

You Bought A New Boat? Don't Stop Now; There's More Shopping To Do!

By Captain Bernie Weiss

So, you've done it. You finally bought yourself a new boat. Congratulations, but...Don't stop shopping now – the fun has just begun.

First: Get yourself a new credit card (The Boat Card) and set up a new checking account (The Boat Account). Dedicated financial records are the easiest way to track your boat expenses, and there's absolutely no reason to share this delicate information with anyone other than your inner self. (That's the old joke: Maxie, on his deathbed, calls in his accountant. "Sam, do NOT tell my wife how much I spent on the boat.")

Second: When outfitting and accessorizing your new boat, minimize the psychic impact of the expense by using the Maritime Unit code: One Maritime Unit (MU) equals \$1,000. That new chartplotter-radar system you covet costs only 3.5 MUs, seemingly a lesser expense than \$3,500. The logo caps, shirts and jackets for your crew? Only 1.25 MUs.

Third: Shop around. Local marine vendors such as Landfall and Defender periodically announce sales: beginning-of-season sales, end-of-season sales, mid-season sales, holiday sales, anniversary sales, boat show sales, etc. For new boat owners, West Marine offers discounts up to 10%, but you must ask about this at the checkout counter. Boat shows are also a great place to shop.

Fourth: If you have not yet closed on the boat, spec it out to fit it out: Ask your dealer or yacht broker to fold into your purchase price the cost of buying and installing your navigation electronics, sails, autopilot, stereo, and other optional equipment. This will avoid subsequent multiple-shock lump sum charges for these accessories, and while your mortgage payment may be a few dollars more per month, you'll hardly notice.

Fifth: Consider "packages" or "bundles" of accessory and optional equipment. Like automotive dealers, many yacht dealers offer economical packages of related components, and the cost of such a package is usually less than the cost of the individually priced items in the package. Savings may be significant.

Hellier Yacht Sales in New London, CT offers such packages. The company's docking, anchoring, and safety package includes anchor, chain, swivels and rode; docklines and fenders; PFDs (in bag) and LifeSling overboard rescue system; fire extinguishers; and a flare kit, horn and bell. The numbers and sizes of the items in the package are appropriate to the size of the yacht. Hellier's package described above, with ground tackle and other gear sized appropriately for a 35- to 41-foot sloop, is \$2,200 (2.2 MUs). There are similar electronic and other packages.

Sixth: It may not be necessary to fully equip the boat immediately upon purchasing it. So long as you have covered yourself with the basic safety, navigation and mechanical equipment needed to "sail away," many accessories can wait for months, a



year, or more. Also, with time on the boat, you'll be able to make better judgments on what you really need and want, and what you can do without.

For example, do you really need that life raft and ditch bag? Do you really want davits, or would you rather stow and tow the inflatable dinghy? An anchor windlass and all-chain rode sound great, but do you really...? What about a microwave? Inverter? SatPhone? Watermaker? Often, the decisions to purchase equipment like this are best made later. The counter-argument is that sometimes, installation of equipment at the factory is likely to be a) less expensive, and b) more neatly accomplished, than after-market installation by your local yard.

It's important to remember that your dealer is obligated to deliver the yacht with the minimum USCG-required safety equipment already on board. This equipment includes visual distress signals such as flares, noise-making devices such as whistles and bells, fire extinguishers, functional navigation lights, and personal flotation devices.

However, the USCG does not require a compass, binoculars, charts, GPS, sunglasses, flashlights, boat hook, duct tape, winch handles, lubricants such as waterproof grease and WD-40, radar reflector, operating manuals for everything on the boat, ground tackle, first aid kits, tools and spare parts for the engine, towing insurance, foul weather clothing, spare ignition keys, trash container and bags, hand held VHF radio and GPS for back-up, cleaning supplies, spotlight, and a lot of other gear that experienced sailors consider essential. Of course, for the well-equipped yacht, this is all "starter stuff," and certainly your own needs – will suggest additional ways to expend more Maritime Units for boat stuff. It never ends. So...

Seventh: Tell all your friends and family about your new boat. From now on, they'll never need to guess what gifts to give for Father's Days, birthdays, anniversaries, etc. Boat gifts (and gift certificates) will always be welcomed. No more neckties! ♦

Captain Bernie Weiss, from his base in Stamford, CT, delivers sail and motor yachts for AtlanticYachtDelivery.com. He also trains new owners in boat-handling and maneuvering, navigation, radar, safety at sea, engine maintenance, and related subjects. For a copy of his "Pre-departure checklist" or his "List of recommended engine spare parts and tools," send request via email to bw@pro-pub.com.