

# HAWG HAWLERS BASS CLUB

1988 - 2016 CELEBRATING 29 YEARS

## February 2016

### What's New 2016

**Social Media Campaign** - This year we are going to increase our efforts in encouraging our members to use social media as a way to promote our club and our sponsors. Many of the sponsors we speak to ask us how involved we are online. We need to put our best foot if we want to retain existing and attract new sponsors. **I challenge each and every one of our members to try and do something for our sponsors at least once a month.**

There are several easy ways we can help promote their products and services:

- Like the company on FaceBook
- Post a photo showcasing their product.
- Write an online review
- Buy their products!
- Recommend them to a friend or family member
- Display their decal on your boat or truck.
- Wear their branded clothing.
- Too busy? Send me your photos & reviews and I will put it in the newsletter and upload it to FaceBook for you!

**Did you know, the Hawg Hawlers Bass Club has a FaceBook page?** If you haven't already, find us and hit the "Like" button!

**Kids' Lifetime Fishing Permit** - This year, every kid 15 and under who fishes at least 2 tournaments will have an opportunity to win a Missouri Lifetime Fishing Permit! We will conduct a random drawing at the annual awards banquet to determine the winner. **Come on, take a kid fishing this year!**

**More Plaques!** - This year, every young angler (any kid who doesn't need a fishing license) who fishes at least 2 tournaments will get a plaque at the banquet, regardless if they catch a fish or not. Also, a new plaque will be awarded to the top co-angler of the year. If you register and fish as a boater for even one tournament throughout the year, you will be ineligible for this award.

### 2nd Annual Ellis Battery Tournament - Clearwater Lake

The first tournament of the year is on March 19th at Clearwater Lake and is sponsored by Ellis Battery. This is a one-day tournament that will take off from and end at Clearwater Marina. Launch your boat at Piedmont Park Recreation Area and boat over to the Marina.

- Take off: 9:00 am & Weigh in: 3:00 pm.

**Don't forget to get send your membership fees and forms and your tournament entry fees to Dan by the Wednesday prior to the tournament!**

### Contents

WHAT'S NEW 2016	1
CLEARWATER 2016	1
BOAT INSURANCE TIPS	2-3
CLEARWATER LAKE	4
CLEARWATER RESULTS 2015	5
CLEARWATER 5-YEAR HISTORY	5
SPONSORS	6-7
OTHER NEWS	7



# HAWG HAWLERS BASS CLUB

1988 - 2016 CELEBRATING 29 YEARS

## A word about insurance....

**Most bass fishermen** spend their time off the water counting the days until their next fishing trip, meticulously organizing their tackle box, or if anything like me they wander aimlessly through Bass Pro Shops looking for new ways to give more money to Johnny Morris. Not surprisingly, few of us ever take this time to review the insurance policy on our boat. I get it. It's a boring subject and like you, I'd rather spend my time reading my BASSMASTER magazine instead of the fine print of my insurance policy. I would like to urge you; however, to take some time this year to educate yourself about boat insurance and to call your agent and make sure you understand exactly what your policy covers. If you wait until you have a loss to start worrying about insurance, you are too late!

**\*\*Disclaimer\*\*** The information I am providing below is general in nature and should not be construed as financial or legal advice or used as a substitute for financial or legal advice. The choice of insurance agency, insurance types and amounts is an important decision which is ultimately yours to make and should not be based solely on the information provided below. Before making any decision, I recommend you consult an insurance agent to take into account your particular insurance needs and objectives.

The first question you should be able to answer is whether or not your policy is an "Agreed Value" or "Actual Cash Value" policy.

**Agreed Value** boat insurance is a type of coverage that has an agreed upon amount that the owner will receive should something happen to their boat. Not all accidents and repairs are covered, so it is important to verify with your insurance carrier first before filing a claim. Agreed Value is a highly sought after type of boat insurance because you know exactly what you will be getting back if your claim is approved. The agreed value covers you entire vessel. You should look online (Craigslist, boat-trader, etc...) to determine a price that you think is fair and reasonable to replace your boat. Keep in mind, accessories that are mounted to your boat are considered part of the "vessel" and will need to be added to the price. Power-poles, trolling motors, and even electronics are considered part of the boat (Yes – even if they can be removed). If the agreed value is \$20,000 that is the check you will receive if you have a complete loss or if your boat is stolen and not recovered. Most specialty vehicles such as classic-cars and yachts are covered under this type of policy. There are many perks to this type of insurance. These include:

