

FHA Voice Mail (415) 332-1916

Website: www.floatinghomes.org

FHA OFFICERS

President	Barbarich, Stan	332-7225	stan@floatinghouse.net
Vice President	Sennett, Suki	331-6375	sennett24@comcast.net
Secretary	Mickley, Richard	332-4135	richmick@comcast.net
Treasurer	VACANT,		
Director at Large	Baer, Henry	331-9220	baerdds@aol.com
Admin. Coodinator	Shireman, Lewis	331-8325	lewis@icca.org

COMMITTEES

Emergency Services	Sibaila, Jon	331-1344	SeaDancer48@hotmail.com
Environmental	Hunter, Skip/Bonnie	331-2997	shunter@lpslaw.com
Legal	Bousquet, Pam	331-3614	pamafloat@earthlink.net
Membership	Dailey, Malia	332-1744	2maliad@comcast.net
Newsletter Editor	Gigy, Lynn	331-9432	barblynn@mcn.org
Tour Director	Boschetto, Katherine	331-2881	kbbb@mindspring.com
Legal Committee	Shannon, Kristin	381-4970	kristin_shannon@hotmail.com
Webmaster	Carmien, Tonya	425-3935	tonya@zenciti.com
Classified Ads	VACANT		

SERVICES

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	ric@floatinghome.com	
Kappas Residents (KHA) Liaison	Moreland, Ron	332-2429
	ron@morelandonline.com	

DOCK REPS and ALTERNATES

A Dock	Champe, Sally	331-1505	sallychampe@sbcglobal.net
- Alternate	Ponek, Jo Ann	331-5702	jponek@webtv.net
Commodore	Adams, Terry	332-5428	terry@nobhillensembles.com
- Alternate	Kiiski, Richard	332-5428	kiiski@earthlink.net
Co-op	Labate, Michael	331-5081	labateml@netscape.net
- Alternate	Macey, Malinda	332-0501	
East Kappa	Welch, Wilford	332-3320	wilford.welch@attglobal.net
- Alternate	Meek, Jim	332-2878	meeckalif@sbcglobal.net
Gate 6 1/2	Clinton, Larry	332-6196	click@dipsymusic.com
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Issaquah	Ludwig, Debby	289-0434	drludwig@mindspring.com
- Alternate	Lester, Lynn	332-4678	lleston@earthlink.net
Liberty	West, Elaine	331-8188	epwest@scif.com
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Main Dock	Williams, Tony	332-6296	tony@wolfisland.net
- Alternate	Thuesen, Janet	332-6591	arkatype@comcast.net
- Alternate	Huson, Peter	332-6240	peterhuson@cs.com
Mays Harbor	VACANT,		
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- Alternate	Sherwood, Jack	332-1043	jjsherwood@aol.com
West Kappas	Bambery, Richard	971-9939	jugs5847@aol.com
- Alternate	Hicks, Gail	331-2271	gail_hicks@hotmail.com
Yellow Ferry	Hartnett, Shannon	332-0641	athenashan@aol.com
- Alternate	Levy, Deborah	332-1803	

GOVERNMENT

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San Francisco BCDC		352-3600
FEMA		800-462-9029
Army Corps of Engineers		332-0334
Sausalito Post Office		332-0258

FLOATING HOMES ASSOCIATION, INC.
P.O. BOX 3054
SAUSALITO, CA 94966

FLOATING TIMES

VOL. XXI No. 1

The Floating Homes Association Newsletter

January/February 2006

Please come to the
THE ANNUAL FHA MEMBERSHIP MEETING AND PARTY

When: **Saturday, February 11**

4:30 – 5:30 Registration (Pick up dinner and door prize tickets, renew your membership or join FHA, purchase tide calendars. Come early to avoid long lines.)

5:30- 7:00 Annual Membership Meeting including speaker Charles McGlashan

7:00 – 9:00 Dinner and Party

Where: **The Bay Model**

Details: Each FHA membership household gets two free dinner tickets. There is a charge of \$10.00 for each guest/extra ticket. Kids under 16 are free.

