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### Kinds Of Boats

Let's start by identifying what exactly certain boats are. Sometimes the terminology can get lost on beginners, so we'll look at some of the most common boats and what they're called.

#### **Bass/Fishing Boat**

These boats are exactly what the name implies. They are meant to be used for fishing. Most fishing boats are powered by outboard motors, and many also have a trolling motor mounted on the bow.

Bass boats can be made of aluminum or fiberglass. Aluminum is lighter and easier to maneuver thus requiring a smaller motor than would be required of a fiberglass boat. An aluminum boat is easier to transport and requires a smaller vehicle when towing on a trailer.

The most common size of fishing boats range between 16 and 20 feet long and provide anywhere between 50 and 200 horse power in the motors. Almost all will have bait and fish well for storing your catch as well as separate compartments to store rods, reels, and tackle.

Aluminum bass boats can be a little cheaper than the fiberglass variety with prices between \$7,000 and \$30,000 new depending on the package you choose. The most popular size of aluminum fishing boats is 17 feet with a 50 horsepower motor.

#### **Pontoon Boats**

These are great boats to choose when you like to enjoy leisurely boating with a lot of people. They are lightweight vessels designed to make maximum use of space. They have wide open decks with lots of seating so they can accommodate large numbers of people.

Pontoon boats have a variety of uses. You can use them for fishing, cruising, and over night trips. Depending on the size of motor you have, it's not uncommon to be able to use a pontoon boat for skiing or tubing as well.

## How To Have A Perfect Boating Experience

These boats are very appealing to new boating enthusiasts because they are usually lower priced than other boats and they have a variety of uses. They are easy to customize to your unique needs as they are made in a variety of models.

## Buying A Used Boat

New boats are great to have. Just like new cars, there's something satisfying about knowing that you are the only person who has ever piloted that craft. Having something brand new is a great feeling, but it does come with a price tag! Many people, especially new boaters will want, instead, to buy a used boat which can be just as nice as a new one at a much lower price.

Some people are interested only in impressing others with their huge, flashy boat. The waters are filled with people who often have more money than brains. For these kinds of people the bigger and more opulent their boat, the better they feel.

When you really think about it, though, the real point for a boating enthusiast is to get on the water. A real boater is someone who gets his or her boat moving. There are plenty of small motor boats that are out every weekend as opposed to the big boats that only see the open water once or twice a season. The people in those small boats are real boaters. They know the benefits of boating and are eager to be on board their vessel as much as possible.

Most vehicles lose their new value quite quickly. Boats are no different. Within two years, it will only be worth half of what it was new. But their appearance and mechanical abilities will still be in good shape – especially if you are conscious enough to take good care of your boat.

That's why used boats are such a good value. You get a lower price and the previous owner has already "shook out the weeds" so to speak. Of course, not all used boats are good buys, so you do have to be careful what you look for in a used boat

Buying a used boat isn't like buying a used car. They really haven't been used very much when you think about the fact that boats sit most of the time. Don't think you are buying into someone else's problems. It's easy to find boats with less than a couple of hundred hours of engine use.

Used boats often come with dock lines, life jackets, spare props, safety equipment, and other nice add-ons. New boat owners have to pay several hundred dollars just to get this same equipment.

## How To Have A Perfect Boating Experience

Of course the wildcards with used boats are structural and mechanical condition and whether the previous owner did the proper maintenance. Prior to purchase you must get a used boat surveyed including a sea trial to be assured that it is in reasonable condition. You must also be willing to absorb mechanical repairs over time. The same is true when a new boat goes out-of-warranty.

You should allow an extra \$1,000 or so above the price you pay so that you can make any necessary repairs. This money is nice to have as well so you can pick up any incidentals that didn't come with your new used boat.

## **Boat Maintenance**

The most important part of owning a boat is taking care of it. You've probably spent a great deal of money on your new watercraft, so you'll want to make sure it is always running properly. That means knowing what to do to maintain its "health" – so to speak.

One of the keys to boat maintenance is also one of the simplest- wash your boat regularly. Not only does routine cleaning facilitate a more pleasant and organized environment, but it also goes a long way towards counteracting the long-term effects of environmental wear and tear.

Routine waxing and use of anti-fouling paint can also help protect your boat from the elements. You may also want to consider using environmentally-safe products for your boat maintenance needs!

One of the most common ways a boat can start to show scratches and damage is not only from when it's in use- but from when it's being docked. Make sure lines are securely fastened in place, neatly coiled, and do not show signs of breakage or wear.

Depending on the type of battery your boat uses, check to ensure that it is properly charged and that it has the correct fluid levels. Also be sure to keep your battery clean, as dampness and dirt can also drain your battery.

Proper boat maintenance means being actively involved in, and attuned to, all aspects of your vessel. This means keeping an eye out for everything from loose fittings to fraying ropes to any other areas of your boat that may need special attention or replacement. Many times, damages incurred to a boat could easily have been prevented by following a preventative boat maintenance routine.

Another crucial aspect of boat maintenance is ensuring that your bilge pump is functioning properly. There's much that can cause more irreparable damage to a boat than having it sink. In the event that you need to use your pump, you'll also want to make sure that your battery system contains enough power to support running the pump for a prolonged period of time.



## How To Have A Perfect Boating Experience

Many boating failures occur as a result of corroded electrical systems, so keeping electrical components dry should be a regular part of your boat maintenance routine. Electrical fittings can be protected with a water-repellant, non-conductive grease or corrosion inhibitor.

Making an investment in a boat cover can help keep your boat clean and free of a variety of contaminants that aren't just related to dirt or water- falling leaves and bird droppings can also cause a lot of damage if left unchecked. A boat cover can also prevent UV rays from breaking down hoses or fading carpets and upholstery.

Responsible boat maintenance means taking the time to familiarize yourself with all aspects of boat care. Consult your owner's manual for in-depth guidelines. While it's always important to take the time to learn how to do things yourself, also don't be afraid to seek the help of a professional when needed.

Motor care is probably one of the most important parts of effective boat maintenance. Follow best practices for both inboard and outboard motor care.

Be sure to flush your engine after every outing, and check everything from your fuel tanks to clamps on your fuel line for rust, damage or corrosion. Also be sure to check your oil both for correct levels as well as proper filtration and cleanliness. And keep an eye on your engine's cooling system to make sure it's functioning correctly.

## Emergency Boat Repair

Often, there are some things you can do to your boat if something suddenly pops up. You can do some patch work in certain situations that can tide you over until you can have your boat properly prepared.

First, you should have a basic tool kit on board. A few, well suited hand tools such as wrenches, screwdrivers, a hammer, vise-grips and pliers should be in your tool kit. Many marine stores sell tool kits in water-proof, floating boxes which are small, compact and convenient. You should also have a selection of basic spare parts. These should include belts, spark plugs, points, assorted hoses, fuel filters, impellers, etc.

When you are making repairs to your boat, do not stand up in your boat. The wake of any passing ships that come along when you are not paying attention can cause you to go overboard. Remember – safety first!

Here are some tips on what to do in an emergency to make repairs:

If your engine stalls, start from the obvious and work toward the more complicated solution.

Do you have fuel?

Have you run aground?

Has the propeller fouled with line?

Is the engine overheated due to no water flow?

Should you have a broken drive belt and not have a spare you can fashion one temporarily from some small line, the draw string from a bathing suit or a pair of ladies hose. Tie the ends together tightly with a square knot.

If you are losing engine oil, find the leak, catch the oil in a container and continue to pour back into the engine until you can fix the leak.

## How To Have A Perfect Boating Experience

You can repair a broken hose or pipe with rags or a tee shirt tied tightly with a line or a belt. Or duct tape may work.

If you find you are taking on water, first find the source. You should carry on board assorted sizes of tapered wooden plugs or bungs. If the water is coming from a through hull opening or small hole use the appropriate plug to jam into the opening. If the hole is large, use pillows, clothing, or blankets to stuff the damaged area.

## Boating With Children

Recreational family boating is a great way to spend time with your children. There are many tasks that can be assigned to youngsters to teach responsibility and being out in nature provides endless lessons for the young boater. Nonetheless, if youngsters are going to be joining you, there are a few features to at least consider when purchasing family boats.

You will probably want to have a boat with a cuddy cabin – space below where children can rest and/or get out of the sun. These can be good places for them to play also when they get bored as children almost always inevitably do.

A child's life jacket is very important and differs from the adult model in a few ways. When buying a life jacket for your child, get a good one with a collar that turns a child face up in the water. It must have strong waist and crotch straps, a handle on the collar, and preferably be a bright yellow or orange color for good visibility. Attach a plastic safety whistle to the lifejacket and teach the child how to use the whistle, and practice using it.

Because the life jacket can mean the difference between rescue and tragedy, you really need to pay special attention to getting one that will fit your child correctly and keep them safe. Here are some considerations you must address when picking out a life vest for your child.

Check with your state to find out what the mandatory age is for life vests. Some states say that children 6 and under must wear a life vest all the time while others have different age limitations. Even if the child you have on board your boat is older than your state's mandatory age, it's still a good idea to have ALL children on the boat wear a life vest all the time.

Believe it or not, the type of water you are on can make a difference in which life vest you choose for a child. Type II vests are made for lakes, bays, and oceans. PWC vests are more for shallow water conditions.

Infants (up to 30 pounds) should have a life vest with a hinged collar, a strong grab loop, and a sturdy plastic zipper and belt around the waist.

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For children from 5-10 years old weighing 50-90 pounds, you can choose a smaller version of the adult Type II vest depending on their size. Just be sure it fits well and even test it out to be sure the vest will do its job in case of an emergency.

Pack a cooler with lots of fluids like water and juices (such as apple or grape), baby bottles and sippy cups. Being out in the sun for extended periods of time, children and adults get dehydrated quickly. Stay away from sodas, because they contain sodium and can make you more dehydrated. Pack snacks that are not too salty or too sweet.

Even if you don't have infants, take a diaper bag or a backpack with extra changes of clothes, and make sure to bring a hat, sunscreen and sunglasses. Bring plastic bags to keep wet things away from dry things.

