrusted to him. Please help him to retain his focus as he partakes in day long meetings, late night phone calls, and a demanding travel schedule. Please keep him free from illness as he comes in contact with many different people from around our nation and the world. We ask that our President's mind be sharp and fully capable of processing the tasks, issues, and complex problems that will come across his desk that effect the American people. Please surround our President with people that will uplift him, encourage him, inspire him, and motivate him when the demands of the job become mentally and emotionally exhausting.

Father we ask that you would be at the center of his marriage and that he and his wife would experience your blessing. May they not only love each other, but may they be actively "in love" with each other, pursuing one another and keeping romance alive. We ask that their relationship be unbreakable and that they would be able to spend regular time together alone for refreshment and to simply enjoy one another. Please protect their children and grandchildren from unfair attacks, ostracism, and may they find their purpose and value in you, as individuals, apart from their family name.

Father you tell us that if any of us lacks wisdom that we can "call upon you and you would grant it to us without finding fault." We ask that you would fill our leader and those that surround him with Godly wisdom and heavenly discernment. May they each take the words of Proverbs 9 seriously, in which we are reminded; "that the fear of God is the foundation of wisdom and that having knowledge of God results in good judgment." We pray that our president would heed the words of Godly counsel and not turn to the left or to the right, but rather to place his full trust in you that you might make his path straight.

Finally, we ask you Father, that our President be a man full of integrity that serves our nation with a humble and contrite heart. May he make decisions that reflect your desires and values, may he have the character to admit when he is wrong, may he be teachable, correctable, and willing to learn from his mistakes. Father we place our President in your hands. May God Bless America – Amen!

How Much Do You Know About Veterans Day?

by Bill Hogan, AARP



- 1. Veterans Day was originally know as?
- O Armistice Day
- Flag Day
- O Remembrance Day
- Soldiers Veterans Day
- 2. Veterans Day is celebrated on Nov. 11 because
- o That's when the Treaty of Versalles, which ended World War I, was signed.
- President Woodrow Wilson picked that day from a list of recommendations submitted by the heads of major service organization.
- o Congress wanted the holiday to fall between Labor Day and Thanksgiving.
- o None of the above.
- 3. Who first proposed that Armistice Day be renamed Veterans Day?
- o Dwight D. Eisenhower
- o Alvin J. King
- o Douglas MacArthur
- o Harry S. Truman
- 4. Veterans Day officially acquired its current name in?
- o 1954
- 0 1956
- o 1958
- 0 1960

- 5. What flower is a symbol of Veterans Day?
- O Forget-Me-Not
- O Lily
- Poppy
- O Rose
- 6. The motto of the Department of Veterans Affairs is "To care for him who shall have borne battle." Who originally wrote these words?
- O Smedley Darlington Butler
- O Abraham Lincoln
- Walt Whitman
- Woodrow Wilson
- 7. What patriotic song debuted in its current on an Armistice Day broadcast in 1938?
- "America, The Beautiful," by Katherine Lee Bates
- God Bless America," by Irving Berlin
- o "Spirit of the U.S.A." by E.T. Paul
- O "The Yankee Doodle Boy," by George M. Cohan
- 8. Which of the following is not true?
- The national Veterans Day observance is held annually at Arlington National Cemetery.
- O Flags fly at half-staff on Veterans Day.
- The original purpose of the holiday included a twominute suspension of all business activity at 11am
- Many restaurant and business give discounts to Veterans.

How Much Do You Know About Veterans Day?

by Bill Hogan, AARP

ANSWERS FOR THE VETERANS DAY QUIZ

1. Armistice Day

Veterans Day was originally known as Armistice Day and was meant to honor the nation's World War I veterans. Armistice Day officially received its name in 1926 through a congressional resolution and became a national holiday in 1938.

2. None of the above

World War I, which was known at the time as "The Great War," officially ended when the Treaty of Versailles was signed on June 28, 1919, in the Palace of Versailles outside Versailles, France. Fighting had actually ended seven months earlier, however, when an armistice between the Allied nations and Germany went into effect on the 11th hour of the 11th day of the 11th month. For that reason, Nov. 11, 1918, is generally regarded as the end of "the war to end all wars."

