

Tayana Owners Group Norm Demain 3644 Holmes View Drive Langley, WA 98260 Newsletter #29 Winter 85/86

Dear Friends,

Trying to get out a newsletter from Mexico is a challenge I don't need. So thanks to those members who have written me of their experiences, I had barely enough material to get this issue out early prior to Annie and I departing for Mexico. Rather than confuse you with two addresses, continue writing to the above address and the post office will forward your letter. Please take some time to write me as the newsletter input well is now almost dry.

DOC ROCKS TEAK TREAT AND OTHER WORDS OF WISDOM FROM OUR PHILIPPINE CORRESPONDENTS DON & BEV ROCK

"Now that we have had our Tayana for over two years I feel we can better evaluate the product. Towards that end I have reread very carefully all the TOG newsletters you have so nicely compiled and I'll try to comment on some aspects with which we have had experience.

A. LEAKS - Basically this is the driest boat we have ever owned. The hull -to-deck joint problem apparently has been worked. out and from the way I saw several being done at the yard I would say there should be few if any leaks in this area.

On page 5 of TOG newsletter #8 there is mention of leaking portlights. This is the one area of rather poor workmanship that I noticed at the yard. I was all set to grab my sabre saw and cut out the opening for the COMBI Instrument display panel when one of the engineers noticed that the opening for the Combi and the cutout for the oblong portlight matched almost millimeter for millimeter. He suggested that the "windowman" do the job so I laid down my saw and sat back to watch an

"expert"! Expert my foot! This clunker quickly drew a rough outline and then, using a large 3/4" drill bit made many holes sort of near the outline and rough filed the resultant peaks so the instrument would go through this very jagged hole. I screamed bloody blue murder to the engineer and to Nan San, especially when I was informed that all the ports were done like that for this was this workman's "speciality". We had leaks until I took the Combi panel out and used well over a tube of sealant to fill the voids. I explained to Nan San that using a proper tool with a good template would be more efficient, faster, better and more cost effective than having to use large amounts of sealant on all the 11-12 portlights in the average Tayana.

- B. SHAFT LOOSENING We have a Yanmar and I inspected the way the yard installed the shaft coupling. There is a clam type split sleeve with 6 bolts into which the shaft fits snugly and Ta-Yang further drilled what I thought was a deep detent through the sleeve and into the shaft. After about 2000 miles the detent bolt worked out and would not remain tightened so I drilled a 5/16", hole through the sleeve and shaft and use a SS bolt with no further problems.
- C. TEAK INTERIOR Satin varnished by the yard. Light, soft, flowing, easy to keep clean an excellent finish, even better than our Cheoy Lee. EXTERIOR Reading all the reports in the newsletters and in boating magazines and having many years experience working with teak I have come to the inevitable conclusion that with teak, as in medicine, when there are many, many ways to treat a condition or to solve a problem then there is no best way, only a way that is best for you. Having said that, my research into the subject indicates that teak treatments fall into one of three categories; an oil or combination of oils, usually in combination with a thinner; oil with silicones; and oil(s) with an alkyd resin. Here in the Philippines at 10 degrees N latitude the sun and heavy rainy season make the Southern

California and Florida climates seem pretty tame. Couple that with no marine stores and heavy customs duty on all imports (even Christmas presents!) and this teak freak definitely faced a problem. Being of the firm belief that there are no problems, only opportunities, I sat down with some local paint chemical dealers and made up my own teak oil with test panels, varying percentages, varying combinations - the whole nine yards. I use a pale boiled oil - 40%; turpentine or a good quality paint thinner - 40% and an alkyd resin - 20%. After cleaning the teak and lightly sanding I apply DOCK ROCK's TEAK TREAT and let it soak in, redoing the dry spots in an hour. Give it an overnight dry then apply a second coat (rarely a third). Next day I apply the finish coat and hand rub with an old leather glove or piece of chamois until the surface is tack free. The teak really looks great and any wear spots can be treated like the final coat or in many instances by dampening a dust cloth with the teak oil and wiping the surface as one would apply furniture polish or lemon oil. I am still experimenting and will probably reduce the resin content and increase the oil, especially in the deck areas, So far I am very pleased and the upkeep is the least of any product I've yet tried and it is quite inexpensive my cost is about 4 dollars a gallon. I did try some tropical clear cuprinol as an undercoat in some areas but found it darkened the teak too much. The main point of this is don't expect a miracle; take time for thorough preparation; be physically and psychologically prepared for some maintenance every 3-6 months particularly in high use areas and in tropical climates.