Depending on how much time you will spend on the water, your child may need a nap. Bring a small blanket or some towels and a small pillow and prepare a cozy place for them like in a cuddy cabin or a makeshift tent.

## Boating Etiquette For Guests

As a guest, there are a lot of things you can do that can not only bring about some good feelings, but also go a long way toward making things easier for the host or hostess. These are little things that can really mean a lot in the long run!

Offer to chip in some money for fuel. Gas can get expensive for a boat and the owner of the boat is already responsible for the everyday costs associated with boat ownership. Offer to pay for gas and your friend will appreciate you for it!

Think about bringing along food. If you're on a day outing, a simple picnic lunch will suffice. For overnight trips, you may take care of all dinners and let the host have lunch. Either way, bringing along food is a great goodwill gesture.

Help out whenever and wherever you can. But be sure to ask first. Show some interest in what the skipper is doing and have him or her instruct you on proper procedures.

During docking, be still. It seems like every time a boat gets close to the dock, you see people gathering up their belongings, moving about and getting ready to debark. This can be distracting to the skipper, so just sit tight until the boat is moored.

Have the skipper of the boat let you know about safety procedures, if you don't know them already, and point out where safety equipment is located. If anything should happen to the pilot, it's a good idea for at least one guest to know how to summon for help.

Don't carry luggage or heavy items on with you. Boats can list severely when the weight balance is upset. Either put your heavy item on the boat first and then you get on or vice versa.

Offer to help clean up once your trip is done. It usually takes one person an hour or two to organize the equipment, clean up trash, washing off the boat, and other mundane activities that responsible boaters must do to take care of their boats.

## **How To Have A Perfect Boating Experience**

Be thankful that you have a friend who cares enough about you to bring you along on their boating excursions. They can be amazingly fun get-togethers that you will remember for a lifetime. But make sure those memories are good ones. Be a courteous guest, and do your part.

Boating is an excellent way for families to get together and spend time with each other. That means that kids will be along as well.

### **Boat Safety**

Always check local weather conditions for boating safety before departure- TV and radio forecasts can be a good source of information. If you notice darkening clouds, volatile and rough changing winds, or sudden drops in temperature, play it safe by getting off the water.

Proper boating safety means being prepared for any possibility on the water. From compliance with fire safety regulations to tips for fueling up, following a pre-departure checklist is the best way to make sure no boating safety rules or precautions have been forgotten.

One of the most important parts of boating safety is to use your common sense. This means operating at a safe speed at all times, especially in crowded areas. Be alert at all times, and steer clear of large vessels and watercraft that can be restricted in their ability to stop or turn. Also be respectful of buoys and other navigational aids, all of which have been placed there for one reason only- to ensure your own boating safety.

Make sure more than only one person on board is familiar with all aspects of your boat's handling, operations, and other boating safety tips. If the primary navigator is injured or incapacitated in any way, it's important to make sure someone else can follow the proper boating safety rules to get everyone else back to shore.

Whether you choose to inform a family member or staff at your local marina, always be sure let someone else know your float plan in terms of where you're going and how long you're going to be gone.

A float plan can include the following information: name, address, and phone number of trip leader; name and number of all passengers; boat type and registration information; trip itinerary; types of communication and signal equipment onboard.

Did you know that the majority of drowning victims as the result of boating accidents were found not to be wearing a Lifejacket? Make sure that your family and friends aren't part of this statistic by assigning and fitting each member of your onboard team with a Lifejacket-prior to departure.



## How To Have A Perfect Boating Experience

Practice boating safety at all times by saving the alcohol for later. The probability of being involved in a boating accident doubles when alcohol is involved, and studies have also shown that the affect of alcohol is exacerbated by external effects such as sun and wind.

Alcohol use is more often than not associated with boating. It sounds good to have a cold beer on a hot day on the lake. But, there are specific laws that allow marina police to hand out Boating While Intoxicated (BWI) tickets. A charge like this is treated much like a DWI in a car. No one's saying you can't have a cold beer, you should just be very cognizant of your condition and leave it at that one beer so everyone's safe.

If you're going to be in and around the water, proper boating safety means knowing how to swim. Local organizations such as the American Red Cross and others offer training for all ages and abilities- check to see what classes are offered in your area!

## A Brief History Of Kayaking

The kayak has been around for over 4000 years. It was created almost out of necessity by the people of the Arctic in order for them to be able to hunt and fish away from their frozen landscape on which they lived. The first kayaks were constructed out of driftwood as there were no trees that were in the areas from which to get the wood that would make the frame. Usually a husband and wife would work together to make this craft for themselves or the male to use. The wife would sew seal skins together to be stretched over the wooden frame that was made by the male. The wife would then make an insert that would fit over the cockpit to keep the craft water tight as many of the Arctic people were unable to swim. This is where the term Eskimo roll comes from.

As you can see many changes have been made from the first kayaks. First of all most people do not make their own as they are usually purchased and are in most cases mass manufactured. There are also the actual materials that are used in the making of the kayak as well. In most cases animal skins are not used at all as these have been replaced with more durable manmade materials. As well there are many more purposes and designs behind the kayak. Each design is now specialized to get more interest into specific markets as well as to boost sales of the many different styles.

So as times have progressed so have kayaks. They originally were a single purpose craft which has been turned into an extreme sport and leisure activity and any other type of water adventure that one can imagine in a man powered craft. Just like everything else as times change the kayak will as well.

## Kayaking: Where To Find Your Kayak

There are many places to go to find your kayak that you are looking for. However you need to do your research and determine what type of kayak it is that you are looking to get before you simply go out and purchase one. There are of course a limitless number of places that you can go to online or just about any department or retail store you go into you will be able to find a kayak of some sort. Of course there are even specialized sporting goods store that carry a variety of different kayaks.

In any event it is best to do research in regards to the purchase of a kayak. With so many different styles and models that are available being confused about what to buy can more than overwhelm you. Be aware of the materials that it is made out of as well as the manufacturer. Notice which style and size you are looking at as well. Be aware that different kayaks are made for different purposes. You will not want to go and buy a kayak that is made for surfing and try to take it in whitewater. This could not only lead to a bad experience, but one that could be very dangerous as well.

When looking for your kayak, look into places that will rate them. Also check to see which type the place that you are shopping at specializes in. In most cases department store kayaks will be low end and will not meet the needs of many true kayakers, but will be perfect for beginners and leisure kayakers. Where as, if you are to buy directly from the manufacturer or were to look into sporting goods stores you would have a better selection from which to choose. They would also be able to offer you a better explanation into what each one is used for as well as how well it will perform.

## Kayaking: Racing In Your Kayak

Kayak racing is a sport that can be enjoyed by people of many ages and skill levels. It can be enjoyed on almost any type of water as well. Depending on the objectives and the ultimate goal will determine where you will be doing your kayak racing. If you are looking for a skills and speed competition then the best place for this to occur would probably be on a whitewater river. It is here that you are most likely to face the most challenges as far as steering and maneuverability as well as learning how to maintain your speed while avoiding obstacles. If you are simply looking for time trials then you are looking to compete in a sea or ocean kayaking race as this will be a competition between two or more crafts at getting from point A to Point B in as short of a time as possible in peaceful water.

Of course almost any type of kayaking can be turned into a race. If you are sail kayaking then you can organize or find a competition that is specialized in using that type of kayak, or maybe you are interested in finding a pedal kayak race, then you should be able to find this type of competition as well.

Look into finding different kayaking clubs and organizations that will sponsor such events in order to meet your need for racing. There are many of them, however they may not be very well known. The best place to look for these things is either on the web or in localities where they is water and a more likelihood that there is kayaking. Not all localities will have such clubs or organizations, but you should be able to find one in a decent proximity to you to make this possible.

## Kayaking For Fun And Leisure

There are many reasons why one would enjoy kayaking for fun and leisure. It can be a great way to relax as well as a great way to receive exercise while you are on the water. Look into where it is that you want to go kayaking and what type of kayaking that you want to do.

Kayaking can provide much exercise as well as stress relief depending on where you go as well as what it is that you do. Look into different places and different styles to find what it is that you are looking to achieve.

As far as relaxation while kayaking is concerned that would best take place while you are either sea or ocean kayaking. Since this takes place on mostly peaceful water where you can just paddle out and relax while sitting in your craft. With the calm water and the quietness surrounding you, you will be able to just relax and even enjoy a book or just collect your thoughts while sitting on the water.

As far as looking for exercise while you are kayaking then your best option would probably be to go whitewater kayaking. This is due to the intensity level as well as the hard work that is involved with this type of kayaking as well. Not only does it get your adrenaline flowing to increase your heart rate as well as burns calories. It would also be considered a cardiovascular exercise.

Look into the various types of kayaking that are out there and look into determine which type will best fit your needs. Take into considerations the costs of the equipment as well as availability of a place to do what it is that you want to do. Make sure it is what you want and that you are able to get what you want out of it.

## Kayaking Adventures

There are many places that you can go kayaking, however if you are looking to find a place that you can go on an extended trip and be able to camp, then you need to do your research.

Kayaking trips can be planned with help or on your own depending on your budget as well as your level of expertise. You want to make sure that you cover all levels of the trip as well when you are planning for an extended kayaking adventure.

Make sure that you have all of your equipment purchased and inspected before you go on your trip. Check all of it including sleeping bags, cooking equipment, tents, and of course your boat and paddle. You also want to make sure that you actually have all of the equipment that you need for your trip. There is nothing worse than getting on your trip, making it to your first stop and then realizing that you have nothing to cook your food in. This would make for a very interesting and creative trip, as you discovered new ways to cook food along the way.

The next step is to look into the different stops that you will be taking while you are on your kayaking trek. Make sure that you secure any permits that you will need before you go on your trip. Plan your itinerary and have a path determined as to how you will get from one point to the next, create a back up plan, and always know what you will do in the event of an emergency. Look into where you will be going as well as determining what the weather will be so you can pack accordingly for your trip.

Always be ready for anything and remember the most important part of your kayaking trip is to have fun and enjoy yourself.