The evening will be a fine one! Local caterer, Diane Johnson of Sausalito, will provide a New Orleans fare of spice-it-yourself Jambalaya, a vegetarian as well as a traditional version. Confetti coleslaw, red beans and rice, and fiesta cornbread will accompany the main entrée. For dessert, we will have pecan tartlets, lemon squares, and, of course, something chocolate. Decaf and regular coffee will be available. Our bar will include red, white, and dry rose wines, ale and lager beer, water and juice. And we will be entertained by "Overnight Success" starring Dan Goodman and Ron Peralta (Mac the Knife fame).

Come to hear new news, old and older stories, and to enjoy the camaraderie of our floating home community, a unique selection of folks and neighbors who "know each other in all our emotions." Cheers!

The more things change, the more they stay the same.

By Stan Barbarich

The change: Waldo Point Harbor got an approved BCDC permit, which was going to make everything wonderful, right? But, here we are again with the same old thing: the recent rain and high tide combination brought the same old parking lot flooding problems in Waldo Point Harbor that residents have suffered with for years. Everyone on this side of the Bay, including harbor management, had hoped the problem would be resolved before this winter arrived, but, on the other side of the Bay, the ongoing interagency dispute between the BCDC and the Army Corps of Engineers over the minuscule pickleweed patches off Gate 6 Road (as reported in the last FT) has blocked the filling of the parking lots.

The good news is that there is a new, concerted effort being made to
 (CONTINUED ON PAGE 2)

PRESIDENT'S MESSAGE

* THE HUMMING TOADFISH *
 * KAZOO BAND WILL MARCH AGAIN *



WANTED: 10-15 STRONG VOICES!!!!!!

JOIN THE 2006 KAZOO BAND AND HELP US MAKE
 A RECORDING OF OUR FAVORITE SONGS FOR
 THIS YEAR'S JULY 4TH PARADE!

We have a plan to make this year the best parade ever! After pre-recording our Floating Home favorites, we will have a loud-speaker system attached to the "Humming Toadfish Queen's" vehicle AMPLIFYING the recording (with all of us "marchers" playing along, of course), to insure that we can hear each other and be heard by the crowd. But...we need to rehearse and record our tunes. Please call Debby Ludwig (289-0434) for information on our first practice session (to be held in February). Kazoos will be provided.

Start humming, everyone!

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Waldo Point Harbor Update

By Stan Barbarich

Each WPH homeowner received an invoice in December for their share of the harbor's property tax bill. This relates to the amount each homeowner is responsible for under the terms of the lease. The amount billed for 2005 was much higher than in any previous year. Unfortunately, the letter did not explain the reason for the increase, leading to concern and obvious questions. FHA queried harbor management about this significant change, and following is the explanation we were given: In previous years (since 1995), the annual invoiced amount was based on the total property tax bill for that calendar year, minus the total tax bill for the previous calendar year, divided by 245 berths. The terms of the lease, however, allow the harbor to bill each homeowner an amount based on the property tax bill for the current calendar year, minus the tax bill for the year in which the homeowner signed the lease, divided by 245 berths, which results in a much higher per-homeowner amount, since the difference in the

amount of tax in later years is so much greater.

The harbor says they will continue to use the formula as specified in the lease, going forward. So, you should expect that your future annual share of the WPH tax bill will be similar to the higher, 2005 amount.

If you want to confirm how the harbor has done these calculations, you should visit with Jo in the harbor office, and she can show you those calculations, as well as their tax bills for all concerned years.

Looking forward, it seems likely that the harbor will be reassessed, at a higher valuation, after the reconfiguration is completed. This might lead one to believe that the harbor would want to pass through this higher tax amount to homeowners, per the above formula. However, we informed them that we would take the position that this expense should be considered a cost of reconfiguration, which, under the lease terms, cannot be passed through to homeowners. We will, of course, revisit this point at the appropriate time.

PRESIDENT'S MESSAGE

(CONTINUED FROM PAGE 1)

broker a compromise solution between the various, disagreeable agency staffers who seem to be more interested in sticking to their entrenched positions and proving themselves right, than in seeing this major problem resolved. Hopefully, this new initiative may help stave off similar problems for the other harbors. More on this, next issue.

