# Chapter 1

# **Powering Up to Be a Boater**

#### In This Chapter

- Getting to know your boat-y self
- ▶ Landing the boat of your dreams
- Leading your boat to water
- ▶ Keeping your boat running with routine maintenance

What attracts you to the idea of boating? Is it speeding through the water with a water-skier in tow? Is it fishing for hours out in the middle of a lake or ocean? Is it going on overnight cruises to other ports? Whatever draws you to this pastime, there's no doubt that power boating is a commitment. First you plunk down the cash for a boat and motor, and then you carve the time out of your schedule to use it. But how do you know if you'll like it?

You can't know for sure until you give it the old college try, and some boaters give up the game soon after taking it up. But it's a different story for most boaters I know — by now, they're on their third or fourth boat. Personally, I'm on my ninth boat, and I would give up cable TV, my gym membership, my truck, and air conditioning before I'd give up my boat.

In this chapter, I guide you through the process of deciding whether power boating is for you and give you an overview of what you need to know in order to acquire, use, and care for a power boat.

# You Might Be a Boater If ...

Boaters are like birds of a feather. As you get to know them, you'll find they come from all walks of life, but the better you get to know them, the more you find they're bonded to boating because boating causes them to bond with each other.

Here's why I love boating: As my kids have approached their teen years my third just turned 13 — the pressure has been astronomical for them to pull away from my wife and me and get into other activities with friends beyond our sphere of influence. But if I ask my daughter if she wants to take a couple of friends out in the boat on a given Saturday, I almost always get the pleasure of her company along with her friends, and I get to play a part in turning them all into rabid boaters, too. My daughter didn't want a 13th birthday party at a country club, an expensive restaurant, or Disney World. She wanted it at the lake with the boat, burgers on the grill, and hip-hop on the stereo, laughing herself silly with her friends as we hauled them around the lake on the tube.

That's my story, but you may have different motivating factors. You may be a boater if

- ✓ When you cross a bridge over a lake or river, you can't help but wonder about all the boats below, all the people in them, and what it would be like to be with them.
- ✓ You almost always book your vacations around water.
- ✓ You feel a burning desire to go where most people don't go.
- ✓ When you go to the beach, you wade or swim out as far as you can and then want to go farther.
- ✓ You want to meet other people in interesting places and do fun and relaxing things.
- ✓ You find yourself sitting on the dock fishing, knowing that if you could just get out on the water you'd find an incredibly great fishing hole.
- ✓ You want to learn new skills. (In boating, there's always something fun and interesting to learn or a new challenge to master.)
- ✓ You've taken rides in friends' boats and envy their freedom and excitement.
- ✓ You love to snow ski but don't know what to do in the summer.

## Weighing the Costs of Boating

For many people considering boating, the major hurdles are the financial cost as well as the time commitment. To commit yourself to boating, you may need to scale back on some other activities and entertainments — but believe me, it's worth it. Hey, the grass in my yard grows a little longer in the summer thanks to the boat, and yours probably will too. Some of the costs of boating aren't in cash but in time spent doing other things.

As far as the costs of boating that you measure in cash, the comparisons I give in this section show that you may already be spending more cash for less fun with other activities, making boating a better form of entertainment.

#### Costs of landlubber family activities

If you worry that boating is too expensive, consider the following estimated costs for other fun family activities:

- ✓ Attending baseball games: Counting tickets, food, drinks, and stadium parking, I figure each outing costs about \$300 for a family of four, and many baseball-loving families like to attend games several times a year.
- ✓ Visiting theme parks: Considering entrance fees, parking, food, and souvenirs, I estimate a family of four spends at least \$500 for a theme park outing.
- Seeing movies: With tickets, popcorn, and drinks, a movie outing for a family of four costs about \$80. If you see several movies a year, that adds up fast.
- Playing golf: Not counting golf club dues or equipment, one golfer can easily spend \$200 and more on just one golf outing, counting greens and cart fees, lost balls, and post-game refreshments.

#### Costs of boating as a family

Compared to other family activities, boating can work out to be a relatively cheap form of family fun if you look at your costs per outing.

Suppose you're thinking about spending \$20,000 on a new boat — and keep in mind that you can spend much less than that, especially on a pre-owned boat. If you finance it for ten years, as many people do, you'll pay about \$200 per month. If you make a good deal, the dealer may throw in extras like a wakeboard, rope, life jackets, and a big, bright-colored tube to tow the kids around on. (I talk more about buying a boat in Chapter 3.)