### White Water Kayaking

As the name implies, this type of kayaking is done on white water or on the rapids as they are referred to. Originally the kayaks that are used in this type of kayaking consist of a frame that is then covered with stretched skins. It then progressed to fiberglass and Kevlar as the shell of the craft. It is now primarily a craft that is made up of a tough plastic that is slightly flexible and extremely durable. Depending on what it is that you are looking to accomplish and the thrill that you are seeking will depend on the type of whitewater kayaking that you want to partake in. There are the different levels of rapids that you will be facing as you whitewater kayak depending on the river that you choose to challenge as well as the season as the rapids will change with the water levels of the river.

There are also different types of activities or games that you can partake in while you are kayaking.

- **River running:** This could be either a short day trip or an extended stay on the water challenging the rapids in your kayak.
- **Creeking:** This is the higher level of river running usually involving a higher class of rapids as well as more risky and quicker rivers.
- **Slalom:** This is a more competitive and technical form of kayaking involving getting from one point to another in a set amount of time as well as trying to shoot gates.
- **Play boating:** This is more a type of showmanship than competitive whitewater kayaking. It usually takes place in one spot with the kayaker performing tricks and putting on a show as opposed to trying to go a distance.

This type of kayaking has different levels of difficulty based on the levels of the rapids that you will be facing. The rapid levels range from class I to class VI. As the class goes up so does the difficulty of the rapid. A I would be essentially calm water where a VI would be the limit that one would be able to challenge.

Each kayaker will have their own limits and choices to make as far as what they want to do in the realm of whitewater as well as what type of challenge that they will be facing.

## Kayaking: Kayak Design For Today

Today's kayaks are multidimensional manpowered watercrafts that are quite varied from the original intention or design. In many cases today's kayaks will serve the purpose of only one function. In essence that means if you are looking for a kayak to fish with and a kayak to hit the rapids with, then you will be looking for two different boats. With the way that everything is specialized today they are custom designed to only serve one purpose and will not serve very well or perform poorly if used on a different type of terrain or purpose.

### **Hull Design**

Depending on what it is that you want to accomplish as well as what you are looking to do in your kayak will depend on the type of hull that you will have for your boat. In most cases a single hulled vessel is what will be used as it will allow for the most mobility and maneuverability in the water. However now one gets into the actual shape of the hull as the way it is shaped will determine the actual purpose of the boat. The flatter the hull the more it will be for surfing and stability than it will be for going into white water. Where as if you have more than one hull the only purpose is to give your boat more stability and allow you to be able to move or even stand while on your boat.

### **Propulsion Method**

There are two primary methods of propelling your boat. There is the traditional method that would mean the use of a paddle with two ends in order to move and steer your boat, just like it has been done from their creation, or you can have what is known as a pedal boat. In this style you will be able to drive your boat by using foot pedals which will turn one or more propellers as well as possibly steer a rudder on your boat. The purpose for this type of craft is to create a hands free environment so that more can be accomplished while on your excursion.

Based on your needs and desires you will have many options to decide from when picking a kayak. So determine what it is that you are looking to do in order to meet your goals in your boat.



### Kayaking: A Basic How To

This is a sport that is not nearly as simple as many would lead you to believe. There is much strength, skill, coordination and perseverance required to be successful. In order to be able to kayak however, you need to know what to do and what you need to achieve success.

#### **Equipment**

Of course the first thing that you will need when going kayaking will be a kayak. You will need to decide on what type of kayak you will need based on the type of kayaking that you will be embarking on. You also need to look into the type of paddle that you will be using. All kayak paddles are of course two sided for the purpose of not needing to flip as you cruise through the water. You need to choose the material that they will be made of as well as the length of paddle that you will be using in your kayaking adventures. The last piece of equipment that you need to consider when kayaking is the life vest. Always important no matter how good of a swimmer you may be.

#### **Instruction**

It is not as simple as getting in the boat and just paddling your way to fun. There are techniques and skills that are involved in being able to kayak. Depending on the level that you want to achieve will depend on the amount of instruction that you will be receiving. If you just want to simply go out on a small pond or peaceful lake you will need minimal instruction to be successful. If you are looking to be able to do barrel rolls and shoot class VI rapids then you may want to invest in a certified instructor to provide guidance and hands on instruction in order to achieve success and insure your safety.

#### **Where To Go**

This is all dependent on what it is that you want to accomplish in your craft. If you are looking for adventure and risk, then you will want to go to a white water river. If you are just looking for a relaxing and peaceful day on the water, then you will want to find a large peaceful river or lake to simply paddle about in. Remember you can go as far or as short as you want with your boat it is up to you and the level that you want to take it to.

## Kayaking: Different Kinds Of Kayaks

With the many different types of kayaking come many different types of kayaks. These crafts are specialized to meet the needs of each different type of sportsman depending on the purpose of their kayak trip.

### **Sea Kayaks**

These are primarily designed for straight line, peaceful water travel. These kayaks are designed for long trips as well as with possible below deck storage. Sometimes these crafts can be built to accommodate up to three paddlers.

### **Folding Kayaks**

These seem to be the direct descendents of the original kayaks. They are built with a frame that is collapsible and have a skin much like that of the first kayaks. It is made of either a metal or wood frame that is collapsible and then has a skin that stretches over it to create the craft. It is water tight and in most cases will also have a float so to speak in the bow of the craft to make it virtually unsinkable.

### **Sit On Top**

This type of kayak is made primarily for the leisure boater. This craft usually has a fixed rudder and a flatter bottom in order to promote stability. It is meant more to be a craft for relaxation than taking on white water and waves.

### **Surf Kayaks**

These kayaks are designed much like a whitewater kayak, except they have a flat hull. This is so they will be able to cut into a wave much like a surfboard does. In this kayak essentially you are surfing while sitting with a paddle.

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### **Racing Kayaks**

There are different types of racing kayaks depending on the type of racing that it is that you intend to do. In most cases these kayaks are slimmer in design so as to allow the ability to cut through the water quicker and more efficiently. Depending on the type of racing will depend on the waterline that it has as well as whether or not it will be equipped with a rudder.

### **Whitewater Kayaks**

These are the traditional kayaks that many of us are used to seeing when we picture a kayak. They are designed to be able to cut through the water as well as to be able to provide stability. In most cases these boats will be thrown around so they need to both durable and flexible as well.

### Ocean Kayaking

When going across long distances of predominately calm or peaceful water, this is often referred to as ocean or sea kayaking. It does not usually involve rapids or the attempt at going over a small waterfall in order to achieve an adrenaline rush. It is a peaceful sport that is usually for the purpose of either leisure or exercise. It can also be used as a form of race.

#### **The Kayak**

When going on a sea kayak expedition a specific style and type of kayak is recommended. These kayaks usually have a longer waterline and possibly a rudder to make straight line travel easier. It could have multiple bulkheads for the purpose of more water tightness as well as storage for longer trips. Sometimes these kayaks are made to fit up to three passengers for your excursion where as the whitewater style would never be. They are usually 12-24 feet in length and 18-28 inches wide.

In addition to the kayak one needs to have a paddle for their ocean kayaking adventure. The paddle that is used in this case will be two sided and will be angled. Depending on the purpose of your expedition will depend on the style of blade that you will have on your kayak paddle. There is a wing that is more designed for speed or there is the European that is designed more for maneuverability. Look into your plans and decide which of these paddles will be better suited for your needs as a sea kayaker.

#### **Where To Go**

There are many great places that you can go to when you are looking to sea or ocean kayak. That is depending on the length, as well as the challenge of the trip that you are planning for your expedition. There is always a large open pond or small lake that would be a great place to start if looking to get in some practice or just to have a nice relaxing day on the water. You can also go to large expansive lakes and make a weekend kayaking and camping trip with the way that kayaks are now designed with so much storage capability. Then of course there is the long ocean faring distance expedition which can not only be very dangerous, but is very lengthy as well. As with any type of sea trip always consider safety and planning to have the right gear in place and ready.

### Kayaking: Play boating In Your Kayak

Play boating is the art of doing stunts and tricks in a single person manpowered boat. It is usually done in a kayak or a canoe while staying in one spot or area. Essentially it is a way to show off and demonstrate some of the tricks and skills that you have mastered on the water. In this type of kayaking it is sometimes referred to as rodeo or free styling since it usually made up as you go and in many cases you need to hang on to stay afloat.

#### **Types Of Play Boating**

There are various types of play boating that are out there depending on where you are located as well as the type of water that you will be working in. There are more tricks and things that can be done in whitewater as opposed to performing on flat water. However tricks can be done at both sites. This is the equivalent of performing bike or skateboard tricks in the water. So depending on the terrain or water that you are working with will give you the type of tricks that you will be able to perform. They can be just as exciting as you do rolls and flips in your boat to excite the spectators. Essentially this can almost become a rodeo style competition.

There are specific areas in which you want to perform these tricks. These are referred to as play spots. These are typically in areas where the water does the same thing so everyone will have the same challenge. You can find or discover your own play spot anywhere, but among kayaking enthusiasts there are some that are very well known throughout the world. These play spots can be manmade or natural depending on where you go, but no matter what they can be just as exciting.

#### **The Kayak**

When play boating it is recommended that you get a kayak that is designed to do just that. You will not be able to perform the tricks that you want to in an ocean kayak to the level that you want. These play boats are cut and shaped differently to allow for the ability to more easily dip one end into the water as well as usually being lighter so as to allow for easier maneuverability and manipulation of the craft while performing.

## Kayaking: A History

Kayaks were originally used by the inhabitants of the Arctic region. The primary purpose of course was for hunting and fishing expeditions in the waters that were surrounding the area. These crafts have been around for over 4000 years. They were designed to be well maneuvering boats that were fast. They served there purpose and have since evolved.

The word kayak actually means mans boat when translated literally form its origins. This was referring to the fact that it was the personal property and made and used by its creator. In other words the maker used and took much pride in his personal craft.

### **Original Design**

The original design of the first kayaks was to build a wooden frame and to have it covered with sealed animal skins. Many of the first kayaks were made of driftwood as there were no trees in the areas that they were first made. The skin that was traditionally used was that of a seal as they were plentiful in the area at the time. The original craft was made by its user with the assistance of his wife who would help by making the insert to create the watertight seal around the insert so as to allow for easier rolls out of capsizing with your craft.