Another thing is staying the same, but it's one that is as pleasant as the previous one is not: the upcoming FHA Member Party and meeting (February 11).

The community looks forward to this annual opportunity to visit with old friends and meet new neighbors, while enjoying food, drink and music. This year's special guest will be Supervisor (and BCDC Commissioner) Charles McGlashan, who will give us some updates on what he's up to at the meeting. At the Party, he will have a chance to visit with community members one-on-one. So, don't miss out on this great opportunity to get to know the single most important elected official this com-

munity has, and enjoy the evening with your neighbors.

And finally, it's time to renew your FHA membership for 2006. Continue to help FHA help you by supporting the hard work of your dedicated volunteer neighbors. The benefits you receive are worth many times the \$20 membership fee. Why, the annual Member Party alone is worth the money. But, other benefits obtain, including FREE CERT Emergency Training Programs and Red Cross CPR classes. Renew today, it's the biggest bargain in Marin, bar none.

And, oh yeah, HAPPY NEW YEAR!!

*Don't
Forget...*
**FHA
Membership
Meeting**

Floating Home Loan Programs

By Larry Clinton

Cooperative Federal Credit Union, which offered competitive floating home programs over the past two years, has decided they have enough of these loans in their portfolio, and has stopped originating new loans. Bryant Lewin, who spearheaded this program, has left CFCU and affiliated with another credit union, which is interested in lending to our community. More details will be reported when this program is finalized.

Meanwhile, Financial Benefits Credit Union, which has been lending on floating homes in both Alameda and Sausalito for some time, has come out with a competitive new program: a loan amortized over 25 years with a rate fixed for a 7-year term (current start rate: 7.850%). FBCU will lend up to 80% of the survey valuation for purchases, refis, and home equity loans. Maximum loan amount is \$500,000 (minimum is \$100,000), and a renewable 14-year lease is required to qualify. With 25% down, the credit union will lend up to \$700,000. FBCU also offers 15-year and 25-year variable rate options with slightly lower start rates.

There's no application fee, but FBCU charges 1% of the loan amount as an origination fee. The home must be owner occupied, and the loan is non-assumable. FBCU is willing to consider lending on non-concrete flotation, and its home equity loans can be used to finance barge transfers.

FBCU has set a limit of \$5 million in total floating home loans. To qualify, borrowers must join the full service credit union's field of membership with at least \$50 deposited to a savings account, plus a \$5 membership fee. Membership applications can be downloaded at www.fbcu.net, or call Heather Ziemer at 510-433-9224.

As for other lenders, Bank of Marin's 30-year amortized loan, due in 10 years, is currently offered at 7.75%. Loan officer Rich Ugarte (884-7791) also offers other loan options, including home equity lines. Circle Bank (Novato), offers a 15-year loan starting at 6.625%, and adjusting every 6 months. They also have a 7.25% loan fixed for 3 years; after three years, this converts to a six-month adjustable rate. Carol Mateo (493-3124) can provide more information.

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Local Kids Get Lesson in Intelligent Design, Home Ownership for the Holidays

By Katie Bridges

Five lucky children aged 4 to 7 were invited to experiment with a holiday-themed medium for affordable housing when South 40 Dock Rep Flo Hoylman hosted her second annual Gingerbread House-decorating party on December 11, 2005. As one glance at her own gingerbread architecture will tell you, Flo is an experienced gingerbread house creator. She carefully assembled the delicate houses, using royal icing to stick them together (no mean feat, as any of you who have ever tried to assemble one of your own will know) in advance.

After the "mortar" for the houses dried sufficiently they were ready for decorating, even by the rambunctious "under 10" crowd.