Assume you're able to get out on your boat 12 times per year. Here's how your cost per boating outing could shake out:

Amortize the annual payment over 12 trips	\$200
Gas up with 30 gallons	\$100
Load the cooler with food and drinks	\$25
Amortize your annual maintenance, storage, and other costs	\$50

Wow, by my estimate, a boat outing for a family of four costs less than a day at a theme park and only slightly more than a night at the ballgame! And if you go out more often than 12 times a year, your amortization goes down accordingly, making boating an even better family entertainment deal. What's more, when your kids get a taste of Saturday wakeboarding, tubing, or fishing, you'll have an easier time getting them out on your boat than you may have convincing them to participate in some other family activities. As a bonus, it doesn't cost anything extra if they want to bring along a friend.

# **Considering Different Kinds of Boats**

The most motivated boaters are anglers. Boat dealers sell about three times as many fishing boats as all other types of boats combined. But plenty of other people buy boats for water-skiing, racing, pleasure cruising, and other activities and reasons. Knowing why you want to boat and what you want to do when you boat helps narrow down the many, many different types of boats to the one you want.

At www.boatinglife.com, you'll find a search engine that lists about 100 different kinds of boats and hundreds of boat brands. The drop-down menus at this site seem to get longer every time I click them. To use the search engine, select the style of boat you want. Select the size of boat, and then your price range. The database sorts through hundreds of boats and gives you a short list of brands and models that may appeal to you.

You don't need to know all about all the kinds and brands of boats on the market today, but familiarizing yourself with the general categories can help you figure out which kind best fits your hopes, dreams, and needs. (I talk in detail about kinds of boats and boating activities in Chapter 2.)

- ✓ Boats for watersports and/or day cruising: Watersports like waterskiing, wakeboarding (which is just a popular, hip form of water-skiing), and tubing are popular boating activities. Also popular is day cruising, which is just bumming around on the water, maybe tooling over to a waterfront burger joint or moseying over to a popular sandbar for impromptu parties. If any of these activities sound like the kind of boating you want to do, you should look into the following kinds of runabouts and day boats:
  - **Bowriders and deck boats** are open boats with comfortable seating. They're sort of like convertible sports cars on the water. People buy them to tour, water-ski, wakeboard, hang out and swim, or go on evening cruises to popular waterfront restaurants.
  - **Pontoon boats** are large flat platforms floating on hollow aluminum cylinders called *pontoons*. They hold more passengers per square foot than any other style of boat. Some are equipped with so much horsepower that they can pull skiers, or they can just idle along as the passengers enjoy the breeze and the view.

- ➤ Boats for fishing: Fishermen are addicted to their sport and usually devote themselves to the pursuit of one particular species of fish, like bass, walleye, or saltwater fish from bays or open oceans. If you're constantly casting a lure as far from the dock or shore as you can, hoping to get closer to a bite, you're in the market for one of these kinds of boats:
  - **Bass boats and walleye boats** have special characteristics such as casting decks, livewells, and trolling motors that make them ideal for pursuing those species of fish.
  - **Bay boats and flats boats** are built to run in very shallow salt water to allow you to catch fish there. Boaters often use these boats just to explore every nook, cranny, cove, and beach they can find.
  - **Offshore fishing boats** are for catching big game like sailfish, marlin, dorado, wahoo, and tuna. They're also popular for just riding around and beaching up with friends at sandbars. These sturdy boats are especially seaworthy and easy to hose out, thanks to fiberglass decks that usually drain right overboard.
  - **Fish and ski boats** are becoming incredibly popular because they give boaters the versatility of a sporty ski boat and a well-appointed fishing boat with livewells and a trolling motor. For many boaters, this is a great "first boat" that lets them explore their passions.
- ✓ Boats for overnight cruising: The romance of living on the water lures many people into boating. Like a motor home on the water, a cruising boat has all the amenities of home in a more compact package. It has sleeping bunks called *berths*, a bathroom called a *head*, and kitchen facilities in the *galley*.

### **Getting Trained and Licensed**

Before you buy your first boat, you need to be ready to use it. Besides getting started on mastering the obvious skill of safely piloting a boat, you need to acquire a few other tidbits of knowledge as you set out on your boating adventure.

Captaining a boat isn't really as hard as driving a car. But it's so different that new boaters get into trouble when they try to handle a boat the same way they handle a car. Boating safety training helps ward off some of the accidents that come from such misconceptions.

Some states require a boating license, whereas others just ask for proof that you completed an online or classroom safety course. Keep in mind that in some states, penalty points for boating offenses could be tallied against your driver's license. You can learn all about your state's boating laws by visiting www.nasbla.org, but here's some general information to get you started:

- ✓ Boating licenses: In states that require licensing, you'll need to take a test, often at the same place you test for an auto or motorcycle license. There aren't many such states, but the best way find them is to visit the Web site of the National Association of State Boating Law Administrators at www.nasbla.org.
- ✓ Boating safety courses: Most states require new boaters to take a safety course. Some states sponsor or fund a specific course, and others allow you to choose from a variety of safety courses. While boating, you're required to keep a certification of completion from such a course with you. A great source for boating training information is www.boatus.com.
- The United States Coast Guard Auxiliary: This organization is probably the best place to learn to boat well and safely. Chapters of the Auxiliary exist in every region; you can find one at nws.cgaux.org/flotilla finder/index.html. (For more information on the U.S. Coast Guard Auxiliary, see Chapter 18.)