D. ELECTRONICS - I thoroughly second Buz Radican's appreciation for the wiring in our Tayanas. Todd Harris was kind enough to go over all the wiring with us and the yard supplied a schematic. Our panel board with all the extra 12V and 110V circuit breakers is by far the best "standard" board you will probably ever see on other than a custom yacht.

I mentioned before that in our area Loran is valueless. We installed a Magnavox 4102 SatNav with fluxgate compass and an interface with the COMBI log. With the few break-in bugs gone we have a super instrument except that 1. the closer to the equator you are the more rejected orbits you get and 2. the electrical appetite is about 336 watts per 24 hours. I wish it had a sleep mode as does the Shipmate to conserve power between passes.

Our Autohelm 3000 packed it in on a trip to Hong Kong. The seas off the China Coast are, at best, confused and lumpy. The continental shelf is very shallow and the Philippine area is very deep. This makes for a huge Buzzard's Bay, one of the worst bodies of water on the East coast. Anyway, the plastic teats in the driving plate sheared off one by one. I jury rigged a repair by tapping 5/32 holes in the plate and using SS bolts. This got us to Hong Kong and I sent the unit back for repair. I got back a good motor but the compass portion is really not waterproof and some salt water worked into the boards and produced massive corrosion. It has been back and forth several times and still does not work right. It did work well in reasonable seas but unless the design of the drive teats is changed I think it has to work too hard steering a heavy boat in heavy confused seas.

We have a new ICOM 700 SSB which allows us to punch in the HAM bands as well. I installed Norsemen insulators in the backstay and we use a Maxcom automatic antenna tuner. Bev and I both passed our Ham tests before we left Subic Bay. Our call sign is WH6BBL. This certainly adds a great new facet to boating. When we are at sea we are in touch with the Maritime Net in the morning and the Sea Net in the evening. The set is great - not as facile perhaps as a dial but with its memory we can punch in any channel we want and it will retain in until it is changed.

- E. WIND STEERER We now have installed an ATOMS wind vane. I won't bore you with the problem I had in ordering it from Ocean Gear in Tampa, FL, almost 16 months ago. I was convinced the company absconded with my money (shades of Dave Wresch) but a bit of pressure from Cruising World and the threat of bad publicity got them going on our order. The unit is beautifully made, simple in design and while we haven't tried it on a long trip it gives every indication that it will work well.
- F. REFRIGERATION We installed a Grunert unit. I still cannot believe that this Florida based outfit sent it air express collect (over 700 dollars) via London on Sabena Airlines instead of trucking it to the west coast for about 100 bucks and getting it into the Navy Fleet Postal Service. Does anyone listen to instructions anymore? We had the usual installation bugs some leaks and perhaps the hull side of the box may need more insulation. The unit works well and we run the engine 30-40 minutes morning and evening. This is as much for the batteries as for the reefer and Bev and I would rather have two shorter periods of engine time than a prolonged one, unless, of course, we are motoring.
- G. SAILS AND RIGGING After meeting Buz Radican several times when the Midway was in Subic and sailing with him (or rather he with us) I'll take his word that the permanent intermediate shrouds contribute support. As for the running backstays we've really had no mast pumping in our many screaming reaches buta few times I set them up when we were at hull speed and promptly lost one knot of speed. As long as they are installed and I have the tackle I'll probably keep them on the boat but I've really not felt the need for them as yet.

I've read with interest all the talk about the removal of the staysail boom. Our North staysail has a deep reef point which I jiffy reef down to the boom and get a nicely set small staysail -not quite as small as my storm jib which I set on the inner stay -but the reefed staysail and double reefed

main make a good combination in winds over 35 knots. I find it far easier to reef than to change sails and stowing the sail on the boom with its neat cover looks yar, and to me is easier than stuffing a sailbag and keeping it on deck or trying to find room for it below and wrestling it back and forth to the foredeck.