Flo also provided an enormous selection of goodies for decorating, ranging from cookies to make edible picket fences and chimneys to lollipops for stained glass windows. Marcus (of Main Dock), Sophie (Liberty), Milan (Liberty and South 40), Birgitta (South 40) and Marika (South 40) all worked to create their own architectural masterpieces with holiday flair. Each house was unique, and featured enough candy options to make even the witch in Hansel and Gretel rethink her dietary choices and



PHOTOS: FLO HOYLMAN

join Hansel and Gretel in noshing on a gingerbread house instead. Two houses even featured chocolate cars parked in the driveway.

The kids carefully carried away their new houses after the party ended, and much fun was had by all. What a perfect way to start the holidays!



Jerry Jampolsky plays Santa to his wife, Diane, and volunteer Stuart Riddell at the Center of Attitudinal Healing Christmas party.

PHOTO: EMILY RIDDELL

South 40 Dock

The residents of South 40 would like to thank Rene Baer for coordinating the replacement and repair gardening for our plants in our common space. Several of our cypress trees fell over during the severe storms in December 2005. Rene coordinated getting the replacement planters and having Dimitrio brace the new pots so that they won't fall over again. We would also like to thank all of the volunteer gardeners who donate their time to keeping the plants on South 40 looking good. Thank you Rene, Gigi Sims, Flo Hoylman, Lee, Aggie, Adele, Lovise, and everyone else. Thanks also to all the residents who helped put up the Christmas lights. It looks great!

And, of course, Issaquah had a party



Pam Bousquet and Cornell Ross sample the delicious food prepared by Issaquah Dock members for their holiday party.



Muriel Kifer and Ric Miller dance the night away at the Sausalito Cruising Club, site of the Issaquah Dock Christmas Party.



Katrina Wagner dresses for the Issaquah Dock Christmas Party, with Kevin Hyland

PHOTOS: RAY DUNAWAY



Ray Dunaway dons the Wallace tartan to attend the Issaquah Christmas party with his wife JoAnn.

WATER YOU DOING HERE? by the Dinghy Dame

Seems like THE thing to do in Marin is to vote green, build green, think green—so that’s exactly what I did for this month’s interview! And I’d like to introduce you to Chuck Green, Main Dock resident and dissident for the last 31 years, and houseboat painter extraordinaire.

Chuck was born in Tampa and graduated from the University of Florida with a major in History. And what a history he has here on our waterfront! I could have listened to his stories all day, but most of the livlier ones, he wouldn’t let me share with you folks. What I do know, is that without people like Chuck, our community would not be what it is today.

Chuck says he lived all over the South before leaving Atlanta and his Photography/Publishing business and headed for Mexico. After a year there, he headed north, and says that when he crossed the Golden Gate, came over the hill and looked down and saw this shoreline, something just went “BONG! This is where I wanna be!” And that was that.

It was 1967. He hitched a ride to Sally Stanford’s and then walked the shoreline ‘til he hit the dirt roads near the present Gates, and found his home.

He fell in love with a “landing craft rocket,” located the owner, (who also owned the Mohawk gas station at Gate 5) and convinced him to sell it to him for \$250 down and \$250 later. The guy had never seen anyone so excited about buying a boat, so he caved in.

And Chuck thought to himself... “Oh boy—I’ve got my own rocket ship!”

Those were the days when neither Kappas East or West Piers nor A-Dock existed. Along the dirt road there were large communal fire pits which served as gathering places. There was one near the present Co-Op, one near D, and another where E-Dock currently is. “Rotten Robbie” owned the Bait Shop, and KMUD, Waldo’s pirate radio station, was going 24 hours strong.

“We were all pirates.” he said.

At that time, the only stationary pier was Main Dock, which Chuck told me was built during the second world war as part of the ship building effort.



Chuck Green

PHOTO: DINGHY DAME

Chuck’s first job was painting the *Charles Van Damme*. And he has been painting houseboats ever since! He moved into its wheelhouse, and dubbed himself “The Impresario.” Seems there was live music each weekend and he decided who got to play. A different group auditioned each week and he had to make a decision by Wednesday. He chuckled when he said that the only one who didn’t have to audition in the years he did that was Janis Joplin and Big Brother and the Holding Company.