3. Alvin J. King

In 1953, Alvin J. King of Emporia, Kan., proposed that Armistice Day be changed to Veterans Day to recognize and honor American veterans of all wars and conflicts. King came up with the idea after his nephew, John Cooper, was killed in action during World War II.

4. 1954

In 1954, at the urging of veterans service organizations, Congress amended the 1938 law that created Armistice Day by striking out the word "Armistice" and inserting in its place the word "Veterans." With President Dwight D. Eisenhower's signature, the legislation became Public Law 380 on June 1, 1954.

5. Poppy

The story begins with the famous poem, "In Flanders Fields," written by John McCrae in 1915 ("In Flanders fields the poppies blow / Between the crosses, row on row"). In 1918 Moina Belle Michael, on reading McCrae's poem, pledged to always wear a red poppy as a sign of remembrance. Her idea spread, and in 1924 the Veterans of Foreign Wars launched its "Buddy Poppy" program to help disabled and needy veterans.

6. Abraham Lincoln

The line is from the final paragraph of Abraham Lincoln's second inaugural address, which he delivered on March 4, 1865, as the nation braced itself for the final throes of the Civil War.

7. "God Bless America," by Irving Berlin

In 1938, with the rise of Hitler, Irving Berlin dug out a song he'd written in 1918 for an army camp show, changed a few lyrics, and renamed it "God Bless America." On Nov. 10, Kate Smith sang it as the closing number on an Armistice Day edition of her immensely popular CBS Radio show. In short order it become the "peace anthem" that Berlin had wanted it to be — and Kate Smith's signature song.

8. Flags fly at half-staff on Veterans Day

Veterans Day is a time set aside to celebrate and honor those who have served in the armed services and therefore is not a day to fly flags at half-staff, a symbol of mourning.



COVID-19 has affected our lives for much of this year. As the holidays approach, we're all hoping for some normal activities - to be with family and friends, travel and eat out, continue traditions. These are normal feelings, but we should remain cautious.

Many people are wondering if it's safe to travel or gather with family and friends. Currently, COVID-19 infections are on the rise in many parts of the country, including Northern California. The Center for Disease Control and Prevention (CDC) advises that traveling increases your chance of getting and spreading the virus. Staying home and avoiding gatherings with those outside your household is the best way to protect yourself and others from COVID-19.

"My family is choosing to stay home this year. After all this time apart, we were really hoping to see family over the holidays. But even though travel is less restricted now, it's still too risky to travel or gather with those outside my household given the increase in infections," says Dr. Charu Ramaprasad, Chair of Infections Disease for The Permanente Medical Group. "I advise my patients to find other ways to celebrate the holidays this year - such as getting together over video or starting new traditions at home. It's not easy, but I want everyone to be safe."

Gathering online or in person only with those in your household carries the lowest risk of getting the virus. If you do get together with others outside your household, you increase your risk of getting or spreading COVID-19. To lower risk:

- Keep any events small and outdoors. If indoors, open windows and doors to increase airflow.
- Maintain at least 6feet of distance from those not in your household.
- Encourage everyone to wear a mask.
- Keep gatherings to shorter periods of time.
- · Avoid crowds, such as at restaurants or bars.
- Avoid contact with anyone who's sick (and isolate at home if you've been in contact with anyone who has COVID-19 or the flu).
- Travel by car instead of public transportation.
 Holidays are a time to celebrate. We want
 everyone to find joy this season. We also want
 you and those you love to stay healthy.

Your Care Team at Kaiser Permanente



12 Household Items That Need Extra Attention After You've Been Sick

By Annie Campbell November 13, 2019

Whether it's the flu, a stomach virus, or strep throat (a personal nemesis of mine), chances are you've encountered some sort of illness in your home this cold and flu season.

If you're not careful to scour even the most unassuming corners and crevices of your home with disinfectants, you might be at war with those germs all over again (not to mention, infect other folks in the meantime). Germs can live on surfaces for up to 24 hours, which is a pretty large window to encounter them when you're living in close quarters with others. Be on the safe side and regularly clean these 12 items to avoid a sickly holiday season. More than likely, your kitchen was probably due for a deep clean anyway. And remember—disinfectant wipes used incorrectly can just as easily turn into germ bombs.