- H. GROUND TACKLE I well know what Bob Perry and other experts say about weight in the ends. Towards this end (or should I say away from these ends) I've kept all my tankage low and centered. However, when you constantly anchor over irregular sharp coral all chain on at least one anchor is the only way to go. One night we swung, surged and dragged and the anchor skidded along the 21-23 foot bottom we had anchored in with over 100 feet of chain out and plummeted down a deep crevice hanging straight down. In the morning the water was so clear you could see straight through to Brooklyn and there was the anchor hanging in this void in inner space with sharp jagged shards of coral all around. We had a devil of a time getting the Bruce back on board for it tended to dig in to the vertical wall of the ravine on its way back up. The weight I'll put up with for the sake of security. Our second anchor is a 45 lb CQR with 25 feet of 3/8" chain and 600 feet of nylon rode. Our stern anchor is an easily stowed Northhill, great for kedging.
- I. HULL STRENGTH As you will note from the enclosed pictures we hit an uncharted wreck while sailing in Cebu Harbor. We were tacking up harbor between two large ships at anchor at about 1500 hours when we hit a submerged object and rolled off it to starboard. We tried to induce heel by sail adjustment but that only swung the bow over what was probably the keel of the wreck. We hit about 3 hours past high tide obviously nothing seen or charted and with a full moon the tides and current were higher (and lower) and faster than average. It seemed only minutes before the ugly crenalated iron began to

rise from its grave to see what it had claimed and in a few hours we were high and dry. I used the stern anchor for a kedge (good thing I had the dingy with met We frequently don't take it when we go for a short harbor type cruise) and kept a strain on it when the tide began to flood. I cleaned the bottom and inspected for damage and found. absolutely none at that time. I think we would have gotten away scot-free but just as the stern began to have enough water under her for buoyancy a Northeast gale whipped through Cebu and despite our efforts with the kedge and, dingy the boat lifted and ground down several times before we were free (about midnight). We began to take in a little water - about a half a bilge full every 4-5 hours and next morning I dove and found a saucer-size depression at the turn of the bilge at station 7, which in our boat is at the front of the base of the chart table on the starboard side. I pulled all the floor boards and inspected, every portion of the boat with light and probe. I never did see water entering the boat - I think it was between the fuel tank and the hull. From the outside there was a hairline crack or slit in the center of the depression and I squeezed underwatering curing epoxy into the crack and then filled in the indent. The leak stopped at once and the epoxy cured perfectly. We are scheduled for a haulout within the next few days and I'll do a proper repair then and check for any possible delamination or voids and let you know the result.

What is most impressive is that in the area of the bow where we first hit and which you can see impinged on the iron wreck there was only a <u>tiny chip out of the gelcoat</u>. Now a 12 ton boat coming through a tack and gathering speed generates quite a force. Likewise the surge motion which lifted and dropped that tonnage many times on the steel bars of the wreck would have impaled a boat of lesser strength I am convinced. I think we were very fortunate to have gotten off without greater damage and I'm very glad to have such a solid boat under me.

Wow! I can't believe I've written so much, Norm, but there it is, do with it what you will. Your efforts have been magnificent in the way you have really been the "father" of the TOG. As you know, we're not in a marina but we have 10-15 world cruisers anchored out in front at any given time and our front porch (and beer bill) is almost like a yacht club. We get to talk with a lot of people from all over the world as they stay over here for a while. When I show then the TOG notebook everyone is amazed. I'll do whatever I can to help."

"PARALLAX" HAS PERKINS PROBLEMS IN PARADISE

The good yacht "Parallax" was bound for La Paz out of Guaymas, Mexico. Owner Al Boyden and wife Betty had been in Mexican waters aboard their T-37 ketch for almost 3 years. A short time before departing Guaymas Al had noticed that when starting his Perkins 4-109 the oil pressure came up, but slowly. After warming up, the pressure reached what was a normal reading for Parallax, 60 lbs. Al also noted. that when the engine was warm, the pressure came right up. So he concluded that the problem was the 40 weight Mexican oil, even though the Guaymas Perkins distributor recommended 40 weight, service class CC. The Perkins engine manual says SAE 40 weight is acceptable when high operating temperatures are to be encountered. (Multiple viscosity oils such as 10-40 are not acceptable). The manual also recommends SAE API service class CD as first choice, with CC a second choice. The slow rising oil pressure problem continued until one day, half way between Puerto Escondido and La Paz, the oil gauge dropped to zero. Al immediately shut the engine down. Some time in the past there had been an oil pressure Indicator problem. It cost Al \$40 to then find out that when painting the engine, he had painted the oil sensor electrical contacts. So this time Al decided to try cleaning the sensor contacts right off, which he did. (On Parallax the oil sensor is fitted to an el in the side of the engine block.) It seemed to fix the problem as the oil pressure came up again, albeit slowly. Parallax proceeded to La Paz. On New Year's Day the oil pressure read zero when Al started the engine (Parallax, without refrigeration, needs only 3 hours a week of battery charging). Using an electric meter, Al found the voltage from the sensing unit reduced, but still sufficient. Turning on the engine the gauge now read 20 lbs, and the sound they heard was described by Betty as something like a washing machine out of balance. Al contacted a knowledgeable fellow yachtsman (Lon) who came over to Parallax.