Chuck said that he was not in favor of development at all, so seven people, including himself, collectively bought an 80-foot barge, managed to get it afloat, and towed it to an area which prevented T.J. and his pile driver from getting out. They named it *The Island of Contempt (on a sea of tranquility)* after a poem, says he. And the seven of them tied their boats to it and set up house-keeping.

“The barge then became our party boat,” he said.

When I suggested that he was a maver-

ick or a rebel, he looked up with his slow grin and said, “I guess you could say I was an activist in the trenches.”

He then said, “You can quote me on this...even though I fought development tooth and nail, the best thing that ever happened to Waldo Point Harbor was Lew Cook and Bill Harlan. If they hadn’t developed it, the County would have smushed it out.”

After the houseboat wars, Chuck says he became “absolutely a straight shooter with no messin’ around.” He once owned *The Owl*, but froze in it. It got so cold there were sheets of ice on the insides of the windows. So he traded it for two one way tickets to Hawaii and left us for six months to get warm.

When he returned, he settled in on Main Dock, even campaigned to become a dock rep and was elected, named his home the “5,000 foot boat” after an old highway elevation sign, and went to work keeping Marin beautiful.

He has painted over 80 floating homes, some of them more than once. He has a loyal crew, has all the special needs for painting here on the water, and does both interior and exterior painting with a 2-year guarantee on the latter. (not the ladder) And...he has never fallen in while on the job. Even though his company is called “All Marin Painting” he has only painted two homes on land. He will also tackle dry rot, and says that as long as he has his health, he will continue to work, as “this place is heaven to me.”

Chuck said that he and his wife of 20 years got married at the Civic Center, and they were followed all the way home by a double rainbow. That was when we looked up and saw one hovering over Mt. Tam. ‘Tis heaven indeed....



FHA Membership Meeting & Party
Saturday, Feb. 11
Don't Forget!

Angels Save the Dragon Boat

By Leni Miller

In mid-December, 2005, I was working in my office in the basement of the Dragon Boat, 51 Issaquah Dock. A bad storm was raging outside. Absorbed in my work, I didn't notice the intensity of the gusts of wind as they escalated to sometimes, 80 mph. All of a sudden, a jolting crash interrupted my focus. Alone on the house, I rushed upstairs to the kitchen and viewed a scene similar to that of my San Francisco office after the 1989 earthquake.

The refrigerator had fallen out of the wall and ejected its contents all over the limestone floor. Barbecue sauce, mustard, milk and all manner of goo spread over the shattered crystal from the open cupboard. All cabinet doors on the left side of the boat were open and wine bottles rolled wildly over the goo.

It's interesting to take note as to what we do in emergencies. I tried to push the refrigerator back in the wall and hold it flat. Successful once, I even held it as gust after gust hit the Northwest side of the house and the massive painting in the living room angled out at about 33 degrees. After what seemed like a very long time, I realized that I was no match for the ferocity of the wind. I left the kitchen as more and more items flew out of more cupboards. I sat in the foyer and watched the destruction. It felt like an earthquake that went on for hours. I started crying. The phone rang. It was my Marine Surveyor neighbor, Stuart Ridell.

"Emily and I have been watching your boat," he said. "I think you are taking on water. We'll come over and help" Another neighbor, Darrow had brought a long plank in an attempt to brace the fridge. My "Band of Angels" was arriving. I had never been so happy to see anyone. I called my friend Terry who, in spite of experiencing his own flood in his own home, got in his car. Soon, Stuart and Terry were below trying to pump as more and more water come up from the space between the house and the hull....

"Evacuate the boat!" they shouted.

I grabbed my laptop and my purse and we ran to the Riddells to welcoming hugs from Emily and a cup of hot tea. Just in blessed time, the tide started going down. The winds calmed down. Out of nowhere, other "angels", our dock Cert, Jon Sibaila, Jim Woessner and Mike Bidell arrived. Quickly assessing the damage, Jon got in his car and drove to the Marin City Fire Department. Most of the firefighters were in Mill Valley fighting a fire that ended with

a fatality. John marched into the fire department, went to the closet, got the giant FHA pump (ever wonder where the tour and dues money goes???) and was joined by Jim Woessner and Mike, the other angels. The "angels" organized themselves into a highly efficient battalion. I sat on the stairs and tried not to cry. I was overwhelmed with gratitude.

