

So You Want To Buy A Boat?

The first thing I ask the "First Time Boat Buyer" is determine what it is you want to do with your vessel.

- ? **Will you be fishing, tubing, sailing, or cruising?**
- ? **Will you operate?**
- ? **Are you going to drive your boat frequently on day long trips?**
- ? **Are you going to cruise around the harbor for a few hours?**
- ? **Do you want to eat, sleep and cook on your boat?**
- ? **Do you want head facilities?**
- ? **Are you going to entertain a lot of people?**

Can you picture yourself drifting on the smooth waters of a sunny harbor in your very own boat? If so, you may be ready to buy that boat and make a vision a reality. Calm and rational thought, however, should dictate your decision. For most people, buying any boat larger than a canoe is a major investment that requires thought, research and planning. You can easily spend more on a boat than a car.

Even buying a rowboat can be intimidating to the novice. You don't know what to look for or how to evaluate a boat. Make sure you do your homework. Buy a book or two on the subject and talk to friends who own boats. Read boating periodicals (you can find titles like **Boating, Cruising World, Soundings, and Motorboating & Sailing** at newsstands, marinas and bookstores) and check the classified ads.

Attend a boat show. Sign up for a class. Become familiar with terminology, styles and prices. As you talk to boat owners, you'll find out what problems people experience with their boats, what features they find most useful and how different types of boats handle. Pretty soon you'll know what you want and recognize a good deal when you see one.

You'll want to look at prospective boats in terms of:

- ? **Performance**
- ? **Looks**
- ? **Cost**
- ? **Physical condition**
- ? **Options/Accessories**
- ? **Safety**

Carefully inspect any boat you're considering. If you're spending thousands of dollars on a boat, new or used, you may want to have the boat professionally inspected by a surveyor. (If you're borrowing money, your bank or insurance company may require a surveyor to appraise your boat.) To find a surveyor, ask around at boating shops, boat yards, and marinas, check the Yellow Pages or call the National Association of Marine Surveyors at 1-800-822-6267 or the Society of Accredited Marine Surveyors at 1-800-344-9077. Surveyors charge a fee based on the value of the boat, and you'll have to pay the fee regardless of whether you buy the boat. If possible, accompany the surveyor to the inspection. If the surveyor discovers problems with the boat, you can walk away from the deal or use the information to negotiate a lower price. For used boats, you'll also want to know the boat's repair history, so get a copy of the maintenance log or service records.

Safety, of course, is a major concern. Here are just a few of the questions you need to ask to evaluate a boat's safety:

- ✍ **Is the boat stable?**
- ✍ **Is the boat equipped with non-slip surfaces on walking areas?**
- ✍ **Are there flotation devices, flares, fire extinguisher, VHF radio and anchor?**
- ✍ **Are handrails bolted through (not screwed to the surface)?**

Now you are ready to make your purchase! Good luck and happy boating!