- Pre-arranged boat value
- Consumer can receive the total value of the boat back when their claim is approved
- Easy application and appraisal process
- More costly, but covers more

**Actual Cash Value** boat insurance policy is a little bit different than an Agreed Value boat insurance policy. Actual Cash Value policies only pay up to the value of the boat at the time the boat was lost or damaged. Depreciation, damage, and wear and tear are factored into the actual cash value, and you can receive considerably less in your award than you would if you had chosen an Agreed Value boat insurance policy. You should be familiar with this type of coverage as almost all auto policies are ACV (Actual Cash Value). Actual Cash Value boat insurance is not without its own sets of advantages, though. Some of the advantages include:

- More affordable than Agreed Value boat insurance
- Painless application and appraisal process
- Easier claim process

### The Bottom Line

It is important to compare the two policy types before signing on the dotted line. There are many differences, and only you can decide which is the right fit for you. If upfront cost is an issue for you, you may want to opt for the Actual Cash Value boat insurance, but keep in mind that you will probably not get as much back when you file your claim. Also, consider that the return can be vastly different, especially if you are filing a claim on a badly depreciated boat. Talk to your insurance agent about which coverage amounts are best for you.

# HAWG HAWLERS BASS CLUB

## What kinds of losses are you worried about?

Make a list of your top 5 concerns. Is your biggest worry getting your equipment stolen at the dock or while parked outside a hotel? Maybe you are more worried about hitting a stump or rock under water and damaging your transom and lower unit? How about an accident while towing your boat to the lake? Make a list and talk to your insurance agent about what coverage you have for these events and what the process would be like in the event of a claim. I promise you, once you have this discussion you will sleep better at night.

One of my biggest concerns has to do with trying to get adequate recovery for my fishing gear in case of a loss. For this reason, I spoke with my agent regarding Fishing Equipment Coverage on my policy.

## Fishing Equipment Coverage

What is fishing equipment? Most policies define fishing equipment as those items that are not attached to the boat. This would include fishing poles, nets, life jackets, tackle, etc... Clothing, rain gear, etc... are usually considered Personal Effects and have different coverage limits. Your electronics are typically not considered fishing equipment and are instead part of your boat. My agent told me to catalog and inventory my fishing equipment and send the list to him. This will make the claims process much easier for me in case I ever have a loss. While this may seem like a daunting task, it can be done fairly easily if you follow these steps:

### Rods / Reels

1. Line up your rods and reels on the ground and take a photo of them. Try not to fit too many rods in one picture so that you can't easily identify them.
2. Take the photo and mark each rod with a number or letter (A-Z).
3. Write down or type out a list that tells you what each rod/reel combo is and how much it costs to replace it.

Example:

A - Bass Pro Carbonlite Rod 7' MH & Carbonlite 6.3:1 Reel Combo, cost \$150

B - G Loomis E6X 7'1 MH & Shimano Curado 6.3:1 Reel, cost \$350

### Tackle

1. Open up each tackle box you have and take a photo.
2. Write down and list the box contents and prices. Example:  
Jerkbait Box - 6 Lucky Craft Jerkbait x \$15 = \$90; 2 Megabass Jerkbait x \$25 = \$50  
Crankbait Box - 6 Strike King Red-eye shad x \$6 = \$36; 6 Rat-L Traps x \$5 = \$30

If you do have a loss, the insurance company is going to ask you to compile a list of all the items you lost, when you purchased them, and how much they cost. If you follow the advice above, you will have a better claims process and easier time trying to convince your agent that you actually lost a \$400 fishing rod! If you have the extra time (or a little bout of OCD) feel free to write down the colors, model numbers and serial numbers of all your equipment. This won't only assist in getting paid out on a claim, but can help the police catch and arrest a thief that steals your gear!

## Did you know....

If you take the electronics off your boat and put them in your truck or hotel room and they get stolen or damaged, you have no coverage under your boat policy. You may be able to make a claim under your auto or home owners policy if it is covered.

**Looking for more info?** Visit [bassboatcentral.com](http://bassboatcentral.com). They have online forums catered towards bass boat owners and have great topics on insurance.

Before you make a decision on a policy, always ask what the price difference is for increased coverage amounts or lower deductibles. You might be surprised to find that lowering your deductible from \$1,000 to \$500 or doubling your fishing equipment coverage only raises your annual premium by a very small amount. You will never know unless you ask!

