

10 secrets to better boat buying

If you're in the market for a new vessel, here's what you really need to know to find that perfect match

By Conor Mihell

01

Set priorities

"The number one mistake I see is people coming to a show or a dealer without a list of priorities," says Mark Payne, the owner of Pointe au Baril's Payne Marine, on Georgian Bay. Before you start shopping, Payne suggests making a ranked list of the top five features you want in a boat—things like seaworthiness for big water, fish- or ski-ability, price range, fuel economy, and space for hauling people and supplies.





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Shop around for insurance

Unless it's a small aluminum boat, a canoe, or a kayak, don't assume that a new boat can be rolled into your cottage insurance policy. "Most people will use what they know about auto insurance when buying a boat," says insurance broker Andrew Robertson of Robertson & Robertson Yacht Insurance in Markham. "The problem is auto insurance is standard from one insurance company to the next. With boat insurance, each policy is unique from company to company. You can't just compare prices." According to Robertson, "actual cash value" policies where compensation rates are based on market value of damaged equipment factoring in depreciation is "why you hear some people saying, 'My bleep-bleep insurance company is ripping me off.'" Instead, insist on "agreed value" or "replacement cost" coverage, which pays for new parts with no depreciation.

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Resist those southern charms

A strong Canadian dollar has sent a flood of boat buyers south of the border in search of good deals. But according to Constable Dave Ault of the Ontario Provincial Police marine unit in Sault Ste. Marie, the intricacies of licensing a foreign vessel in Canada may not be worth the savings. Owners of a foreign-purchased boat can't operate their craft until they receive their licence and mark their number on the bow of their vessel in compliance with Transport Canada's *Small Vessel Regulations and Construction Standards for Small Vessels*—tedious responsibilities usually handled by manufacturers or retailers for US-made boats that are sold legally in Canada. And some privately sold US boats don't pass Transport Canada muster. For instance, US regulations for vessel capacity are different than Canada's, so you may find yourself permitted to carry fewer people onboard. Additionally, if your new boat doesn't meet Canadian standards in areas such as hull integrity, navigation lights, ventilation of gas vapours for inboard engines, battery location, and the status of fuel tanks and lines, you're on the hook for upgrades. The bottom line? "It's a matter of buyer beware," says Ault.



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02

Stick to your priorities

Got your list of priorities? Good. For most cottagers, it's here where tough questions and compromise come in, both essential elements in making the right purchase. For instance, don't make the mistake of buying a specialized towboat if you're only interested in casual waterskiing and family day cruising—a bowrider, or, for large groups, a pontoon boat, will better suit your needs. Sara Verni, a public relations manager at the National Marine Manufacturers Association, a trade group representing boat, engine, and accessory companies, steers new buyers to the boat-selector tool on the website discoverboating.ca. Just plug in your desired uses and your ideal capacity, length, and budget, and presto—the application will give you an unbiased range of boat styles that fit your requirements.

03

Take a test drive

Before you commit to buying a boat, take it for a sea trial the same way you'd test drive a car—even if it means waiting until spring. This critical element is often brushed aside by bargain hunters at winter boat shows, but it was at the top of cottager Mark Whitmore's mind when he set out to find the right bowrider for his cottage on Lake Duborne, north of Blind River, Ont., last year. "Taking a test drive was the one thing I insisted on doing," says Whitmore, who researched boats over the winter and delayed making a purchase of a new 17-foot Glastron until June, just so he could take it for a trial run. "It's the only way to get a real-life feel for how the boat handles, to get a sense of the power of the engine, and to pick out any flaws in performance."

06

Think feasible financing

Making a nominal down payment or choosing to finance over an extended amortization period puts boat buyers in a bind when they decide to upgrade because they might owe more money on the boat than it's worth. Will Walker of *Toyloan.com*, a boat loan specialist in Nottawa, Ont., advises his customers to at least cover the taxes with their down payment and, if possible, to choose an amortization period that's equal to the amount of time they expect to keep the boat. For the cost of a "Timmy's coffee per day," says Walker, a buyer can choose a 10-year amortization instead of 15 years on a \$20,000 loan. "It's a delicate balance between making it affordable and making it fiscally responsible," he says. "By not financing the taxes and keeping a reasonable amortization, the boat value will approximate the loan value at the typical trade-in time."

