



**Performance Handicap Racing Fleet
Lake Ontario**

Phone/Fax 1-800-488-9885
Hamilton 1-289-756-0918
Email: admin@phrf-lo.org
<http://www.phrf-lo.org>

February 20, 2026

QCYC

QUEEN CITY YACHT CLUB
P.O. BOX 401, TERMINAL A
TORONTO, ON, CAN
M5W1C2

Attention: Accounts Payable and Race Director

Re: Membership Update and Certificate Invoice

Please find enclosed your club's Membership Update and Certificate Invoice for membership in the Performance Handicap Racing Fleet of Lake Ontario (PHRF-LO).

Since 2008 PHRF-LO has been funded by certificate fees alone when the club membership fee was dropped. Your club certificate fees help PHRF-LO maintain it's standard as one of the best club handicap organizations in North America. We appreciate your efforts with the administration of certificates at the club level.

Membership Update:

We have included the current membership contact information and request that this be updated for coming season.

Voting Delegate:

The PHRF-LO MEMBER determines who is their (one) voting delegate, for representation at the PHRF-LO Annual General Meeting and any other Special meetings that may be called from time to time.

Certificate Fee:

There is no change to the certificate fee for 2026, your deposit for 2026 is based upon the number of certificates issued at your club in 2025 (minimum 7)

On-line Certificate (OLC) Access:

Access by your handicappers to the PHRF-LO OLC for 2026 certificate renewals etc. will be enabled upon receipt of this payment and once all handicap changes have been completed (approx. April 1st)

Club Payments:

Club Payment details can be found on our website

Select Searches Queries >> Member/Club Query >> Paying your invoice (tab)

Please do not hesitate to contact the PHRF-LO office with any questions.

Yours Truly,

John O'Dwyer
TREASURER
PHRF LAKE ONTARIO



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2026 MEMBERSHIP UPDATE

QUEEN CITY YACHT CLUB
P.O. BOX 401, TERMINAL A
TORONTO, ON, CAN
M5W1C2

PHONE:

Email: ron.mazza@rogers.com

URL: <http://www.qcyc.ca>

HANDICAPPERS FOR 2025

	Primary	1ST ASSISTANT	2ND ASSISTANT
Name:	BRANDON ZAGORSKI	GRAHAM DOUGALL	
Address:	1021 SHAW ST, TORONTO, ON, CAN M6G 3M0	2504-50 CORDOVA AVE, TORONTO, ON, CAN M9A4X6	, , ,
Home Phone:		416-233-2277	
Bus. Phone:		416-478-4044	
Mobile Phone:	647-887-0633	416-200-7704	
Email:	measurer@qcyc.ca	egd@securefail.com	

HANDICAPPERS FOR 2026

**Please review the above and note changes below and
send completed form to: admin@phrf-lo.org**

	Primary	1 st Assistant	2 nd Assistant
Name:			
Address:			
Phone (Res):			
Phone (Bus):			
Phone (Mob):			
e-mail:			

VOTING DELEGATE

Authorization is given, to the individual designated below, to represent QUEEN CITY YACHT CLUB
at any Members meeting of PHRF Lake Ontario.

Name: _____

Position: _____ **Email:** _____

*** If no "Voting Delegate" is identified, your designation will default to your Primary Handicapper:
Currently listed as: BRANDON ZAGORSKI**



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List of Certificates issued during

2025

For Status = "I or P"