1. Countertop

Your gorgeous, cook-friendly countertop can be a breeding ground for infectious germs, and if it's granite or patterned, you might struggle to detect even visible messes like crumbs and spills. You don't even want to know how much invisible gunk is plastered on there too. To clean, use a store-bought disinfectant spray or mix up a cleaning solution with ½ cup of bleach per gallon of cold water (p.s. never mix anything with bleach besides water!). Let this solution sit on the surface for five minutes after spraying, then wipe with a wet cloth or let air dry. And no, bleach won't ruin your granite countertops.

2. Silverware

All dishes, but especially those that come in direct contact with your mouth, should be sanitized in a dishwasher so they can reach bacteria-killing temps. If you don't have one, wash your utensils with soap and hot water (at least 110° F), then soak in a chlorine bleach bath (made with one part bleach to 10 parts warm water), rinse, and allow to air-dry.

3. Dish Towels

There's no telling how many times (and by how many people) those cute, handy dish rags are touched every day. Try to quit your habit of drying your hands on conveniently-located dish towels—unless they're replaced daily—and reach for paper towels instead. When you do wash dish towels, change the washer setting to hot to make sure all germs are killed off.

4. Knobs/Handles

Pantry, oven, fridge, and dishwasher handles should all be considered suspect when making a post-illness clean sweep. Make sure to disinfect them (using the bleach solution noted above!) all around the house, not just in common areas.

5. Sponge

Bacteria love to multiply in environments that are moist and warm—i.e. the state of your kitchen sponge 90% of the time. Microwave your sponges for a minute to kill germs, or buy a new pack altogether. Researchers from a 2017 study suggest replacing your sponges weekly regardless.

6. Faucet Handles

Sinks should be a safe zone because they're where you wash your hands, right? Unfortunately, the germy hand you turn on the faucet with isn't clean just yet. And even if your hands are clean when you turn off the nozzle, the damage is already done. Your sink handles—and basin—should be sanitized with a bleach solution at least once a week, according to an expert.

7. TV Remote

The same spots that dust and grime can build up between your remote controls' buttons, germs are likely creeping. Give it a wipe down after it's fought over by your kids, spouse, or visiting relatives.

8. Pillowcase

No item gets more "face time" than your pillow, and that means sneezes, saliva, and germs galore. If you'd rather not wash your pillowcase nightly, keep

9. Toothbrush

The American Dental Association recommends replacing your toothbrush every 3 to 4 months no matter what, but it is especially crucial to toss your old toothbrush after an illness. And don't let sickly toothbrushes sit next to others' when storing them for the night.

10. Computer/Laptop Keyboard

Germy fingers can infect every inch of a keyboard when you're typing or browsing online. In an attempt to not destroy your electronics, avoid sprays and liquids, and only clean your devices when they're turned off. Wipe your keyboard down with disinfectant wipes or a soft, lint-free cloth dampened with rubbing alcohol instead. Don't forget the mouse!

11. Smartphone

Try and think about how many times you touch for your phone everyday. Or don't, and just <u>disinfect</u> your phone instead, knowing it's carrying around more germs than you can even imagine. In the same way you treated your keyboard, use a disinfectant wipe or lint-free cloth dipped in rubbing alcohol to clean your phone while it's turned off.

12. Light Switches

Here's another place your hands go without a second thought. In fact, light switches and bedside lamps in particular were found to be some of the <u>germiest spots in hotel rooms</u> in a recent study, but a quick wipe-down with a disinfectant wipe will do the trick.

Your 2021 Tax Brackets vs. 2020 Tax Brackets

Government adjusts brackets for inflation

by John Waggoner, AARP, Updated November 4, 2020



In the American tax system, income taxes are graduated, so you pay different rates on different amounts of taxable income, called tax brackets. The more you make, the more you pay. For example, a single taxpayer will pay 10 percent on taxable income up to \$9,875 earned in 2020. The top tax rate is 37 percent for taxable income above \$518,400 for tax year 2020. There are seven tax brackets in all.

