

# Consider Your Options

by Art Hodax

I love boating in the Northeast. The destinations are interesting and there are few places more beautiful during the summer and fall than the *Long Island Boating World* area. When at my summer port in New Jersey, I have lots of friends to talk to on my dock and I've invested in a couple of boats that allow me access to the local waters. The boats get used for cruising, water skiing, and fishing and as a beach house, a lunch shuttle and more. But, I also get to spend a large part of my year in Florida and I'm looking for a way to increase the amount of boating I do there over the winter months. The Gulf Stream is about five miles off the east coast in south Florida and there are sailfish swimming in those waters that I'd love to catch and release. There are also lots of water-accessible restaurants that I'd like to take my friends to visit.

My initial thought is to buy a 22- or 23- foot center console that has lots of seating and a hull suitable for near-shore ocean fishing. Those attributes would give me the flexibility to use the boat as both a tour boat for friends and a fishing boat suitable to life outside the inlets. For "dockage" of the boat, I'm inclined to put it into rack storage near my Florida home at an indoor facility that will protect it from the weather. Then, when I get the urge to catch a fish or take my wife and friends for lunch somewhere along the Intra-coastal, all I have to do is call the marina to have a forklift remove the boat from the rack and put it in the water. I've already spent countless hours picturing myself enjoying my days on the water. Unfortunately, I haven't really done much about putting my plan into action.

My family and I have had a lot of conversations about the "perfect" Florida boat and I have a pretty good idea of what I want. I've even made a couple of offers on boats that I thought might be a fit, but I have yet to find a boat I want at my price point, so I'm still looking. The "buy a boat" solution is really the one I envision, but I'm not sure that it's my most logical alternative. If I don't sell one of the boats I already have, that will bring my fleet to three, not including my tender (an Achilles and 8hp Yamaha), and I'm pretty sure that three boats and a tender is going to be at least one too many for my

budget. In New Jersey, we have a 37' convertible that we use as a weekend cottage and for the occasional cruise. I love the boat and it's part of the family, but it isn't practical to commute to Florida with the convertible. We also have an 18' center console that's a great boat for an occasional hop away from the dock and as a skiing platform for the kids to use. The 18-footer is certainly trailerable, so instead of winterizing, I could take the boat south and use it as a water toy in Florida, but the winds blow pretty steadily during the winter in the Southeast and the water is often choppy or worse. An 18' boat is probably enough for a typical day in the Intra-coastal (although my boat lacks the one feature my wife wants in a boat regardless of size...a head), but 18' is going to be pretty limiting on the days it can be used if I want to get outside the inlet. That's why I think the ideal size for me is in the mid-20's, and a dry-riding, solid boat from a quality manufacturer means I can go out on a reasonable number of days with a boat in the 22' to 23' range.

Access to a boat can come in a couple of different ways. Maybe you have a friend with a boat and he's always looking for company (that should probably be your first choice - as my father once suggested to me, keep a stack of \$100 bills in the nightstand and give your friend a hug and a bill every time he takes you out), or you can buy a boat of your own or you can rent them. I thought I'd share with you some of my thoughts on the decision process. The things I've been thinking about break down into what I've determined to be three categories...financial, practical and emotional. So here's what I'm thinking...

A late model, pre-owned, high quality center console of about 22' is going to cost approximately \$30,000. To this one-time cost of the boat, I know that I'll have to add a few expenses including the annual cost of storage. A well kept marina near my home in Florida will charge me \$11 per foot per month plus a premium of \$75 per month if the "T" top is more than 8' higher than the keel (for rack storage they charge for both length and height).

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and just calculate my recurring costs, my new 22' boat will cost me \$317 per month for rack storage and about \$75 a month for insurance, giving me a monthly total of \$392. For twelve months the total will be \$4704.

Now I have to wonder, "How often am I going to use this boat in Florida?" I'm pretty sure that I'd use it at least once a week assuming good weather. Over the seven months that I'm in Florida that probably equates to using the boat about 28 times. My cost per day can be calculated by taking the \$4704 total (which still doesn't include the cost of the boat or maintenance) divided by 28 or about \$168 per day. Of course, if I use the boat more often, the cost per day goes down.

As an alternative to buying, there is a boat rental club not far from my home. The club charges a membership fee and then a daily use fee based on the size of the boat you take. The annual club fee is \$1,750 and the daily fee for a 22' boat is \$99. The average cost of using a club boat 28 times over the season including the club fee and the daily rate comes out to be \$162 per day *and* with this rental option there is no initial outlay of \$30,000 or concern over depreciation, maintenance or other costs associated with the boat. If the boat I usually like to take is broken, they offer me another one of the same model or larger and I never have to wash it, wax it, or deal with fixing the little things that always need attention.

From a financial perspective, the rental boat

makes more sense. The problem with the rental is that when you get on and off the boat, all of your gear has to get on and off with you. Fishing rods, tackle boxes, ice chests, jackets, hats, sunglasses, sun screen all have to be carried with you. So these practical considerations become part of the analysis.

From an emotional point of view, I have to admit that in spite of the numbers, I like the idea of owning my own boat. There's a pride of ownership that comes with boats and some other intangibles as well. I equate it to sleeping in someone else's bed. It might be comfortable, but it's just not home. After you get the chance to live with a boat for a while, you get to have a familiarity that can be pretty valuable. You learn how the boat reacts to sea conditions, you get to know the sounds it makes and what they mean and you develop a sense of trust in the reliability of a boat you maintain. Try as they might, a rental facility likely does little more than wait for something to break before they do maintenance. If you're taking out guests for the day, is it just about their desire for a boat ride or is it also about your desire to proudly captain your own ship?

I guess I could also consider being a paying customer on a charter. There is something to be said for being hosted by someone who follows the fish every day and who can teach you about the local fish and locations. I do like the charter idea as an occasional treat but not as my only source of days out on the water.

Clearly, things in the boat sales business are slow these days. But, there are some great deals on

new boats that manufacturers are trying to help dealers sell and the price of used boats is likely to level off and begin rising again as the inventory of new boats and the deals from manufacturers begins to wane. If you can afford to buy a boat, there may never be a better time to do it than now.

I'm going to continue my search for the right boat at the right price and we'll have to decide whether the new boat will replace the 18-footer or just be an addition to the fleet. If you love life on the water, you have to accept that it comes at a price. But if you divide the cost of boating by the number of days you'll spend in eternity, the cost is less than a penny per day!

So, for those of you who also have the urge to add a new boat to your fleet...happy boating! I'll be looking for you outside the inlet.

About the Author

Art Hodax has been an avid boater and fisherman since childhood. Having acquired his love of the water and outdoors from his father, Art and his wife, Barbara, grew up in boating families. Art, Barbara and sons, Robert and Jonathan, spend as much time as life, work and college allow on their Tiara convertible, "Beach House". Art's career is in the technology industry, but he also enjoys writing about the people, places and events that have, and continue to shape his love of the water and the outdoors. Art has been a member of the Outdoor Writers Association of America and now joins us as a regular contributing writer.

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