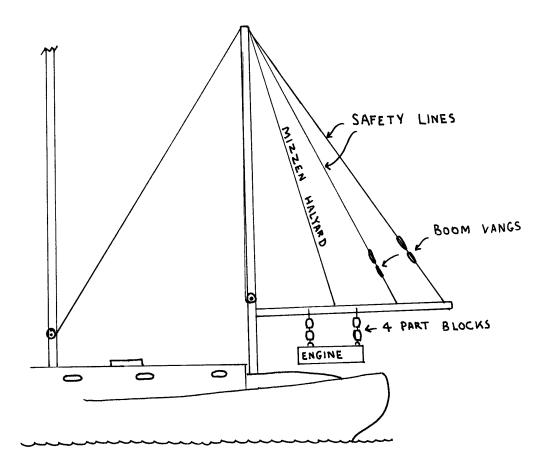
Lon wanted to rotate the engine by hand and listen to the noise. So he released the pressure on all 9 valve springs by backing off the adjusting nut on the rocker arms. When rotated, a grating sound was heard, but it turned easily. So readjusting the valve springs the engine was started. It sounded normal for 60 seconds and the noise started again. Al and Lon decided it was time for a drink, several in fact. The drinks helped but the decision was still clear - the engine had to be removed. Considering that the boat was at anchor, this was no small decision. The engine was removed, (for a description of how Al removed the engine, see end of this article) taken to a diesel repair shop, where it was determined that the connecting rod bearing, under the forward cylinder, had seized to the crankshaft. The crankshaft had to be replaced. It turned out that while there is a Perkins dealer in La Paz, he had only parts for commercial engines - not marine. Fortunately Al had done some homework while in the states prior to embarking on the cruise. He had run duplicate copies of all service manuals related to on board equipment and had left the duplicates with his son. Using his ham radio, Al got thru to his son and told him to find the Perkins manual as he would be calling him via telephone (no commercial conversations are allowed on ham frequencies). When he called, he and his son could pin point each part required. The parts cost was \$1700, not including freight. Mexican labor cost was \$500.

Looking back, Al feels that he should have believed more in the oil gauge rather than assuming the sensor was faulty. He feels he should not have started the engine after getting a zero pressure indication. The oil pump had failed but it was not clear whether it failed of it's own accord or because of the crankshaft seizure. It was determined also that the connecting rod bearing had rotated, which cuts off the supply of lubricant to the bearing. Al is not sure that an alarm

would have helped since he would still have had to determine the source of the problem. (There are two types of oil pressure alarms - one type senses pressure directly and the other senses a drop in voltage in the wire from the sensor to the gauge. On this subject, one expert's view says that the oil pressure sensor is a variable resistor and therefore it's voltage is constant and what varies is amperage - not voltage. So Al should have measured amps, not volts, when trying to determine the problem source.)

If you are interested in how Al removed the engine from Parallax, read on.

First all, the engine accessories and wiring harness were removed. The rear engine mounts were totally corroded. Standing on his head Al used a hack saw blade to cut them off. The prop shaft was disconnected. A 4x6 timber was laid across the companionway. Two, four part tackles were attached to the engine and 4x6. The engine and transmission were lifted, pulled forward, and set down on the cabin sole. The 250 lb. transmission was disconnected, leaving 500 lbs. of engine to be lifted. As the sketch shows, Al used his mizzen boom. The two four part tackles were attached to the boom. The mizzen halvard was attached to the boom midway between the two tackles. Two safety lines were run from the top of the mizzen mast to the end of the boom. Boom vangs were attached at the ends of the safety lines. Another line was run from the top of the mizzen mast to the bottom of the main mast to help support the mizzen mast. The engine was raised using the tackles and the mizzen halyard. The boom vangs allowed the safety lines to be kept taut. A Mexican ponga (221 fiberglass skiff) was brought along side and the engine lowered into it. (A thin line with a float was attached to the engine just in case the engine wound up on the bottom of La Paz harbor - which is murky.) The four part tackles were used to raise the engine onto a dolly on the pier.