The Internal Revenue Service increases those brackets from year to year to account for inflation and reduce "bracket creep," when

taxpayers get pushed into higher tax brackets not because they earned more money, but because of rising inflation. In tax year 2020, for example, a single person with taxable income up to \$9,875 paid 10 percent, while in 2021, that income bracket rises to \$9,950. Similarly, other brackets for income earned in 2021 have been adjusted upward as well. Importantly, your highest tax bracket doesn't reflect how much you pay in federal income taxes. If you're a single filer in the 22 percent tax bracket for 2020, you don't pay 22 percent on all your taxable income. You pay 10 percent on taxable income up to \$9,875, 12 percent on the amount from \$9,876 to \$40,125 and 22 percent above that (up to \$85,525). You should also note that the standard deduction will rise to \$12,550 for single filers for the 2021 tax year from \$12,400 the previous year. The standard deduction for couples filing jointly rose to \$25,100 in the 2021 tax year from \$24,800 in the 2020 tax year. Single filers age 65 and older can increase the standard deduction by \$1,700. Each joint filer 65 and over can increase the

Tax Brackets for income earned in 2021

37% for incomes over \$523,600 (\$628,300 for married couples filing jointly)
35% for incomes over \$209,425 (\$418,850 for married couples filing jointly)
32% for incomes over \$164,925 (\$329,850 for married couples filing jointly)
24% for incomes over \$86,375 (\$172,750 for married couples filing jointly)
22% for incomes over \$40,525 (\$81,050 for married couples filing jointly)
12% for incomes over \$9,950 (\$19,900 for married couples filing jointly)
10% for incomes up to \$9,950 (\$19,900 for married couples filing jointly)
Married filing separately pay at same rate as unmarried. Source: Internal Revenue Service >>>

Tax Brackets for income earned in 2020

37% for incomes over \$518,400 (\$622,050 for married couples filing jointly) 35%, for incomes over \$207,350 (\$414,700 for married couples filing jointly) 32% for incomes over \$163,300 (\$326,600 for married couples filing jointly) 24% for incomes over \$85,525 (\$171,050 for married couples filing jointly) 22% for incomes over \$40,125 (\$80,250 for married couples filing jointly) 12% for incomes over \$9,875 (\$19,750 for married couples filing jointly) 10% for incomes up to \$9,875 (\$19,750 for married couples filing jointly) Married filing separately pay at same rate as unmarried. Source: Internal Revenue Service »

standard deduction by \$1,350 apiece, so \$2,700 total if both joint filers are 65-plus. You need to have more tax deductions than the standard deduction to make itemizing your tax return worthwhile. The IRS uses the chained consumer price index (CPI) to measure inflation, as mandated by 2017 tax reform. Like the more well-known consumer price index, the chained CPI measures price changes in about 80,000 items. The chained CPI takes into account the fact that when prices of some items rise, consumers often substitute other items. If the price of beef rises, for example, people switch to chicken. If you're not an economist, the main difference between the two measures is that, over time, the chained CPI rises at a slower pace than the traditional CPI. (Which, to be precise, is the Consumer Price Index for All Urban

Consumers or CPI-U.) From 2000 through 2019, the CPI rose by 47.7 percent and the chained CPI by only 40.8 percent, a difference of nearly 7 percentage points.

Editor's note: This article was originally published on January 7, 2020. It has been updated with new information.

Ebony's Monthly Thoughts & Prayers

From Past Commodore, Eddie Jo Mack



The Forgiven Should Forgive

When We Surrender The Right To Get Even, Others Will Notice-

We all know what it's like to be treated unfairly – and to have pain and anger return despite our best attempt to get rid of them. Even if we stuff resentment down deep for years, annoyance will often linger beneath the surface like an undetected cancer.

Have you been there? More importantly, are you still there? God wants to liberate you from the insidious effects of un-forgiveness. But humans are masters at denial and justification. To be set free, we must first understand His perspective and take an honest look inward.

If we let hostility corrode us from within, we'll miss out on the abundance and peace that ought to characterize Christians. Not only can underlying negativity impede our prayers, worship, and fellowship with the Lord, but it can also set off a chain reaction, impacting family, friends, coworkers, and even our physical health.