### **How The Designs Have Progressed**

As the kayaks have aged, so have their manufacturing methods. No longer do you go and make your own kayak. You now go and purchase one that is made of primarily manmade materials. It began with wooden and fabric over a wooden frame design kayaks that were made primarily through the 1950's. It then progressed to include the fiberglass more durable kayaks through the 70's. Now kayaks are made primarily of a durable yet flexible plastic which is still the primary design of today.

Not only have the materials that are used to make the boats changed, but the design and style of the boat has changed as well. There are all different types of kayaks for all different specialties as the hunting and fishing styles are not nearly what is in demand now. Mostly kayaks for leisure and sport which are designed based on the terrain that the user will be in. Depending on the purpose will determine the type of kayak that you will now purchase in order to get the most out of your boat.

## Kayaking: Benefits Of A Pedal Kayak

There are multiple benefits to a pedal boat for both sports enthusiasts and for the leisure kayaker. These boats are very similar to a traditional kayak in shape and design, save for one thing. These boats are not powered by a paddle, but by a propeller that is powered by pedals that are built into the boat. Depending on your pleasure or the goal of your trip on the water will determine if a pedal kayak is the choice for you. In many cases these can be very beneficial to those that are in need of having their hands free while they are boating.

### **Fisherman**

One of the primary groups that most benefit from a pedal kayak would be those of fishermen. By having this style of kayak to use as opposed to the traditional paddle version, they will not only reap the benefits of having the mobility and maneuverability of this sleek boat, but they will also be able to have their hands free for the fishing portion of their trip. By having the pedal boat, they will be able to move their boat around by moving their legs and still have the ability to continue to fish at the same time.

### **Nature Watching**

Another group that is greatly able to reap the benefits of a pedal kayak would be those that simply watch and observe nature. Due to the ease of mobility and the quietness of the craft the casual or professional nature observer will be better able to do their job from the water in this type of craft. Not only are they silent or real close, but they also free up the user's hands. By having their hands free it will enable them to more easily take pictures or videos as well as record on paper what they see and observe while continuing to be able to move the craft with their feet.

### **Drawbacks**

One of the primary drawbacks is the fact that a machine is now installed on your kayak taking away from the tradition that you once had. Not only is your craft not so simple anymore, but you no longer have the original means of propelling, a paddle. This takes away from the tradition as well as removing a safety device since you could use the paddle to flip the boat back over in the event of capsizing.

### Surf Kayaking

Surf kayaking is very similar to that of surf boarding. In many cases the kayak is similar in design to a whitewater kayak. The primary difference is that a surf kayak will have what is called a planning hull as opposed to a curved hull. They are very similar to surfboards in you will be attempting to do the same things as the people on those boards only you will be in a boat as opposed to standing in a board.

#### **Specifications**

Usually the length of a surf kayak will range between 7 and 8 feet. There are however models that can be up to 12 feet in length. The reasons for this extended length are to better increase wave riding ability as well as to increase the speed in which you will be able to catch that wave you are after. Primarily these crafts are made of Kevlar or fiberglass as these materials are very durable and can stand up to the pounding that will be taken by the craft as it crashes into the waves and rides up onto the shore. These crafts also unlike traditional kayaks will sometimes have a foot controlled rudder to aid in steering your craft while on a wave. There are two different designs as far as the kayak is concerned for the cockpit. There is the traditional closed cockpit which in essence makes your craft watertight, or there is the open cockpit which is more along the lines of traditional surfboarding. So depending on which sport you more want to emulate then you will need to choose that style.

#### **Where To Go**

Of course everyone can go to Hawaii to use their surf kayak, but now people are even trying to use them on the mainland in some places such as the Great Lakes. Essentially anywhere that one would use a surfboard you can use a surf kayak. Seeing as they are almost the same length and, in essence, serve the same purpose as the traditional surf board you should be able to use them in the same locations. In all likelihood you can do even more with this craft as you are less likely to be thrown from your boat if you are sealed in and you have some training in the sport.

So basically find a place with some big waves, get your kayak and go to experience this thrill.



## Kayaking: Multi-Hull Kayaks

Multi-hull kayaks are just what the name suggests. They are a single kayak with multiple hulls on it in order to provide more stability. Of course this is quite a variation from the traditional kayak in that it does not allow for the traditional or more contemporary thoughts that one has of a kayaker. There is no rolling in this model as there is no rapid shooting done in this model either. These kayaks are used primarily in sail kayaking as well as for those who are kayak fishers.

### **Sail Kayaking**

Sail kayaking is not just a leisure activity it is a sport as well. In this twist on the traditional sea kayaking you put a mast and sail on your craft. However that is not the only modification that is made to the boat. There will either be multiple hulls that are attached to the boat, or there will be the addition of outriggers to this design in order to provide stability and to prevent capsizing. Since this craft is not powered by a paddle, but rather by the wind it is essential that these outriggers or additional hulls be present.

This has become a very popular sport off of the coasts of both sides of the United States. It is also a very popular leisure activity as it can provide much relaxation and freedom from the rest of the world.

### **Fishing Kayaks**

Another style of kayak that has taken advantage of the multi-hull design or outriggers is that of a fishing kayak. With this style of kayak the fisherman is more confident in his ability to perform his task without the added fear of flipping the craft. This is due to the added stability of the craft that is provided from the additional hull or hulls. This also frees up the hands of the fisherman so as to allow for more fishing time.

In all this type of kayak is quite different from what you would traditionally view as a normal style however it is designed with a purpose in mind. It may not be what you were looking for, but it does work. These were designed with a specific purpose in mind just like many of the other variations on the traditional kayak have been.

## Getting A Boat Loan: Tips, Ideas, Advice

One of the first things family members should do when they have decided they want to get a boat is sit down and talk about it. Sharing ideas and asking questions is a very important part of the boat-buying process. An equally important part of this discussion should be making sure that the boat of your dreams is a boat you can afford. Without a loan, not many families, even those with two good incomes, can afford more than the basics when it comes to buying a fishing boat, a ski boat or a pontoon boat.

If you and your family have taken this critical first step, you should be ready to shop seriously for a boat and for a loan.

Basically, there are two ways to get started. When you are considering a new boat, visit three or more boat retailers and talk with friends and family who have boat experience. This may get you to the point where you write down the kind of boat you want, with all the extras. Make this your purchase plan, along with all the numbers and information you gathered from boat suppliers and other sources.

If you are looking at a good used boat, from a dealer or an individual, do some research to get values for half a dozen similar boats, with the same accessories and trailer if possible.

Let's assume you have decided on a nice ski/fishing boat that is not specially designed for one activity or the other, but will do both nicely. Setting a top price that you can afford should involve at least two options: inboard motor or outboard motor. This will have a huge effect on the amount of money you will spend and on the style of boat you finally get. Be sure to include a quality trailer, hitch and all the necessary safety equipment in your price.

Now you may be ready to buy the fishing boat, ski boat or pontoon boat you have always dreamed about. So, where does the money come from? If you are in the majority at this point, you will have to get some of the money, if not most of it, from a bank or other lender.

But as one experienced boater said, this should not be a major worry. Thousands of banks and other lending sources want your business. If you are careful in your selection and follow all the

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steps, you may not even have to actually visit a bank in person. Shopping for a loan is just as important as shopping for the boat.

Before looking specifically at boat loans, let's take a minute to understand loans in general, and define a few terms.

## What Is A Loan?

What are some of the key elements of the boat loan? Here are a few:

- Interest rate
- Credit history
- Loan terms
- Money down/down payment

These are certainly not all of the items you should try to understand as you go through the loan process. But this is a good place to start. Along with these basic items, make sure you talk with your banker or other lender and ask plenty of questions. You should clear up any doubts at the beginning. Getting *too much* information is a good way to avoid misunderstandings later. In this case, there may be no such thing as too much information.

• **A loan** is usually defined as the act of lending something for temporary use. Of course, a major condition is that the object or money loaned must be returned. With boat loans, car loans, house loans and so on, there is interest to be figured in.

• **The word *interest*** generally means that someone has a concern or involvement in an activity. This is certainly true for interest on a loan, which is the amount charged for use of money. This is expressed as a percentage of the money borrowed for a definite period (usually a year or a number of years). It is important that, as a borrower, you understand annual percentage rate (APR).

• **Credit history or credit report** is, basically, a record of an individual's or company's past borrowing and repaying, including information about late payments and bankruptcy. When a customer fills out an application for credit from a bank, store or credit card company, the information is sent to a credit bureau. This information is used by lenders to determine an individual's means and willingness to repay a debt.

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- **Loan terms** are the details of how the money will be repaid. This includes the number of years the loan will cover, monthly payments, interest rates, down payment etc.
- **A down payment** may be required. This is a percentage of the total loan that you will have to pay up front. Banks and other lenders generally do not loan 100 percent of the value of something when making a loan. Make sure you are clear on how much you will have to pay at the beginning. A down payment can make a huge difference in the terms of the loan (reduce interest costs and number of monthly payments).

### Prequalify

Some individuals or families may prequalify for a loan. If income and credit history are good, many lenders will agree to loan a certain amount or any amount up to an agreed maximum, based on the financial status of the individual or members of the household. Ask the lender to give you an amount they can loan, based on the information you provide. Tell the banker that you plan to purchase a new boat. At this point, the lender will probably give you a figure such as 80 percent of the value of the boat. The rest is what you will probably have to have on your own.

### Key steps

There are a few important steps involved with a successful boat loan process and most of them involve gathering information. Here are some suggestions that will help you get organized and speed things up a bit.

- **Numbers**

Get a small notebook and take some time to find serial numbers, model number etc. for the boat. This will also be important if your engine is an outboard. The engine numbers should be listed separately. Gather as much printed information as you can from the dealers you visit.

- **Model numbers**

Make sure you get this correct. All of the options and special items that are part of the particular model can increase the value.

- **Trailer**

Every boat purchase should include a quality trailer that is suitable for that particular boat. Get all the serial numbers and model number, and a brief description of the boat and trailer. A photo may help.