Cert requires information

Please report any discrepancies to the PHRF-LO office

Count	Status	Club	Cert #	Full Name	Boat Name	Sail#	FS	NFS	Class	Year
1.		QCYC	5442	ALDRIDGE, KEIT	ELAN	406	0	181	HUNTER 33-2	2025
2.		QCYC	6842	ANGUS, BENJAM	L OTAGO	74140	156	157	C&C 34 **	2025
3.		QCYC	7498	BUCHANAN, RU	SHORT CIRCUIT	34205	0	217	C&C 27-3 **	2025
4.		QCYC	4077	BUSHE, FRANK	FINE WINE	136	229	240	NORTHERN 25	2025
5.		QCYC	3747	CARROLL, JOHN	GEORGIE GIRL	15335	0	146	C&C 35-2	2025
6.		QCYC	7688	Crawford, Arleigh	Winter Whim	HN 290	0	216	TANZER 29	2025
7.		QCYC	7260	CROKE, RILEY	Fine Romance	54E648	0	172	MIRAGE 35	2025
8.		QCYC	5103	ECKERSLEY, RO	BLUE STREAK	314	72	84	J 109	2025
9.		QCYC	7278	FORBES / NOAC	ON THE ROCKS	471	0	211	SHARK 24 **	2025
10.		QCYC	4078	GIGIEL, STEVE	PUGWASH	1879	0	231	TANZER 22 **	2025
11.		QCYC	5326	GOOD, ANDREW	SERICA II	4073	0	197	C&C 31 CORVET	2025
12.		QCYC	6990	GRANIC, VICTO	EVEN TIDE	566	0	229	ALBERG 30	2025
13.		QCYC	7518	HALL, TYLER	KELLY GREEN	74015	0	234	C&C 25-2 IB	2025
14.		QCYC	5750	HARNEY, WILLIA	DISCO VOLANTE	14791	142	148	C&C 35-2	2025
15.		QCYC	7597	HARRIS, JOSHU	CAETERA	55	0	234	HINTERHOELLE	2025
16.		QCYC	3459	HARVEY, DOUG	SUNDANCE	24116	0	222	MIRAGE 24	2025
17.		QCYC	1763	HILLS, STEVEN	PROSECCO	2179	0	154	CATALINA 36-2 T	2025
18.		QCYC	4509	HORNE, PAUL	KIKU V.	910	164	181	J 22 **	2025
19.		QCYC	5204	IMAI, JEFFREY	SANSEI	98	94	97	TARTAN 4100 T	2025
20.		QCYC	7591	JANIK, RAFAL	HOOR TIME	151	181	193	C&C 27-5 **	2025
21.		QCYC	3037	KING, THOMAS	VOULEZ-VOUS	182	0	229	NORTHERN 25	2025
22.		QCYC	7576	KRASNAY, MIKE	BLACK MAGIC	4459	148	159	CS 30 **	2025
23.		QCYC	7148	KUZMIN, YURII	DOVE	60	0	183	J 28	2025
24.		QCYC	6663	LEHAL, PAUL	Rolling Heavy	4974	0	144	C&C 35-2	2025
25.		QCYC	5336	MACRAE, MARK	PANACHE	150	184	192	NIAGARA 26 OB	2025
26.		QCYC	7746	Mahzari, Peter	Virago	ZCUJ4	0	171	CS 30 **	2025
27.		QCYC	7587	MARTIN, NEALE	LOTUS	30473	0	152	C&C 35-2	2025
28.		QCYC	3675	MAZZA, RON	CIRCE III	54086	137	141	VIKING 33/34	2025
29.		QCYC	7401	MCDONELL (2), J	ROO	35474	100	111	JEANNEAU 35 S	2025
30.		QCYC	7571	MCGRATH, TRE	STILL MESSING A	1761	0	213	SHARK 24 **	2025
31.		QCYC	4511	MILLEN, MARK	VELOCE	34839	130	144	C&C 33-2 **	2025
32.		QCYC	7517	MORCH, KAREN	Seraphina	446	207	211	SHARK 24 **	2025
33.		QCYC	6077	NUNN, KEITH	WARINGTON	8	0	208	KIRBY 23	2025
34.		QCYC	7115	OAKES, ANDY	ISLAND ECLIPSE	14	130	150	GULFSTAR 44	2025
35.		QCYC	5325	PEACE, ANDRE	THE WIND	4286	212	221	CATALINA 25 TM	2025
36.		QCYC	5590	PETERSEN, RO	ILLIAD	13	0	174	MIRAGE 33	2025
37.		QCYC	4568	PITCHER, DAVID	BORNE HOME	162	0	211	SHARK 24 **	2025
38.		QCYC	6288	REIBER, LAWRE	KITTIWAKE	HN-623	0	127	HUNTER 37 LEG	2025
39.		QCYC	6696	RUGELIS, ERIKS	WILD JASMINE	258	0	153	TARTAN 37-2	2025
40.		QCYC	5476	SMITH, BRUCE	BANDOLEER	1006	0	169	ODYSSEY 30 C&	2025