# HAWG HAWLERS BASS CLUB

## Clearwater Lake

Once again, Clearwater Lake is our club's first stop this year. Due to the time of the year, you never know what to expect. We could all be fishing in short-sleeve shirts in 70 degree weather or bundled up tightly while it sleets or snows on us (let's hope we don't have a repeat of the heavy fog that delayed our take off last year). What you can count on; however, is a pretty good chance to land the largest bass of your life and potentially break the club's all time heavy bass record of 7.96 pounds (Caught at Clearwater)! Don't believe me? Consider that for over 5 years in a row, it has taken a bass over 5 pounds to win Big Bass of the tournament. Or that in the past 10 years, 2 bass have been caught that were less than two ounces away from the 8 pound mark! Clearwater has consistently produced some nice fish for our club and will hopefully produce more lunkers for us this year. I hope you are as excited as I am to get the season started and get your boat wet. It's a tournament you don't want to miss. Hope to see you there!

### Clearwater Lake Big Bass Winners (2013-2015)

**Andi Himstedt**



**7.91 lbs**

**Kevin Helldoerfer**



**6.73 lbs**

**Scott Hasty**



**5.00 lbs**

**Side Note:** Scott Hasty has won the last 2 tournaments on Clearwater. Can he make it a Hat-Trick?

### Directions

**To Piedmont Park Recreation Area** - Take Highway 55 South to Highway 67 South. Follow Hwy 67 to Highway 34 West. Follow Hwy 34 to the city of Piedmont. Continue Hwy 34 through the city of Piedmont until you reach the WalMart store. Make a right onto Highway HH and follow for approximately 7 miles to the Clearwater Lake Dam. Make a right at the T intersection on top of the dam onto County Road #418 and follow to the Piedmont Park Recreation Area. The park entrance will be on your left. There is a big parking lot and a boat ramp large enough to launch multiple boats.

**To Piedmont Park Marina** - If you continue following County Road #418 as it continues on towards the right, the next entrance on your left will be the Piedmont Park Marina.

# HAWG HAWLERS BASS CLUB

## Clearwater History

### Clearwater 2015 Results

BOAT	NAME	CREEL		BIG BASS		Penalty	TOTAL WEIGHT	PLACE	COMMENTS
		SAT	SUN	SAT	SUN				
3A	SCOTT HASTY	3		5.00			10.03	1	CHART/WHITE CHATTER
3B	JASON KENNEDY	0							SEXY SHAD CRANK
20A	MARK CHAPMAN	0					5.48	2	A-RIG
20B	DEAN SULLIVAN	3							SCROUNGER HEAD
8A	MIKE NICHOLSON	0					5.02	3	SHAD CRANKS
8B	DANNY CROSS	3							
19A	ED MOSIER	2					5.00	4	
19B	CHRIS JOBST	0							
13A	BOB SHIBE	2					4.73	5	
		0							
2A	TIM DRING	2					4.27	6	
2B	JOHN DRING	0							
16A	KEN RAPP	2					3.99	7	
16B	JOY RAPP	0							
30A	CHRIS HIMSTEDT	1					2.95	8	
30B	ANDI HIMSTEDT	0							

#### CLEARWATER LAST FIVE YEAR CLUB HISTORY

	2011	2012	2013	2014	2015
# BOATS	20	27	28	24	34
TOTAL FISH	100	59	76	78	25
1ST PLACE LBS	11.87	10.98	10.82	21.47	10.03
1ST PLACE BAIT	Wiggle Wart/ Red Rat-L Traps	Brush Hog/Crankbait	X Rap/Twitch Stick	Red/Black Bomber	Chart/White Chatter Sexy Shad Crank
BIG BASS LBS	5.59	5.79	7.91	6.73	5.00
BIG BASS BAIT	Red Rat-L Trap	Spinner Bait	X Rap/Twitch Stick	White/Chartreuse spinner	White Chatterbait
AIR TEMP	?	70's	55-61	Low 40 - Mid 70	Low 40's - 65
WIND	?	Slight Breeze-Windy	8-10 mph	Slight Breeze	Slight Breeze
SKIES	Sunny-Partly Cloudy	Cloudy	Cloudy/Overcast	Bluebird	Foggy / Cloudy
LAKE LEVEL	?	?	498 ft.	494.8 (normal)	506 and falling
WATER COND	?	Heavy Stain-Muddy	Clear in River/Stained- muddy in Lake	Very Clear - stained	Slightly Stained in River / Muddy in Lake
WATER TEMP	?	Low 60's	47-54	47-54	48-52
LAKE RECORDS	BIG BASS: JOSH ZELNIS 7.96 MARCH 2009		HEAVY STRINGER: HASTY/KENNEDY 21.47 POUNDS MARCH 2014		



# HAWG HAWLERS BASS CLUB

## Sponsors 2016



**OPC Marine** has been a major sponsor of the Hawg Hawlers for years. Schedule your boat for an Outboard Annual Service which includes checking main engine components, fluid levels, greasing fittings, replacing the water pump, spark plugs, fuel filter, gear lube, pressure test of gear housing seals, and much more. There is simply too much to list!