# Navigating the Boat-Buying Scene

Ready to take the plunge? Buying a boat may seem as if it should be easier than buying a car, but buying a boat is, in some ways, more complicated. More boat brands exist than car brands, and you can't go to a boat showroom and find rows and rows of all the models and multiple colors and options all in one place — unless you go to a boat show.

In this section I explain some things to keep in mind when shopping for a boat, with a focus on buying new versus buying pre-owned.

#### Buying a new boat

Buying a new boat is a little easier than buying a pre-owned boat, unless you count the challenging down payment. New boats come with warranties that take care of defects for one to three years and sometimes, excluding the engine, even for ten years or the lifetime of the boat. That provides a lot of peace of mind! In Chapter 3, I explain in detail the tricks of the trade for buying a new boat, but for now here are some highlights:

✓ Shop around. You may find three Chevy dealers in your community, but you'll find only one Sea Ray dealer. So, when you shop around, you have to shop similar boats against each other because you can't shop identical models and brands.

- ✓ Buy locally. If you opt to shop one Sea Ray dealer against another one out of town, you may get a better deal from the out-of-town dealer, but keep in mind that the local guy won't service your warranty. Unlike auto dealers, a particular boat-brand dealer doesn't have to provide warranty service for his brand of boat if you bought it from someone else. He might do it, but he doesn't have to.
- ✓ Perform sea trials. Sea trials are like test drives but with a more specific mission. During a sea trial, you should be working from a checklist of specific things to watch out for (see the Cheat Sheet in the front of this book as well as Chapter 3). If you're not familiar with boats, hire a boat surveyor to help you (I tell you how in Chapter 2).
- Line up insurance. Check with your auto insurance provider to secure boat insurance *before* you close the deal for your boat. Your auto provider may not even sell boat insurance, and you should find that out ahead of time. You don't want to spend a few days hunting for insurance coverage after you've already bought the boat.
- Seek financing. Finance your boat like you would finance a house. Get qualified for a loan before you shop so that you know just how much boat you can buy.

#### Buying a pre-owned boat

Buying a pre-owned boat involves many of the same steps as buying a new boat, but sea trials and mechanical inspections are more important because you don't usually get a warranty with your pre-owned boat. Three-fourths of all boats sold each year are pre-owned, and you can find plenty of good deals on somebody else's boat! Follow these general recommendations:

- ✓ Shop around. Most pre-owned boats are sold "from a driveway," as the industry likes to say. Shopping online and in the newspaper is the best way to find a pre-owned boat. Buying locally isn't as important as it is with a new boat because you have to pay normal mechanic rates to get your boat fixed, and any boat mechanic will do the job for you.
- Perform sea trials. Mandatory, mandatory. Use the Cheat Sheet at the front of this book and Chapter 3 as your sea trial guide, and get a professional to go over the boat you're falling in love with before you tie the knot.
- Check the engine. If your boat surveyor isn't a mechanic and can't render an opinion on the engine, hire a qualified marine mechanic to check out the engine. A mechanic can catch obvious signs of neglect that can lead to catastrophic engine failure.
- ✓ Check the trailer. Have a mechanic inspect the trailer, too. He should pull off at least one wheel and check the bearings and brakes. If the boat and trailer have been sitting unused for a year or more, you should anticipate a flat tire. Tires left sitting without "exercise" tend to delaminate or get flat spots that cause them to fail on the highway.

# Getting Your Boat On and Off the Water

As part of acquiring your boat, you get to choose where to keep it. (In Chapter 16, I discuss your options in detail.) Some boaters like the convenience and romance of renting a slip in a marina. Others pay for dry storage at a marina or other facility.

Many boaters, however, get a trailer for their boat so they can keep it in the garage or backyard and tow it to the water as needed. This seems pretty simple, unless you've never pulled a trailer before. Trailering a boat is a challenge, but it gets easier when you know what to expect.

Following are some key points to know about getting your boat around on dry land. (I explain all this in much more detail in Chapter 6 on launching and loading your boat.)