- **Research**

As part of the information-gathering process, you should get your own figure for what the boat, trailer and all options are worth. The American Boating Association may be able to provide some assistance. National Automobile Dealers Association (NADA) has book prices for all sorts of vehicles, including boats and motorcycles

\*\*Boaters in the United States have a large number of dealers, banks, credit unions and financial service companies available to arrange financing for their boat purchase. The *National Marine Bankers Association (NMBA)* is an organization that provides education and support to the marine lending community. Because these lenders specialize in boat loans, they understand the product and are likely to best serve your needs. When you begin your search for a marine lender, ask if they are an NMBA member.

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Some lenders advise visiting boat shows in addition to talking with boat dealers in your area. In addition to deciding on the exact style and model of the boat you want, many lenders will be happy to hear that you have taken safety classes. This may seem like a small thing, but lenders like to know that the collateral (the boat and trailer) are going to be in good condition for the term of the loan.

## Boat Loans Are Different

Lenders may look at boat loans as falling somewhere between the huge commitment of a house mortgage and the common car loan that many people are familiar with (and comfortable with). These banks and other lenders see boat loans as a loan that can be made quite easily if the individual or family finances are in good shape. Like a car loan, you can be approved quickly and easily for a boat loan if you qualify.

One of the great things about a boat loan is that the payment schedule can be stretched over a longer period of time than a car loan. Boats generally do not depreciate in value as quickly as cars, so you may be able to get a 10 year or 15 year loan on a newer boat. Typically, the standard down payment on a boat is about 20 percent. There are situations where a lender may require more. Several things will determine the amount of down payment, such as credit history and amount of the loan.

If interest rates are low enough, you may be able to afford a larger boat or one with a few more options, simply because you can pay off the loan over this longer term. Some banks and other lenders have minimums that you must borrow for a boat purchase. This should be one of the many questions you ask as you shop for a loan.

**Tip** - A boat loan may offer advantages over paying cash for your boat but be sure you check with a tax professional. Your boat, and your use of the boat, must meet certain criteria prior to deducting your boat loan interest.



## Where's The Money?

One of the real advantages of computer technology, electronic banking and Internet/Web information is this: You may be able to get an excellent boat loan, with favorable terms, without actually going into a bank or lender's office. However, with the smaller amounts often needed for boat loans, many local banks are ready and willing to arrange a loan for a reasonable amount. Consider the local banks in your area and go to them first, to see what they have to offer.

### **Local Loans**

It's simple: you can apply for a boat loan in person at one of the area banks. In fact, local businesses are a great place to start, for both buying a boat and getting a loan. If you have a local banker, talk with him or her first. This may save a great deal of time, especially if the bank has your financial information in their files from a previous loan.

Being welcomed by someone you have already done business with will make the loan process much less stressful. Most local banks are quite capable of handling loans such as those for boats, because the amount needed, after deducting the down payment, is usually not as large as the amount needed for a home or business. Other local banks may not feel comfortable with boat loans, so it makes sense to shop around.

Some bankers approve or disapprove boat loans in less than an hour. This is especially true if the bank or lender has a lot of experience with boat loans. You may even want to take the time to find a bank or other lender that has a specialty in boat loans. The extra time spent doing this may save you a few dollars, even a few hundred dollars, in fees, down payment or interest rate.

## Boat Loan Specialists

One lender advises that a specialty in boat loans is quite important when it comes to liens and other regulations on boat financing. Title/ownership issues can arise with used boats, especially if purchased from an individual. A bank with long-term experience in this field can be a great ally if problems do arise. This is something to consider when deciding to use a local bank or an online institution.

**Tip** - You should always compare various interest rates, down payment, and terms from three or more banks.

There are other factors a lender may consider when determining your eligibility for a loan. These factors can include salary, your current debt compared to income, job stability, and disposable income (money you have over and above necessities).

Keep in mind any additional items that are not included in the actual purchase price of the boat and trailer. Add these costs, as well as the cost of service contracts with the dealer. Do not forget insurance.

Some financial advisers say that finding a boat loan used to be a very difficult task. That has changed, to say the least. Now it is relatively easy to find a lender willing to make such a loan, because most banks and other lending institutions have found that boaters are good customers.

The market in bank loans has changed so much in recent years that many local and regional banks have established a department to specialize in boat loans. In fact, there is a National Marine Bankers Association (NMBA), whose members have organized to promote the boat loan industry and educate both bankers and customers.

When you visit several of your local/regional banks, ask about interest and loan terms for boat loans. Don't rule out some of the financial service companies. Some of them are experts in the area of boat and marine-related lending. Many are also members of the NMBA. Look in some of the boating magazines for information about boat loans. You may be surprised at how many banks, financial services companies and others advertise that they are in this business. If you are a member of a credit union that makes boat loans, be sure talk with them too. Many credit unions are very interested in making boat loans to members.

## Look At The Numbers

It may be helpful to look at the actual numbers presented by some local and regional banks. This may encourage new boat buyers to seek a loan at one of the “brick and mortar” banks, in addition to shopping for boat loans online.

One west coast regional bank lists loans for new boats and for used boats. The terms are pretty well set: new boat loans are made for 60 months with interest rates quoted on \$20,000 increments. Loans from this bank are for 80 percent of the value of the boat, with 20 percent down payment required. The only major difference for a used-boat loan is that the rates are quoted starting at \$15,000.

Another bank with several area branches emphasizes that it wants to work with good clients and offers the possibility of a pre-approved loan. This means that the boat buyer may be able to go shopping for a boat with a set amount in the account. This can give the buyer a great deal of negotiating strength, knowing that the money is already available.

The bank advises customers to come in and talk with a loan specialist, with the following information and money in hand:

- Purchase price of vehicle
- Amount of down payment
- Social security number, or tax ID
- Monthly income
- Outstanding loans/credit cards - balances and monthly payments

This particular lender limits such loans to residents of the counties in which it has branches.

## Types Of Loans Vary

Another regional bank advises that the usual sources for boat loans through its branches are unsecured loans, marine loans (or yacht mortgages), and borrowing against equity in your house.

As this bank and others emphasize, boat loans and the larger amounts loaned on yachts mortgages are competitive with home loans and boat loans do not usually require the same level of paperwork. The loan is secured against the boat itself.

Many lenders you work with locally may want a very detailed description of the boat and all the options, to make sure that risk is minimized.

**Tip** - If the boat is of wooden construction or of an unusual type, the maximum amount that the bank will lend may be reduced.

Some boat buyers may be tempted to use the equity in a house will but this should be done with care. Your house should be seen as a last resort.

One program offered by this particular bank has a 15-year marine mortgage on the boat of your choice.

One of the interesting facts associated with this, and many other large banks, is that boat buyers can work face-to-face with a local officer and still get the benefits of the larger company. For instance, one bank group allows boat buyers to take advantage of the lower base rates currently applicable in the *United States and Europe*.

## Boat Loans Online

You can do much of your research and find a suitable lender online. There are plenty of opportunities either way. Even if you decide to go to a local bank and work with a banker you know in your community, doing some research online and spending an hour or two shopping online will make you a knowledgeable consumer when it comes to boat loans.

If the lender has an Internet web site, they can often make a decision in minutes, 24 hours per day, and seven days a week. You simply just have to fill out a form, submit the forms electronically, and you could have an answer in a very short amount of time.

Major online lenders offer a convenient way to apply for your loan. As you shop for an online bank or other lender to work with, you will find that this is true of many current financial services companies, banks and credit unions.

With good credit history, income and current debt levels, online applications can offer almost instant approval. Using the telephone, the computer printer and a fax machine (if necessary) boat buyers may be able to complete a satisfactory loan process in a matter of hours without leaving their home.

Some of the larger online lending companies also offer services related to boat loans. These might include coordinating the transaction when you are buying or selling a boat (liens, transfer of title and so on); taking care of the necessary forms for recording a boat lien; assistance in finding boat insurance; free estimates of the value of boats you are interested in.

**Tip** - An example of current rates for boat loans from one of the major online banking/lending groups:

- 6.75 APR for loans over \$100,000
- 6.87% APR for loans \$50,000 - \$99,999
- 7.50% APR for loans \$25,000 - \$49,999
- 9.50% APR 10 years for loans \$18,000 - \$24,999

## Be Even More Careful

But just because you are working with an online bank or other lender, doesn't mean you should shop around less or take less time getting your questions answered.

\*\*Boaters in the United States have a large number of dealers, banks, credit unions and financial service companies available to arrange financing for their boat purchase. The *National Marine Bankers Association (NMBA)* is an organization that provides education and support to the marine lending community. Because these lenders specialize in boat loans, they understand the product and are likely to best serve your needs. When you begin your search for a marine lender, ask if they are an NMBA member.

Here is some great advice from an organization of online banking/lending professionals.

If you are shopping for a boat loan, take your time to find a quality lender and good interest rates. Don't settle for the first, or second, offer you get. Don't agree to a loan unless it has simple interest, unless it is a last resort. Even then, think hard about it. Simple interest loan payments are due on a monthly basis. There are no penalties or higher interest rates if you prepay your loan. Simple Interest is a method of allocating your monthly loan payments between the interest and the principal.

A simple explanation of how this works: Part of the payment you make is interest, and this is figured based on your unpaid balance, the interest rate on your loan, and the number of days since your last payment. The rest of the payment is applied to principal. That reduces the unpaid principal balance on your loan.

There is another form of loan that could be used with your boat loan. The pre-computed loan figures the interest owed over the life of the loan based on a standard rate table. As one banking expert explains, once you sign for this type of loan, you must pay back principal, plus the full amount of interest that applies for the entire term of the loan. There is no penalty for prepaying a simple interest loan. Pre-computed loans actually penalize you for early payments.

Don't accept the boat dealer's financing offer without comparing and negotiating.

## How To Have A Perfect Boating Experience

This means you should not accept the dealer's loan financing without comparing the offer from your local bank or other lenders. Dealer financing might be less hassle but you could end up with an expensive loan (more restrictive terms).

But as you look around for a comfortable boat loan, it is also best not to go to too many banks or other lenders. According to some experts in the field, this will give a lot of financial companies the opportunity to check your credit history. They will not only be able to build a file on you and your family for future marketing purposes, but this also might look like you are desperate to get money. That can have a negative effect on your credit score.