If you are having trouble starting your boat up for the first time this year give OPC a call to get you back on the water. If you didn't winterize your boat in 2015, don't make the same mistake this year. Check out their 3 different Winterization packages before you put your boat up for the season.

Phone Number: (636) 464-2206.

6519 US Highway 61/67 Imperial, MO

[www.opcmarine.com](http://www.opcmarine.com)

**Ellis Battery** is another long running sponsor of our club and is the sponsor of this year's Clearwater Tournament. They can outfit your boat or truck with new and fresh batteries for the year. They have all kinds of batteries (lawn mower, laptop, cell phone etc...). Please call Ellis for all your battery needs!



Phone Number: (800) 455-0206

Arnold location: 4041 W. Outer Rd Arnold, MO 63010

[www.ellisbatteries.com](http://www.ellisbatteries.com)



**Culprit** is sponsoring us again for our Mark Twain tournament. They have tons of awesome baits that have been fooling bass for years. I personally love their Incredi-Craw for jig trailers and Carolina rigs. Check out their new 4" Incredi-Frog which features

"Incredible" easy casting and leg action imitating a fleeing frog! The body has tapered edges and a dense shape to make it heavier and more aerodynamic. The hook pocket enables easier hook-ups and the ribbed belly provides a smoother pull across vegetation. [www.culprit.com](http://www.culprit.com)

**G Loomis** - With 8 different lines of bass fishing rods (NRX, GLX, E6X, GL2, Classic, Bronzeback Series, Fiber-Blend) you should have no problem finding the perfect rod for whatever type of technique you prefer.



If you've never fished with a G Loomis rod before, you don't know what you are missing. These are some of the most sensitive rods out there and built for serious bass fishermen. [www.gloomis.com](http://www.gloomis.com)



**Shimano** is by far one of the world's most premier fishing tackle companies and highly respected by bass fishermen everywhere.

Given the Curado's great reputation as the gold buy standard of affordability priced bulletproof baitcasters, it's likely there are more of these reels in bass boat rod-lockers than any other make. It's hard to believe that even in the spinning reel world, Shimano hit another home run with their Stradic Ci4 (check the online reviews if you don't believe me). I recently picked up one of their Crucial rods a Bass Pro and let me tell you it is one of the lightest rods I've ever handled.

[www.fish.shimano.com](http://www.fish.shimano.com)

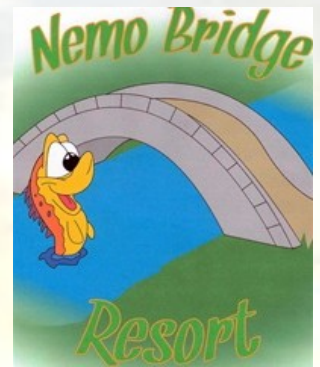
# HAWG HAWLERS BASS CLUB

## Sponsors 2016



**Jones Tackle Service** - Need your reels repaired or serviced? Don't let a dirty/malfunctioning reel be the reason for "the one that got away." Jones Tackle is well experienced with many of the popular freshwater baitcasting reels including Shimano, Daiwa, Quantum, Lews, and Abu Garcia. They also service spinning reels. Located in St. Peters, MO, their goal is to get your reel back to you as quickly as possible so you can get to fishing.

Visit their website ([www.jonestackle.com](http://www.jonestackle.com)) or call them today at (636) 928-1811



## Other News

**The Hawg Hawlers will be at Bass Pro** this Saturday & Sunday (Feb 13-14)! This weekend kicks off the Spring Fishing Classic at Bass Pro. Our club will have a booth set up so come on out and stop by to chat. We will be conducting a raffle to raise money for this year's Kid's Lifetime Fishing Permit while promoting sponsors and our club.

**Book your rooms** for the June 25-26 Kentucky Lake tournament today! Sportsman's Lodge is giving members \$18.50 per night discount off motel rooms. They are holding these rooms for us only for a few more days and then they will be released to the public. These rooms will start filling up fast. Call (800) 733-6716 or (270) 354-8333

**Get your membership forms** to Dan. A new form is required each year.