Of course the whole process had to be repeated, in reverse, after the engine repair was completed. Sound like fun? Ught But Al takes it all in stride. For him the good times with Parallax outweight by far the problems. The engine repair was a good job and has taken Parallax back to the states. But that's another story to be found in a future newsletter.

EVERYTHING YOU WANTED TO KNOW ABOUT GROUND TACKLE FROM NICK & JOY FAST, "NIXTO

"Joy and I sail NIX, Hull #390, with a wood mast (with stairs) and teak decks, cabin top, and bulwarks. Therefore, she is about as heavy as any Tayana and has about maximum windage (although the dog house model would have more).

Primary anchor 45# CQR,220' 5/16 Proof Chain Secondary anchor 35# CQR,200' 5/8" Nylon, 10' 5/16 chain

Windlass Simpson Lawrence Electric

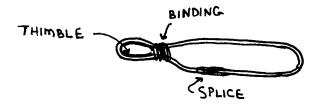
Anchors cat on and run from rollers set on extreme forward corners of bow pulpit platform. A pair of rollers on their sides jog the nylon line across the platform to get a fair lead to the winch drum. Chain feeds direct to locker.

Worst case to date; Ploughed two boat lengths overnight in sand! Wind 25+

Sea 3' -4' 45# CQR 100' 5/16 chain out 8' to 10' water depth

We haven't used it yet, but we have a storm bridle made up. Two parts of 3/4" nylon have large eyes spliced inboard to cross over the twin posts. Their outboard ends are spliced around heavy thimbles. in a 7/8" shackle. The lengths of the two parts allow me to lay the outer shackle on the bow pulpit and lead the inboard eyes through the chocks and onto the bits. The key piece is an endless spliced loop about 21 long with a heavy thimble worked into one end.

The two thimbles are joined together



This is laid over the chain just outboard of the roller after the anchor is set and brought through itself by the thimble. This thimble and the ones on the bridle are joined by the big shackle, and the shackle pin secured by a plastic wire tie. The small endless loop cinches tight on the chain when the windlass is slacked off. This takes all the load to the bits, and the slack chain to the windlass is the backup. (Don't forget to set the brake on the windlass after slacking off.)

Has anyone tried shackling their light anchor (on a short chain) into the back-haul eye of the heavy anchor for a storm mooring?"

"STANDARD" TAYANA VERSUS CRUISE READY TAYANA - COSTWISE

By the time I had my new 1977 standard Tayana cruise ready, I had added about \$20,000 worth of equipment and upgrades. While this included refrigeration, it did not include a life raft, sat nav, Loran, ham radio, or storm sails. Based on a recent letter from TOG member John Kraft, sounds like that \$20,000 number is still valid. He is in process of ordering his boat. To the standard T-37 (which evidently nobody orders) he added a custom interior, upgraded winches, screens. aluminum spars# cloth upholstery, refrigeration, instruments, radio, ground tackle, sales tax and other necessary items. John will do his own commissioning.

NEW OWNER REPORT

Joe and Ellen Lapekas describe their experiences, good and bad, concerning the purchase of "BLIND AMBITION".

"We are finally off from cloud nine and realized that six months passed before we knew it. Our apologies for not writing for so long; we're sure you know where our attention has been.

The boat "Blind Ambition" arrived in New Orleans, January 12th. What a sight - our dream was finally sitting right in front of us! Barber Blue Seas did an excellent job of shipping it - not one scratch. From there we had it trucked to Corpus Christi so we could start commissioning. Here we found the past newsletters to be a great help; especially the advice on tightening all the nuts and bolts.

As you know we had a custom boat built - thanks to Mike English and Ta-Yang we got exactly what we wanted. We are very impressed with the quality of workmanship and without complaint in their following of our designs. We have a white hull with an offwhite deck. It cuts glare and is a real eye-catcher. We are pleased with the boomless staysail; it flies well with our Neil Pryde sails which we are also pleased with except for the sail covers, they leave a lot to be desired. In retrospect we would order the Isomat spars in lieu of the T&M. The T&M has no provision for a spinnaker pole or even any place to put an external halyard for a spare. Also, it has a painted finish that chips very easily. A couple of cleats were put on up side down and another has already broken. Once we stepped the mast we found the starboard spreader canted off about 1 1/2 inches. Can't figure that one out! We are also still working on running all the halyards back to the cockpit. Keep you posted on that. The dingy along with the davits came unexpectedly. We have already done away with the davits - they were used more as battering rams than anything and have made many modifications to the dingy.