One key element in securing a good boat loan is to be able to put money down. This reduces the amount of the loan and, with that, the interest costs. You probably will not find a reputable bank or lending institution that will agree to a boat loan if you have less than 10 percent of the money available as a down payment.

Almost every loan on a vehicle, including boats, need at least 10 percent down payment. As indicated by the example earlier, many banks require 20 percent down payment. Some experts strongly urge boat buyers to be wary of loans that offer "no money down" and "no payments until next year." The costs of these loans is quite high, even if they look very attractive at first.

## Ski Boating

One of the first things a family should do when considering the purchase of a ski boat is have a planning meeting. A few minutes talking about what kind of boat the family wants, and what uses it will be put to, will help eliminate some of the stress and doubt that may come after the purchase is made. If possible, plan to buy from October to January to get the best deals. Coordinate this with shopping around for a good boat loan.

There are correct things to do when buying a boat and there are incorrect things as well. One of the keys: patience. Most experienced boaters will tell you not to get in a hurry when shopping for a ski boat.

This is also good advice when you and your family members need a loan to buy that once-in-a-lifetime boat. Prices can range from just over \$10,000 to as much as \$35,000 or \$40,000, depending on the length, engine size and onboard extras. For this reason, it is highly recommended that you and your family spend plenty of time shopping, studying and looking before you buy. Not only that, but if you are borrowing this amount of money, you want to make sure you have the best terms available.



## Aluminum Boat Repair: Tips For Getting The Job Done

As with any repair work, it is vitally important that you first identify which one of many possible problems are actually applicable to your situation. After you have narrowed it down, the next step is to determine what course of action to take. But let's look at narrowing the problem down first.

### **So What IS the Problem, Exactly?**

So there is something wrong with your boat, and you are thinking of taking it in for aluminum boat repair. Well, before any repair work can be done, obviously you have to figure what broke in the first place. There are really only two ways to go about this: You can diagnose the problem yourself, or take your aluminum boat to an aluminum boat repair specialist. For obvious problems, such as a crack in the hull, there is no need to haul it to an aluminum boat repair specialist for diagnoses. But more esoteric problems which may not fall under your personal skills, such as electrical problems, control surfaces and hydraulics, or the engine itself, may be best diagnosed at an aluminum boat repair shop. As well as diagnosing the problem, an aluminum boat repair specialist will be able to provide a cost estimate for the repairs.

### **Saving Money - Or Not**

Once you have figured out what the problem is exactly, and gotten an idea what it would cost to have a professional aluminum boat repair shop fix it, you can ask yourself, "Can I do this myself?". Labor costs are usually a significant portion of any repair bill. You may be able to find tutorials and instructions online, but do you have the resources, tools, and know-how to complete the project, even with instruction? For some simple repairs, the answer will probably be yes. But for more complex systems, you may save money paying a professional aluminum boat repair shop to do it, rather than buying the tools and taking the time yourself. It all depends on you, and what you feel is the most cost-efficient way to go about your aluminum boat repair.

Be honest with yourself. You will cost yourself a lot of money if you attempt and botch aluminum boat repair when it was a project beyond your abilities. If you honestly feel that you can do it, AND that it will be more efficient for you to do the aluminum boat repair yourself, go for it. Otherwise, leave it to the professional aluminum boat repair shops, and save yourself a lot of headache and money in the long run.

## **Free Boat Building Plans - Boat Project On The Cheap**

Believe it or not, there are a lot of free boat building plans out there. From simple pontoon boats to advanced jet boats, there is a plan for just about any boat you can imagine. Beginner or professional boat builder, what it boils down to is that you want to build a well designed, functional, and quality boat in your home workshop. Fortunately, there are many, many free boat building plans out there for you to pick and choose from.

### **Are These Free Boat Plans OK to Use?**

Most of the free boat building plans you will come across are on the Internet. They are generally released with "free use" terms that basically mean anyone can feel free to use, modify, or distribute these plans. The quality can vary dramatically from plan to plan, but if you are advanced enough to want to try to build your own boat you should be able to recognize a good plan when you see one.

The fact that you are free to modify the free boat building plan is a big plus for the home boat builder. After all, if you are going to go through all the trouble of building an entire boat, you may as well make it truly your own. Customize to your hearts content. Change up the hull shape, add your own lettering, motorize it, change the paint, really anything you feel confident doing.

### **Is a Free Boat Building Plan Right For Me?**

This is a difficult question to answer. It all just depends on you. If this is a first-time project, you may wish to try and acquire commercial plans for the hull you want. They will be of guaranteed quality, accuracy, and will most often include more detailed instructions that the first time builder may find useful. But they can be expensive, and often are not very customizable. They may be tied to a specific manufacturer's parts, for example. But if you have experience building boats, or even just experience building things from plans, a free boat building plan may suit you just fine. With so many free boat building plans to choose from, there has got to be the perfect plans out there for you.

## How To Have A Perfect Boating Experience

Take the time to research the options available to you. There are tons of free boat building plans out there, and finding that perfect boat is half the fun. And don't forget, since these boat building plans are free, you are not limited to just one. Feel free to choose as many different plans as you want!

## Using A Boat Loan Calculator

Boating is an extremely popular pastime anywhere there is a large body of water. But a new boat can be expensive. How can you figure out what you can afford, and what terms to look for in a boat loan? Simply use a lender's boat loan calculator. These calculators are readily available on many different lenders' websites. There is really no reason not to take advantage of these valuable tools.

### **How to Use a Boat Loan Calculator**

One of the primary things people use a boat loan calculator for is to figure out exactly how much boat you are able to afford. This figure may wind up being higher than you think! With boats having a slower depreciation than cars and a high resale value, banks will often offer better interest rates for a boat than they will a car, depending on your credit. Simply input the total price of the boat, the loan terms (such as balloon payment, fixed rate, length of loan, etc.), and the interest rate. The calculator will give you a monthly payment figure. If the payment is too high, you can try adjusting parameters to see what will make it affordable. Can you extend the loan term? Lower interest rate? Different type of loan altogether? Or maybe just a less expensive boat. With a boat loan calculator, it is easy to figure out in minutes what would take hours by hand.

You can also use the boat loan calculator to compare different loans. Can you get a much better monthly payment from this bank over here? Or maybe this loan program will work out better than that one. You can easily do side-by-side comparisons using a boat loan calculator. But don't just look at monthly payments. Compare the total cost of the prospective boat in one loan versus another. You may find that the longer, lower payment loans actually wind up costing you thousands more in interest over the life of the loan. Would it perhaps be better to buy a less expensive boat with the higher monthly, but resell when it is paid off and use that money to make a large down payment on the expensive boat? All these are considerations that must be taken into account when using a boat loan calculator to figure what boat and loan program best works for you. There are many different lenders and loan programs out there. With the aid of a boat loan calculator, the savvy consumer can shop around and easily find the best boat loan for their budget.

## How To Find A Good Boat Repair Shop

Anyone who owns a boat will, at some point, have to bring their boat in for repairs. Even if you are the type who likes to do everything yourself, sooner or later you will probably have a problem that is beyond your ability to diagnose or repair. When this happens it is necessary to bring your boat into a boat repair shop.

If you are currently looking for a good boat repair shop, you should be careful and choose well. At least if your car breaks again because of a shoddy mechanic, you can walk to a phone and call for assistance. But if your boat breaks down in the middle of the lake, you may be too far away from land to paddle back. This can spell big trouble, and means a very bad day at the least. So it is imperative that you do your homework and choose a good boat repair shop the first time around.

### **Finding a Good Boat Repair Shop**

Before you choose a shop, you should ask around and find out what other people in the area's experiences have been. Your local marina is a good place to begin. Since anyone who had a shoddy repair job has probably at the least griped about it around the marina staff (or been towed in after breaking down), they will probably have a good idea who to avoid. If they don't have on-site boat repair, you can find out who they send boats to be repaired.

Once you have narrowed the list down some, start finding more information out about the shops on your short list. Check Better Business Bureau records for the company for complaints and how the complaints were resolved, if any. See how long they have been operating, and what people have to say about their work. Ask about how long they take to finish repairs as well. You don't want to miss half the summer because your boat was stuck in a slow shop!

Before bringing your boat in, swing by and check out their shop. Make sure that it at least appears that they have the equipment needed for boat repair. Find out their rates as well while you are there, and if they subcontract any of their repairs. Any subcontracting tends to both raise the price and increase the time needed for repairs, as well as raising the question of the subcontractor's workmanship.

## How To Have A Perfect Boating Experience

Also ask about guarantees on their work. A shop that won't stand behind their work for a reasonable amount of time is probably not worth risking your boat with. Any parts the boat repair shop uses will probably be warranted by the manufacturer, but if they should fail the shop will usually take care of the warranty exchange for you.

## Boat Tours Thames Cruises

The old city of London, England is steeped in rich history and tradition. There are many different ways to take in all the sights and explore this city. It all began on the shores of the Thames some 2000 years ago, when the Romans settled along its banks. That was the beginning of the city that much later would come to be called "London". So what better way to see some of what the city has to offer than by taking a cruise down the Thames on one of the boat tours the are available.

A relaxing and leisurely cruise provides ample opportunity to drink in the sights of London, including such famous and historic sites as Big Ben, the Tower of London, Shakespeare's Globe, and the famous dome of St. Paul's Cathedral. Boat tours down the Thames are available in many languages, including Japanese and all European languages. Translation services are provided through headset devices on most cruises.

Some of the bigger ships that cruise down the Thames on a boat tour can hold around 380 people at once, with a multitude of smaller services available. In fact, if you want to full experience, you may wish to take the smaller providers boat tour rather than the glitzed up, tourist ready big cruises. the smaller companies can provide a much more personal cruise experience than the ones with 300 people following a set tour can. If you and your family are the only passengers, your Captain will usually be amenable to changes and requests to the tour, like holding position for that perfect picture of Big Ben and answering questions about the various landmarks and stories.