And there's another reason we should forgive: To do otherwise doesn't fit who we are in Christ – people who have been forgiven much (Eph. 4:32). **WHEN WE SURRENDER THE RIGHT TO GET EVEN, OTHERS WILL NOTICE** something different and desirable about our life.

Harboring resentment amounts to a self-inflicted wound, whereas practicing forgiveness brings farreaching physical, emotional, and spiritual benefits.

-----Charles F. Stanley

DON'T FORGET THIS SPECIAL MONTH OF THANKSGIVING!!!

Dates to Remember



EBONY BOAT CLUB

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To be added to our email istor if you have questions, please contact us
at the information listed above

2020 EBC CLUB MEETING DATES

All Club House meetings have been suspended. Monthly meetings will be conducted via ZOOM. The monthly agenda and reports along with the ZOOM meeting connection information will be emailed to all EBC members prior to the meeting.

STAY TUNED FOR ADDITIONAL INFORMATION

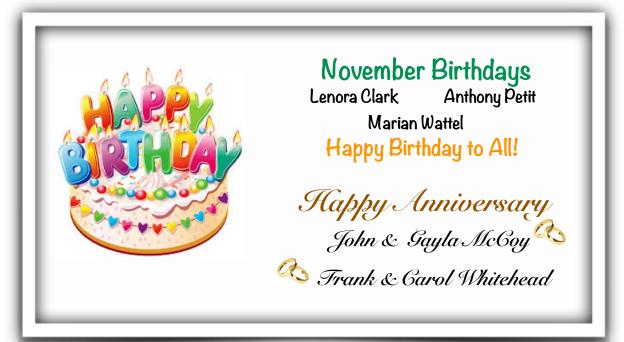
Commodore Dane McCoy

PICYA 2020 CALENDAR



Oct. 19, 2020 - Board of Directors Meeting-Aeolian YC Nov. 9, 2020 - Delegates Mtg-Martinez YC-ZOOM Nov. 16, 2020 Board of Dir. Mtg.-Aeolian YC

Please visit the PICYA website for connection information to the scheduled ZOOM meetings



DATE TO REMEMBER

James Mac



Sheila George



Jennifer Duhon



Frank Whitehead

2021 Installation of Ebony Boat Club Officers

An invitation is extended to all members of the Ebony Boat Club to join us on

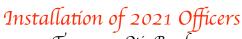
Saturday, December 12, 2020

Vía ZOOM



Dane McCoy

Please plan to attend this grand celebration honoring our Commodore, the Officers of Ebony Boat Club for 2021 and our 2020 Ebony Youth Foundation Scholarship Recipients



Treasurer, Otis Brock
Secretary, Carol Whitehead
Parliamentarian, James Mack
Vice Commodore, Sheila George
Rear Commodore, Jennifer Duhon
Staff Commodore, Frank Whitehead
Port & Fleet Captain, Reggie Kelley
Training & Safety Officer, Kerry Davis

And Honoring Commodore, Dane McCoy "Keeping A Steady Heading To The Future"

Congratulations To All!