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<i>Count</i>	<i>Status</i>	<i>Club</i>	<i>Cert #</i>	<i>Full Name</i>	<i>Boat Name</i>	<i>Sail#</i>	<i>FS</i>	<i>NFS</i>	<i>Class</i>	<i>Year</i>
41.	QCYC		6254	SMITH, DANIEL	TROUBADOUR	371	165	182	J 22 **	2025
42.	QCYC		6014	SPURR, TREVO	DONT THINK TWI	25	0	177	J 28	2025
43.	QCYC		7267	SURRETT, TROY	SPIRIT WARRIOR	853	228	240	TANZER 22 **	2025
44.	QCYC		3069	VANDERWAL, R	AMELIA	14049	131	145	VIKING 33	2025
45.	QCYC		7413	VARDEN, ANDR	HIGHER LOVE	521	0	244	KELT 7.6 OB	2025
46.	QCYC		6090	VEENHUIZEN, MI	MORNINGSTAR X	124	171	183	C&C 32 KCB	2025
47.	QCYC		6448	WEISS, HALSZK	LA LUNA	HN 611	0	196	BENETEAU 343 /	2025
48.	QCYC		4957	WHAN, ERIC	ALPHA OMEGA	220	136	149	J 30	2025
49.	QCYC		4079	WHETUNG, PAT	ONE MORE TIME	74019	191	203	C&C 27-3 **	2025
50.	QCYC		7588	WINT, VALERIE	Slipstream	1171	0	164	CATALINA 34-2	2025



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2026 CERTIFICATE INVOICE

Club ID: QCYC

INVOICE 2025-1

MEMBERSHIP SUMMARY FOR 2025

Previous Year Total Due:	2704.40	Payment:	\$2,704.40	Previous Year Balance:	\$0.00
		Received:	2025/03/07		
Deposit:				Total Deposit:	\$2,610.75
Certificate Deposit	59 @	\$44.25			
Actual Certificates:					
Certificates Issued	50 @	\$44.25	=	\$2,212.50	
Certificate Surcharge	0 @	\$44.25	=	\$0.00	
Race Credit	0 @	\$5.00	=	\$0.00	\$2,212.50 **
		HST (applicable to Cdn Members)	@ 13.00%	\$287.62 **	\$2,500.13
HST Reg #: 770219111RT0001		2025 BALANCE FORWARD		Canadian Funds	(\$110.62) *

MEMBERSHIP DEPOSIT FOR 2026

Certificates Deposit (Min 7)	50 @	44.25	=	\$2,212.50	\$2,212.50
** For Canadian Members - 13% HST will be added on next years invoice					

INVOICE SUMMARY

2025	BALANCE FORWARD	(\$110.62)*	
2026	MEMBERSHIP DEPOSIT	\$2,212.50	
TOTAL AMOUNT DUE		Payable in Canadian Funds	\$2,101.88 ***

INVOICE TERMS AND NOTATIONS

Terms: Due upon receipt

Payment can be made by:-

1. Interac E-Transfer addressed to finance@phrf-lo.org
2. Cheque, bank draft or money order in CAN\$ payable to PHRF-LO mailed to:
PHRF-LO
PO Box 80023
Etobicoke RPO Lake Shore VLG
Ont. Can. M8V 4A1

NOTE: Any discrepancies must be reviewed by the PHRF-LO office prior to submitting your payment.

Thank you,

JOHN O'DWYER
TREASURER
PHRF LAKE ONTARIO

*** On termination of Membership: BALANCE FORWARD will be due or refunded**

***** To renew your membership: Please remit TOTAL AMOUNT DUE.**