Most of these cruises will last anywhere from twenty minute to two and a half hours, depending on the tour you have chosen. Most of these tours, especially the big ones, will depart from one pier and arrive at another. So it will be necessary to procure transportation to and from the tour. Fortunately, cabs are everywhere in London, and the tube (subway) system is one of the most comprehensive on the planet, getting you close to almost any destination in London. Some smaller tours are available that are circular, meaning they launch from and arrive back at the same pier. This makes it easy to drive your own vehicle to the tour.

## **How To Have A Perfect Boating Experience**

Some special tours will serve lunch and/or dinner while on the Thames cruise. Usually these meals are two or three courses, and provide a great opportunity to relax with friends and family. Wheelchair access is usually provided to the upper decks as well. From there, you can enjoy an unobstructed view of the city and its many majestic buildings.



## **Boating Accidents - Causes And What It Means To You**

The US Coast Guard compiles an annual list of statistics regarding boating accidents on US waters. These are extremely comprehensive and are compiled from accident reports filed by witnesses and victims of boating accidents on US waters.

There are some rules and regulations the Coast Guard has put forth about the procedures involved in reporting boating accidents. In particular, one must report an accident if any of the following conditions are met:

If there is a fatality.

If there is a serious injury requiring professional medical assistance.

If damage in excess of \$2,000 is caused or the vessel is a totally destroyed.

If someone come up missing from a vessel and there is reason to suspect injury or death.

Any of these conditions mean that you are legally required to report the accident, and failure to do so may result in fines and/or imprisonment. It is always a good idea to make your report within forty-eight hours of the accident. Regulations and laws may vary from location to location, but a responsible person will report the accident as soon as possible.

In 2005, there were a reported 267 deaths directly involving a boating accident. Of those deaths, around seventy percent of those were caused by drowning, and eighty-seven of those who did drown did so because they didn't have their life jackets on.

Most reported accidents involved a collision with other vessels. Capsizing and people falling overboard were also reported a lot and contributed to the drowning deaths as well.

Overall, reckless driving, carelessness, excessive speed, operator inattention, and inexperience were the most common factor contributing to boating accidents. It is for these reasons that the US Coat Guard recommends that all boaters take a boating safety class as well as qualified boating instruction.

## How To Have A Perfect Boating Experience

Most boats involved were personal watercraft (jet skis), cabin motorboats, and open watercraft. 2005 also saw a marked upswing in the number of sailboats, houseboats, and fishing boats involved in accidents.

Alcohol was shown to be a huge contributor to the overall number of accidents. Reckless and impaired captains were linked to many accidents due to lack of judgment and control. A staggering one-quarter of all boating accidents can be directly linked to alcohol consumption.

The Coast Guard report clearly shows that a lot of boating accidents could be prevented by taking safety classes and exercising some common sense when out on the water. Be careful, don't drink and drive cars or boats, don't be reckless, and have a safe and fun time boating!

## Joining Boating Clubs - Fun And Friends On The Water

No matter where in the country you are, there is probably a boating club of some kind near you. There are quite literally thousands of boating clubs around that you can find to join. A quick Web search shows over 100,000 results for boating clubs around the world.

For one thing, meeting people that share your interest in boating is easy at a boating club. That is why a lot of your boating clubs members probably joined in the first place. It's a nice, set location to meet other boaters.

Many boating clubs will also act as a sponsor for social events such as boat shows that you can show your boat in. These gatherings are really great places to meet others and exchange tips and tricks with other boaters. You can easily learn a lot talking to other experienced boaters.

Regardless of what style of boating you are interested in, a boating club is really just the thing for a passionate boater like yourself. Comparing boats with other people can provide days of enjoyment. And you may learn something new about a different type or brand of boat - maybe even something that makes you want to try out that particular boat or style. Maybe you currently own a 16 foot powered boat and have always had the desire to try out a cabin cruiser; at a boating club, you can arrange to swap boats for, say, a weekend and try it out yourself before deciding whether or not to buy one.

As an added bonus, many boating clubs have some member discounts on boating accessories, equipment, and sometimes even boating trips. Membership does have its advantages in the right boating club. An avid boater will enjoy these kinds of perks that come with membership in a boating club.

Some clubs will even provide boating lessons. Similar to a golfing club, there are usually some professionals of some sort around to answer your questions and maybe teach you some new techniques. If you have questions or need some advice on the finer points of a technique, don't hesitate to ask your local pros.

## How To Have A Perfect Boating Experience

Yet another advantage of membership in a boating club is the availability of the clubhouse. This is usually on a body of water, and provides free ramp service to members. Depending on your boating club, there may be additional features, like a restaurant or even an actual house that can be used for social occasions.

The benefits you receive from joining a boating club are many. You can meet new people, learn even more about boating in all its aspects, and find new and exciting things to do that will make your boating even more fun than they are. There is most likely a boating club near you; find out about it and join today - the benefits are well worth the membership price.

## Boating Equipment - How To Choose

The subject of boating equipment is wide and diverse. When you decide to take up boating, the equipment you need to buy can be as simple or complex as you care to make it. There are some basic pieces of boating equipment that everyone needs; this includes a boat and trailer.

The boat is obviously a no brainer. You can't very well participate in boating without a boat. But just as important as your boat is the boat trailer. It's important that you choose the appropriate trailer for your boat. The main thing will be the size of the boat, but there are some other things you should consider as well.

Consider the size of your vehicle when deciding how big a boat trailer you can pull. There are many lightweight trailers that can be pulled by vehicles with less power. If you can, you will want a four wheel drive vehicle that has the power to pull both the boat and the boat trailer easily. But even if you have a smaller truck, a lighter weight aluminum trailer can easily be pulled by your truck.

The size of boat you buy should also take into consideration your towing vehicle. Most people will choose their vehicle first and then choose a boat that can be towed by it. If you have a small truck with little power, you will not want a thirty foot power boat being towed behind you. Handling this load would be difficult, and you run the risk of injuring others or wrecking your property if you attempt this.

So, now that you've got your new boat and your trailer is all hitched up, what other gear will you have to have in your boat? Your vessel must be equipped with enough life jackets for every passenger, fire extinguishers, a horn or other loud noisemaker, and lighting for running at night.

Two other important pieces of boating gear include a Marine CB radio, and some form of navigational device such as GPS. When you are out on the water, you do not want to risk being stranded and having no way to communicate with the local search and rescue or find a way back to land.

## **How To Have A Perfect Boating Experience**

If you will be using your boat for water sports, you will need such equipment as towropes, water skis, tubes for tubing, kneeboards, etc. Don't forget the mandatory flag when you have someone in the water not currently being towed.

Deciding on the boating equipment you should purchase really depends on how you plan to use your boat. Decide what you will be doing, then decide what is important and what is just fluff. Only then should you go shopping for your boating equipment.

## Boating Fun - Enjoying The Water

Boating can be a lot more than a fun way to appreciate nature and the outdoors. There are many ways to have a lot of fun while boating. Try thinking outside the box to find new ways you can have fun on the lake.

Boating is, of course, a lot of fun. But if you bring your friends and family along for the day, the fun is multiplied. If you have a pontoon or houseboat, throwing a party on the lake can be a great way to share the fun of boating with everyone around you. If you own a ski boat or other smaller boats, going out for a day of waterskiing and tubing can be a lot of fun for everyone as well.

But remember, a requirement of boating is to boat responsibly. If you are the captain of your boat, don't drink! Drinking leads to impaired judgment and accidents. Nothing spoils a day quicker than having your boat rammed into someone else's.

Having a fun time boating is easy when you are enjoying your time on the water with your family. Always have a good attitude and try to teach those with you what you are doing, if they are interested. If you know them, try pointing out interesting landmarks as you pass them. Trivia about the area or family singalongs can also be great fun while boating. People enjoy themselves more if everyone, including you, is enjoying themselves.

A good part of the attraction of boating is leisurely taking in the scenery as you glide quietly across the water. Don't miss out on this experience. Take your time and watch as nature flows by. Pay attention to the colors of the trees, observe any wildlife you may come across, look for something unique, that you haven't seen before. This all may sound a bit hokey, but you will find that really seeing nature is a huge part of the boating fun.

Water sports are always popular as well. Waterskiing, tubing, wakeboarding, and fishing are all things you can do on the water for fun. Most boat owners wouldn't even consider owning a boat that didn't have a tow rope or a comfortable seat for fishing. Take pleasure in these various activities and share them with others. See the happiness on your families faces when you take them out boating. This can be an extremely satisfying experience.

## How To Have A Perfect Boating Experience

Having a good time while boating is a piece of cake. Boating is one of those activities that is almost automatically fun for everyone. Get out on the water, relax, and forget about the day to day grind for a while. Go boating.



## Boating Holidays

When speaking of a boating holiday, usually you aren't referencing a day set aside for boating - even though many boating enthusiasts probably wouldn't mind that one bit. In Europe and many other areas around the world, a vacation is referred to as a holiday; therefore, a boating holiday is quite simply a boating vacation.

There are lots of fabulous boating holiday destinations all over Europe. Great Britain is a great place to enjoy a relaxing boating holiday. There are miles upon miles of canals there where you can pilot a narrow boat all around, enjoying the English countryside as you leisurely float along. A narrow boat is kind of like a cabin cruiser, with sleeping areas and large decks for sightseeing.

One of the best parts of going on an English boating holiday is the availability of many waterside pubs that you can dock, tie up at the pier, and enjoy some good old-fashioned English cooking and their great ales. But be careful if you are the captain. Even two pints can be one too many to pilot your vessel.

Besides England, you may want to check out an Irish boating holiday. Many people say that there is absolutely nothing like the experience of cruising Ireland's isles and rivers. The Irish landscape is recognized as among the most beautiful places in Europe. There are many places with water access that are open for exploring, including some castles and woods.

Towns and villages are easy to find along the way, plus the local people are well-known for their hospitality. You can find great entertainment in the local pubs and shops, things that you can't find anywhere else. And for the fisherman, Ireland has some excellent fishing, with prize-winning trout, salmon, and perch to be found.

France is another top destination for boating holidays, with some beautiful countryside to be found. The many waterways of France meander through some of the most varied and vivid locations in Europe, each with its own unique history, architecture, and culture.