Mark your calendar and Stay tuned for more information



Carol Whitehead



Otis Brock



Reggie Kelley



Kerry Davis



Ebony Boat Club

☐ P.O. Box 796 Stockton, CA. 95201 **♣** 705 W Weber Ave, Stockton CA. 95203





2021 ACTIVITY SCHEDULE

Date	Description of Event	Contact	Location
January 23	PICYA Commodore's Ball/Installation of Officers	PICYA	TBD
January 30	Monthly Club Meeting	EBC Membership	EBC Club House
February 7	Super Bowl Party & Chili Cook-Off	Otis & Jim	EBC Club House
February 27	Monthly Club Meeting	EBC Membership	EBC Club House
February 27	EBC Black History Month Program	Sheila, Pappy, Ann, Janet	EBC Club House
March 5-7	EBC Cruise Out to Village West Choice #1	Reggie Kelley	Village West YC
March 12-14	EBC Cruise Out to Village West Choice #2	Reggie Kelley	Village West YC
March 19-21	**Mardi Gras-Cruise In-Diablo YC/Delta YC	Ann Dukes	EBC Club House
March 20	PICYA Leadership Conference	PICYA	TBD
March 27	Monthly Club Meeting	EBC Membership	EBC Club House
April 3	Opening Day on the Delta – Antioch/Stockton	Stockton YC	EBC Club House
April 10	EBC Opening Day Boat Parade - Crab Feed	Dane, Carol, Sheila	Stockton Marina
April 17	Spring Youth Day	Ann Dukes	EBC Club House
April 24	Monthly Club Meeting-Membership Picture Day	EBC Membership	EBC Club House
April 25	Opening Day On The Bay Boat Parade	PICYA	San Francisco
May 1	**Cinco de Mayo Cruise In	Marian Wattel	EBC Club House
May 14-16	**Western Night Cruise In & Line Dancing	Sheila George	EBC Club House
May 22	Reno Turn Around Bus Trip	Frank Whitehead	Reno NV
May 29	Monthly Club Meeting	EBC Membership	EBC Club House
May 28-31	Memorial Day		
June 4-6	**Jazz & Wine Festival - Cruise In	Carol Whitehead	EBC Club House
June 11-13	Annual Cabin Fever Fishing Derby	Frank Whitehead	San Joaquin
June 19	Juneteenth Celebration & Family Carnival	Ann, Janet, Carol, Pappy	EBC Club House
June 26	Monthly Club Meeting	EBC Membership	EBC Club House
July 9-11	**Mad Hatter Day & EBC Horse Race - Cruise In		
July 16-18	Sacramento Cruise Out - CHOICE #1	Reggie & Melvin	Sacramento YC
July 23-25	Sacramento Cruise Out - CHOICE #2	Reggie & Melvin	Sacramento YC
July 31	Monthly General Club Meeting	EBC Membership	EBC Club House
August 13-15	**Annual White Party Cruise In	Kimberly, Carol, Pappy	EBC Club House
August 28	Monthly Club Meeting	EBC Membership	EBC Club House
September 3-	Labor Day		
September 18	Monthly Club Meeting & Election Nomination	EBC Membership	EBC Club House
September 18	Coastal Clean Up	Kerry Davis	Stockton Marina
Sept 23 - Oct 2	EBC Cruise Out - Down Bay Cruise	Otis Brock	Bay Area Cruise
September 25	Margot Brown Wheelchair Regatta	PICYA	Encinal YC
October 2	PICYA Leadership & Management Conference	PICYA Leadership	TBD
October 8-10	**Columbus Day Cruise In - EBC Regatta Race		EBC Club House
October 23	4th Annual Day at the Races-GGF	Tony Petit	Albany-GGF
October 30	Club Meeting – EBC Election	EBC Membership	EBC Club House
October 30	**Ghouls/Goblins/Grownups Celebration/Cruise In	Kimberly Romes	EBC Club House
November 20	Monthly Club Meeting	EBC Membership	EBC Club House
December 4	Lighted Boat Parade Antioch & Stockton	Stockton YC	Stockton
December 11	EBC Change of Watch Dinner	EBC Membership	EBC Club House
December 18	EBC Community Service Day	EBC Membership	EBC Club House
PLUE - OPEN CRUI			ISE OUT DATE CREEN

BLUE = OPEN CRUISE IN/OUT DATES **BLUE = CRUISE IN DATES WITH AN EBC EVENT PURPLE = EBC CRUISE OUT DATE GREEN = SCHEDULED EBC EVENT RED = CLUB MEETING BLACK = MISC OTHER EVENTS WE ATTEND UPDATED 11/15/2020

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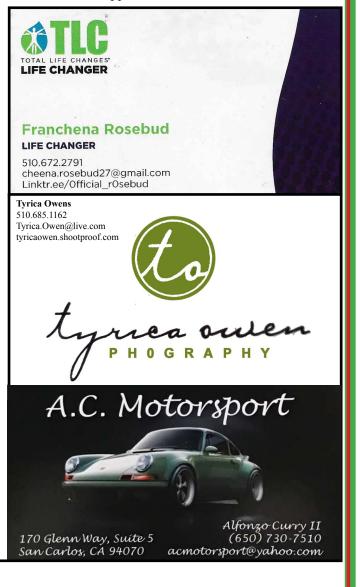
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All Ads are subject to EBC Executive Board Approval
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