Water was pumped out. Out of nowhere, humidifiers and fans showed up. Food arrived...many people called and stopped by. There was an outpouring of care, concern and love that was almost too big to receive.

Later that night, as I assessed and smelled the mess in the kitchen, out of nowhere a new band of angels showed up; the women. Emily, Janine and Diane, my cleaning professional Marcella and her helpers. There was mess everywhere. On all four stories, furniture had fallen over, contents were spewed out and things had broken.

This "band of angels" got busy. In what seemed like a blink of the eye, things were clean. The "angels" left. I sat down and once again, started crying. This time however, I wasn't crying out of fear. I was crying because I was brimming over with appreciation for neighbors and friends.

Miraculously, the last angel that arrived was my stepson, Jack Underwood, a general contractor who immediately drove from Carmel to supervise the project of cleanup and reconstruction. I shudder to imagine what would have happened to the Dragon Boat without each and every member of my "band of Angels"?

Certainly there are moments for all of us who live on the water when we wonder why we have chosen to live in houses that float that are exposed to what our insurance



Jon Sibaila holds pump hose to drain bilges.

PHOTO: EMILY RIDDELL



Mess on the kitchen floor.

PHOTO: EMILY RIDDELL

companies call "the perils of the sea". And then we remember. For most of us, it's not just the water or the views or connection with nature herself, it is the friendship and support of people which holds us together in an embrace of caring reminiscent of times long gone by. We live in a floating village.

Thank you to all of you who contributed to saving the Dragon Boat, but most of all, thank you for showing me the depth of care and love that lives in our floating home community.

Bob (Red) Raber Remembered

By Ruth Webber

Red discovered the floating homes community shortly after he met Ruth Webber in the 1970s. Ruth, the first secretary of the FHA, was living alone at #34 Gate 6-1/2 in a round-topped cabin at the end of the pier. They married in 1982, and Red and Ruth bought #33 across the pier in 1987. Named "Snug Harbor," their home was exhibited on the floating home tour twice. During a wild winter storm several years ago, Snug Harbor sank. Luckily, tide was ebbing, and only floors got wet. Firemen arrived with a pump and all four pontoons were emptied after the house was on the mud. They were open on top and that's why the waves had overwhelmed them. On the incoming tide, the empty pontoons lifted the home again.

Better flotation seemed appropriate to a Navy Captain who had worked for years as a Seabee. (During Vietnam, Red was in charge of thousands of men building an airfield and piers at Cam Ranh Bay for the Army/Navy.) Red planned a second level



Red and Ruth

for Snug Harbor, underneath. A barge was built to fit the house. Transfer from pontoons to barge was tricky. Using tides for

the transfer, the barge was sunk in deep water and house positioned over it. As the tide came in, up came the home. Oops, heavy afternoon winds swept the house free of its anchor.

For one whole week, the house was loose in Richardson Bay, blowing in the wind with everything on board, tottering on planks fastened between house and barge. The contractor managed to catch it just as it was about to hit the former brickyard on the other side. Eventually, Snug Harbor matched its name again.

Red and Ruth lived most happily there, sharing their home with many friends. The view of Mt. Tamalpais, across the Bay, is always enjoyed, no matter what the weather.

In August 2004, Red was diagnosed with ALS. The couple moved in December to The Redwoods in Mill Valley. He died August 11, 2005, in his own bed. A party they planned, so that he would still be able to talk with his hundreds of friends, became his Celebration of Life service. He died just three days before.

Now Snug Harbor is leased to Michael Sherer. Ruth hopes to return someday. Seventeen years of neighbors' friendships, life on the water, tidal beauty, and magic moments together are very rich memories.



DOCK TALK



Once again high tides and winter storms combined to provide ample opportunity to play in really big puddles

PHOTOS: EMILY RIDDELL, FLO HOYLMAN