France is truly found not in the tourist cities, but the countryside you will see on a leisurely cruise through the many canals and rivers. You can see chateaus, vineyards, and quaint

## How To Have A Perfect Boating Experience

villages out there, far from the usual tourist traps. Some truly gourmet wines are to be had in the gorgeous country inns, or enjoy a French meal aboard the boat, on the open deck at night.

A European boating holiday can be easily planned out, as boating shops that cater to these kinds of trips are readily found. Renting boats as you go is by far the easiest way, and this can all be done without breaking the bank.

## Getting a Boating License - A Quick Tutorial

Much like getting your drivers license, getting a boating license is a serious affair. There are several different kinds of boating licenses, plus each state may have its own laws in respect to who may or may not operate a boat and the kind of license needed.

The speed of a boat is generally the determining factor when deciding if a person requires a license to operate that boat. Generally, if the boat is powered by a motor and reaches speed over 10 knots, it will require a license to legally operate. 10 knots is the speed that a boat will start to plane out at, generally speaking.

The general boat license is for people who are 16 or over and will allow you to operate a powered motor boat. Younger children who are at least 12 but not yet 16 can get a restricted boating license, much like a learner's permit for a vehicle that has the following restrictions:

The child must be with someone who has the general boating license.

They must never exceed 20 knots speed.

They should never exceed 10 knots when it is dark.

They are not allowed to tow a skier or wake boarder.

Your boating license is good for 12 months or 3 years, depending on the kind of license you buy, but you will save money in the long run if you purchase the three year license up front.

So how do you proceed with getting your boating license? The process is very similar to getting a drivers license.

You will have to complete a boating course and pass the test at the end of the course. You will need to understand how a boat works, how to maintain it, and know the general boating regulations. You will also learn boating safety, and how to tell if the weather is going to be safe for boating.

## How To Have A Perfect Boating Experience

There are quite a few places where you can go to obtain your boating license. Ask at your local marina or at the Department of Recreation to find out where you can take boating classes. Some places may offer online courses or information for your boating license.

When deciding between an online or real life course, it is ultimately up to you. Just remember, experience is the best teacher, and an online course doesn't have the hand-on experience with real water and other boats around you to teach you. The presence of a live instructor is also very nice to have in case of questions.

Obey the laws of your state, and get your boating license. these are steps to becoming a responsible boater. Remember, states may differ in the requirements to get a boating license, Once you get your license, then you can start to enjoy the pleasure of boating. Have fun out there, but be careful and boat responsibly!

### Boating Marinas

Basically, a boating marina is a place where boats can be kept, sheltered from the environment and weather. They often offer services catering to the boater, such as dockside fuel and one or more shops offering boating gear and food.

the marina is where you can find a ramp to get your boat into the water as well. At larger marinas, there is often permanent dock space and winter storage available. These slips are especially handy if you are a resident or frequent visitor.

Most marinas are privately owned and funded, so they charge for access to ramps, and usually have some sort of membership fee to use the other marina services. Becoming a member has its advantages, such as discounted slip rentals, access to classes and on-site mechanics, as well as a ton of other services that may or may not be available, depending on your marina.

Almost all marinas offer some form of boat rental for those who don't have or didn't wish to move a boat. This is a fantastic service, and since the fees are usually reasonable almost anyone can enjoy a day of fun on the water. This can be a great way to get a feel for different boats before making a purchasing decision as well.

Most bodies of water will have some sort of marina. The larger lakes and such will often have multiple marinas in various locations around the lake. Sometimes these marinas are in competition with each other which can lower prices somewhat. But since they provide a service absolutely needed for boaters, you shouldn't expect any good deals on gas and ramp fees.

Proper etiquette is important when using boating marinas. When using the boat ramps, either launch or dock quickly and then move out of the way so that others can use the ramp. In more popular areas, there may even be a line waiting to use the ramp. Do not try to jump ahead in line, as this is just poor behavior. Doing so will lead to dirty looks and angry words, possibly even a fight if you catch someone on the wrong day.

If you are tied up in a marina, you should be in a slip out of the way of traffic. Be extra cautious in and around marinas, as the high traffic density can lead to accidents very easily if you don't

## How To Have A Perfect Boating Experience

pay attention. Be careful backing out of your slip, and don't exceed the posted speed. Marinas are usually a "no-wake" zone. This means that if you are going fast enough to make a wake, you are going too fast. Plus wakes caused by speeding boats can cause damage as they make docked boats bob and rub against the pier,

Boating marinas are a great place to stock up on your supplies, use the services, and get gassed up. Use it as you would any service - with respect. Be careful out there, and have fun boating!

### Boating Recreation Sports

There is absolutely no doubt that boating is a form of recreational sport. It is calming and relaxing, a way to forget about the stresses of everyday life and just float along on the water, enjoying the sight and sounds of the earth around you. If you are already into boating, there are a number of sports you can explore for your recreation. Water skiing is probably the most well know of the boating recreation sports. It is a lot of fun, and doesn't require too much as far as additional equipment goes. But these few pieces of equipment can be expensive. A nice set of water skis can easily run upwards of two hundred dollars, and a good single slalom ski can be even more expensive than that. But really, all you need are a set of skis and a tow line to begin enjoying the thrill of water skiing.

Knee boarding is a popular boating recreation sport as well. The rider kneels on the board, usually with a strap holding the board to their legs, and is towed behind the boat. The board offers great control, and can be used for some spectacular jumps and tricks by the experienced knee boarder.

Wakeboarding is rapidly overtaking water skiing as the most popular boating recreation sport., especially among younger people. The equipment needed for this sport is a wakeboard (which looks much like a snowboard) and the tow line to start off with. Other gear such as neoprene life jackets and such are handy but can be bought later.

Tubing is a blast for the whole family, even if your kids are too young to ski or board yet. These giant inner tubes usually have handles and an attachment point for a tow line, and are simply pulled behind the boat while the rider holds on.

Fishing is a sport unto itself, and many articles have been written on this one subject. Fishing from your boat is a lot of fun, and can provide many hours of relaxing enjoyment. But fishing is exciting, too. there is nothing quite like the fight a big fish can put up, or the feeling when you finally manage to land it. This relaxation is fantastic for getting away from the stresses of day to day life. Boating is a fun and relaxing pastime in and of itself. But you can easily spice things up by doing other boating recreation sports as well. Get out there and have some fun!

## Boating Schools - What, Where, And Why

What exactly is a boating school? It is pretty much what it sounds like - a place where you can learn both the basics and finer points of boating. The US Coast Guard highly recommends all boaters take at least a basic boating course from an accredited boating school. Studies have shown that a boater who takes one of these courses is much less likely to be involved in a boating accident than someone who has not.

There are quite a few places you can find certified boating schools near you where you can take a boating class. Try searching online first, you will probably be surprised at the number of results you get. Find the ones closest to you, and check out their websites. Look for reviews and other comments about the school on the Web.

So what actually makes a great boating school? The first thing to look for is credentials of some kind. Accredited schools will make that fact known. Check for other certifications and licenses as well. Make sure that the school has been around for a while. Check the instructors' qualifications as well. Find out the areas that will be covered, and make sure that you can afford the classes.

There are some companies offering boating courses online. These kinds of courses allow you to take the class from your own home, and at your available times (within reason). There will be materials provided to study, and periodic exams to gauge your progress. At the very end, you will take a final exam that covers everything you learned during the course that you will have to pass to become certified. Taking an online course requires concentration and focus, as the temptation to skip that night's material may be too much for some people.

Ask around your local marina for boating schools in the area. They will usually be able to give you a name or two to look into. And some marinas may even have instructors on staff to provide boating courses there at the marina.

Boat dealerships can give you a reference to a boating school or may conduct their own classes along the same lines as a marina. Just give them a call and ask what is available.



## **How To Have A Perfect Boating Experience**

Whichever route you go, online or real life classes, be aware that there is no substitute for hands-on experience. You cannot learn to drive a boat by sitting in your chair at home, you have to actually get out there and do it!

## Boating Supplies - The Last Ingredient For Fun In The Sun

So you are all sun blocked up and ready for a relaxing day on the water with your friends and family. but not so fast! You may already have all the equipment and supplies needed to make the boat legal on the water, but what will you need to make the day fun and enjoyable for everyone?

Well, consider first who will be coming with you on this trip? Is your family coming out with you, a bunch of your friends, or just you and your girl out on the lake for the day? There are different boating supplies needed for each. Also keep in mind how long you are staying out on the water. Is it a day out, or will you be camping out for a day or two?

If your family is coming with you, you should make sure that you bring enough boating supplies for everyone. Bring plenty of snack foods, and stuff for lunch. Kids always love chips and dips, but consider staying away from sodas. Having hyperactive children cooped up on a boat is no fun for anyone. Be sure that you bring plenty of water and juice to drink while on the water, as dehydration can happen pretty easily when out on the water all day.

If you are cruising with your friends for the day, bring whatever kind of stuff you all like to eat. A cheese and cracker platter can be good, and finger sandwiches like ham salad are a good choice as well. Just be sure and keep the supplies out of the sun and cool so they don't spoil. Again, be sure to bring plenty to drink. Have plenty of beer in coolers, some wine coolers for the ladies, and some other non-alcoholic drinks for the non-drinkers and everyone else to rehydrate. Keep in mind that the captain of the boat should not be drinking, and you can get a boating while intoxicated just as easily as you can get a driving while intoxicated in your car.

If it is just you and your girl, you should bring much more romantic foods. Wines are always in order, and more expensive foods in general. Strawberries are great, especially with champagne and good cheeses. Seafood such as oysters or shrimp can complete the meal, as long as they are carefully stowed and kept cold beforehand. Candles can complete the atmosphere, floating on the water at dusk.

## How To Have A Perfect Boating Experience

Any overnight trip will naturally require more boating supplies than a day trip. Plan for multiple meals for everyone coming with. Pack simple breakfast items like granola and fruit. A simple lunch is also recommended, such as sandwiches and chips. If you know your exact route, you can plan for dinner at a waterside restaurant, or stop somewhere and cook yourself. Don't forget pack gear for sleeping as well, depending on where you will be sleeping at night.