We figure that if we had charged admission to all the people who "wanted to take a look" at the boat we could have had it paid off by now. It's a beauty.

We are still in the process of getting to know our boat. The third time out we sailed from Port Aransas to Corpus Christi (approximately 25 miles) with over 50K winds. She handled beautifully. We have had a breezy spring here - usually 20-30K winds and feel very confident in her abilities. We would like some feedback on Tayanas that use a real spinnaker and pole set UP."

<u>PROBLEMS</u> (Ta-Yang and/or Todd Harris, please respond to these problems)

- 1. John Kraft, in process of buying a T-37, writes: One thing we have noticed about 'every' T-37 delivered to ..this area recently voids and separation in the lower keel area. To our knowledge Tayana has paid for this problem to be corrected each time but I'm sure it's a bit of a hassle. I wonder if this is an age-old problem or if we'll be lucky enough for this to be corrected at the factory in the near future so #460 due to be shipped in February 1986 won't have that defect."
- 2. Buz Radican has found blisters in SEAWEED's hull. This problem has been reported in the newsletter on several occasions. While it is not a problem unique to Tayanas, it would help to knows
 - o What causes the problem?
 - o What is being done to prevent reoccurrences?
 - o What is the best way for owners to repair the blistered hull?
- 3. Arnold Koopersmith, "Golden Hands", talks about a deck sag problems

"In reading Newsletter 24 I noticed a comment by Bob Louttit in answer to "Kristin Ann" regarding a noticeable depression around the deck stepped mast. I too have a noticeable depression in the cabin top where the custom made mast step

sits. This is made more obvious because there are lines created by the teak covered cabin top running longitudinally while the camber of the cabin top runs transversely. It's almost as if the square mast step had to flatten out that area. The depression is present whether or not the mast is stepped. The compression post is directly beneath the step and it does not appear to have compressed the fiberglass "table" beneath it that is visible in the bilge. Is this something to be concerned about? Have you gotten any further comments from the "Kristin Ann"? Is there anyway to get an answer from Ta-Yang concerning this? My shrouds and stays do not appear to slacken during the season, hopefully indicating that the mast is not descending in anyway."

FOR SALE OR TRADE

TOG members are invited to use this part of the newsletter to list their surplus Items, or even their total boat for sale.

- 1. "Charts/Chart Kits for US, East Coast Florida to Maine including Intracoastal Waterway." Used. \$200/Best Offer Art Hurd, 507 Third Avenue, #550, Seattle, WA 99104, (206)863-4271
- 2. For reasons of health, Ed and Barbara Emery have decided to sell "GRA FIOR". She is located at the Marina Village Marina, Gate 9, Slip C-15, Alameda, Calif. Phone: Home (408) 272-2215, Work (408) 926-4800 Boat (415)769-7447 or write to 1703 Story Rd., San Jose, CA 95122
- 3. John Green, who recently returned from a one-year cruise to Mexico and Hawaii, has reluctantly put AESTHESIA up for sale because job, kids, and school preclude any more cruising for the next 6 or 7 years. Write John at 5414 Fowler Road, Victoria, B.C., Canada VBY 1Y3 or call 658-1288 in Victoria.

MISCELLANEOUS

- 1. Al Boyden, "Parallax", offers 3 excellent ideas he has tried and likes!
- a. On top of the water tank and other spaces in the bilge, Al built shallow plywood boxes that can lift out. In these he keeps canned goods, wine bottles, etc. It's amazing how much space is gained from this simple idea.
- b. Al installed a Sears RV charcoal water filter for his Mexico trip. It worked great. One filter lasts six months.
- c . For the nagging problem of leaking chain plates, Al found a long term (but not permanent) solution. Loosen the plates (to which the stays are attached) and clean the plates and opening in the deck. Put cotton in bottom of opening. Pour in 2-part Devcon rubber sealant. Use vaseline as parting compound where sealant is not to adhere. Fill hole and tighten plate.
- 2. Bob and Marilyn Williamson, "Aurora", want input from T-37 owners on what dodger-bimini combination to get for use in the northeast. They would like to hear from owners with SSB radios as to which net they favor. Aurora's call sign is WSM 9643.

WRAP UP

Well all you great people, this is the last issue of '85. It's a bit early, but I want to wish you all my very sincere wishes for a jolly holiday season and a super new year. Since this letter is out early, there will be a gap of about 4 months until the next one.

Warm regards,

Your

P.S. 1996 TOG dues (\$15) are due January 1st. After April 1st, submit \$20.