- ✓ Chances are that your boat will come with a trailer. If it doesn't come with one as standard equipment, the manufacturer or dealer will recommend one as an option. Follow their advice on a trailer, and don't scrimp on this purchase if you want to keep your boat safe for a long time.
- ✓ Your land vehicle has a towing capacity, and your new boat must weigh well within that capacity to be legally and safely towed on a trailer by that vehicle. I recommend that you check on these capacities with an experienced hitch installer like U-Haul or your vehicle's dealer.
- Towing your boat safely means going more slowly, doubling the distance between your vehicle and the vehicle ahead of you (to allow for your increased stopping time), and taking turns wide so you don't damage your trailer's tires on a curb.
- Backing up is the hardest thing to do with a trailer. Take it out into a broad open parking lot say, at a mall that's closed on Sunday evening. Practice backing up until you get the feel for it. The best thing is to go veeewweeeeeey swooooweey, as Elmer Fudd would say.
- ✓ Launching your boat is tricky but not hard. The first mistake you may make is to leave the boat's drain plug out — your boat will sink at the ramp if you do that! Put in the plug the minute you get to the boat ramp, and then tie a rope to the bow (front) of your boat. Remove the transom straps that hold the boat's back to the trailer, and back it into the water very slowly. When the water covers the trailer's wheels, you're probably in far enough to float your boat. Grasp that rope you tied to the front of the boat and disconnect the bow strap on the front of the boat. Push the boat off the trailer, if it doesn't slide off on its own.
- ✓ Loading your boat is trickier than launching because aiming the boat at the trailer is harder than pushing it off. Again, go very slowly when driving the boat onto the trailer. Hook your winch strap on the front of the trailer to the silver eyebolt on the boat's *bow*.



Any time you leave the driver's seat of your land vehicle while you're on a boat ramp, make darned sure your car's gearshift is in Park and your emergency brake is set as hard as you can set it. Fail this, and you could see your whole rig roll into the water.

# Getting Your Boat Around on the Water

If you're into old movies, maybe you've seen *Cool Hand Luke*, starring Paul Newman. Luke is basically a good-hearted guy (albeit one in prison) with a lack of interest in adjusting his behavior to the expectations of society. The warden finally sums it up with one famous line often repeated by people today when things go wrong: "What we've got here is failure to communicate."

Failure to communicate is the most common cause for stress between members of boating families. Part of the communication problem comes from the expectation that boating is like driving — just on the water. As I say throughout this book, boating is not like driving a car! The two vehicles steer, accelerate, stop, and go in an entirely different manner. Here are some considerations for getting your boat around on the water:

- ✓ Double-check the safety equipment. Lack of proper safety equipment is probably the most common citation written by the U.S. Coast Guard. Make sure you have a properly sized life jacket for every passenger and a USCG-approved throwable flotation device that you can toss if someone falls overboard. Many states also require you to carry flares to attract attention in case of an emergency. (I talk about safety gear in Chapter 4 and handling boating emergencies in Chapter 12.)
- ✓ Steady as she goes. You've heard this phrase a million times in naval war movies, but the biggest mistake new boaters make is to go too fast too soon. The second biggest mistake they make is assuming that all water is deep enough to drive the boat in. Chances are, if you don't carefully study a chart of the waters before you boat, you'll run aground and break something in the first few weeks of boating. (For more details on charts and navigating, see Chapter 10.)
- ✓ Dock as slowly as you can. New boaters are way too used to scooting their cars into the garage and stepping on the brakes to stop just short of smacking the wall. Boats don't have brakes! This is really hard for new boaters to remember. In Chapter 8, I give lots of easy docking tips so you can figure out how to dock without crashing. But if you go boating before you read it, at least keep this in mind: Don't approach the dock any faster than you want to hit it.

# Getting Your Hands Dirty

Carmakers are getting better and better at making cars stand up to their owners' neglect, but boats operate in a much harsher environment. Deprive them of the TLC they need, and you can count on a breakdown.

You definitely need to understand how to maintain your boat. Not only will you keep your boat in better shape and help it last longer, but you'll save money. For detailed information on engine maintenance and routine service, see Chapter 13. Here's a sampling of common boat maintenance tasks:

- ✓ Check engine fluids. This is like taking your own body's pulse and blood pressure. Your boat engine always operates at a higher speed than your car engine because in water a boat doesn't coast far the engine is almost always pushing it. In a car, you run it hard to pass a car or get up to freeway speed, and then you let it settle down to 1,500 revolutions per minute to hold it at 70 mph. In a boat, maintaining 45 mph is like running your car at 100 mph *uphill*. So checking fluids is important to make sure that the engine is operating properly and isn't on its way to malfunction or disaster.
- Winterize your engine. At the end of your boating season, you need to winterize the engine, or have your mechanic do it. Many boaters (including yours truly) do it themselves. The steps are easy; see Chapter 14.
- Check hose fittings and through-hull fittings. Hoses either bring water to the engine through the hull or take water from the bilge outward. Some hose fittings drain other parts of the boat. These fittings can become corroded or broken, or the clamps can work loose. You should look through the boat's bilge area — it's kind of like checking under the hood of your car — and check for leaks now and then.