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Size up your needs

For years, Mike Burnside and his family made the 30-minute trip to and from their water-access cottage on Georgian Bay's Twelve Mile Bay in diminutive 14- and 16-foot tiller-steered aluminum boats. But as the father of two children under four, Burnside says the "pressure was on" last spring to upgrade to something more spacious and seaworthy. He found a good deal on a 16-foot, inboard/outboard-powered bowrider and jumped on it—a little prematurely, he concedes in hindsight. "There are no issues with just the four of us going up for a weekend," says Burnside. "But when you add even one more person and gear to the mix, space comes at a premium and it changes the way the boat handles." This complicates plans for bringing guests to the cottage and offsets the fuel-efficiency gains of a smaller boat with the need to make multiple trips. Burnside added a punchier four-blade prop and installed an aftermarket hydrofoil to the outdrive to bring the boat up on a plane more quickly, but he admits that for a utility boat, bigger is better.

08

Look for quality control

A brief inspection reveals much about the quality of construction of a boat. Whether it's built of metal or fiberglass, Michael Vollmer, a yacht designer and surveyor based in Burlington, says the key is checking the places that are hard to see to get a sense of how much care went into the boat's construction. He suggests "the old boat inspector's trick" of reaching into the hull's hidden recesses and then counting the number of cuts on your hands. "An indication of the overall quality of the vessel is the number of 'meat hooks' on its hidden surfaces, sometimes a sign of improperly rolled-out fiberglass," says Vollmer. "This might also give you an idea if the electrical and other key systems have been sloppily done." Speaking of electrical, look for neatly bundled wires, not rats' nests. And take along a flashlight, to help you peek into those hidden spots. Additionally, Vollmer says a National Marine Manufacturers Association certification—usually shown by a blue sticker—is "a good indication" that you're buying a quality boat. This voluntary certification scheme assesses boats in terms of steering systems, electrics, fuel systems, ventilation, and batteries, among other categories.

09

Buy local

Your local marina will know—and sell—the types of boats that work best in your area, such as a seaworthy, deep-V hull with a closed bow for cottagers on big water. Even more important than tapping into this invaluable pool of knowledge, buying local allows cottagers to develop a relationship with their neighbourhood technicians—a huge benefit reaped the first time your boat breaks down in the middle of summer vacation. "The guy that's really going to take care of you is the guy who sold you the boat," says Jeff Barnes, the director of sales and marketing at Old Mill Marina in Dorset, Ont. It may feel like you're "comparing apples to apples" when price shopping at a boat show, says Barnes, but consider the hassle of trailering the boat to a distant dealer for service if your warranty demands it or if your local marina doesn't service your brand. "Is this really worth saving a couple of thousand bucks on the purchase price?" asks Barnes.

10

Size up your needs (redux)

The aircraft carrier-like size of pontoon boats often intimidates first-time buyers, says Mike Maynard, the director of Hastings Marine in Norwood, Ont. But if you're looking for something that's easy to board, stable, and spacious for crowds, Maynard insists bigger is better. "A lot of our customers come in thinking they want a 16-footer with a narrow beam because it seems easier to dock or drive, and we steer them away from that," he says, "because it defeats the purpose of buying a pontoon boat." The width, or beam, of a pontoon boat is a critical dimension for stability. Maynard recommends eight feet as the minimum for most applications. Next, consider the diameter of the tubes, a key factor in determining capacity and stability. The norm for 18- to 20-foot boats is 23 inches, while 25 inches is standard for 21-footers and up.

For the latest on pontoon boats, read "The Pontoon's Progress" p. xx