

*The Best
of
the Rest*

SAILING OFF INTO THE SUNSET



Doug and Judy Robinson



This e-book is part of a series and contains expanded advice, wisdom
and experiences from the book:

**The Best of the Rest:
Downsizing for Boomers and Seniors
(2010)**

All e-books in the series:

Downsizing: Lots of Choices

The Five Steps of Downsizing

Aging in Place

Choosing a Retirement Residence or a Nursing Home

Multi-Generational Households

Selling Your Home

Luxury Living on Wheels

Sailing Off Into the Sunset

All publications by Doug and Judy Robinson

Downsizingforboomersandseniors.com
downsizingforboomersandseniors@gmail.com

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Sailing Off Into the Sunset
is dedicated
to our children, Mike, Sue, Andrew
and their families,
including ten wonderful grandchildren.

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Thanks also to Angela Sutcliffe and Barbara Munshaw who have taken us from retired seniors to successful business owners and writers.

Introduction

THE PURPOSE OF THIS BOOK is to help you consider your options, organize your thoughts and ask questions before making any decisions or commitments about downsizing to a mobile lifestyle. Our goal is to provide you with information that can help you make your own more informed decisions. Whatever the choice, your goal is to have the best quality of life possible.

Please note that we are not providing legal advice. Given that laws vary from region to region concerning tax matters, real estate practices, elder care, estate organization and settlement, we strongly recommend that you consult the appropriate professional resource to advise you on your own situation, where applicable.

Sailing Off Into the Sunset:

Fulfilling a Dream!

THE MARKET FOR LUXURY BOATS has been growing. Many couples who are approaching retirement dream about living on a boat for periods of several months to a year or longer. We just met some fellow boaters who had sold most of their belongings and have been living on their boat for seven years!

(And this is an interesting aside: Another person we met, a young woman, had lived on a boat as a child and said, "You can't believe the number of people who live on boats who can't swim!" It seems like a wise skill to have.)

We have had four live-aboard boats and have really enjoyed them. We hope you learn from our experiences and also come to enjoy the wonderful world of boating!

Many people are now enjoying boating with an eye to purchasing a larger and better equipped boat as they approach retirement.

It is a good idea to actually do some real boating before investing a large amount of money in one. Some marinas rent boats and you can find and research these facilities online. If you are interested in going this route, reserve your boat well in advance. You also might consider an entry-level boat so that you can get to know the features you would want in your "retirement home afloat."

If you are mechanically inclined, you might consider buying an older, more reasonably-priced boat that allows you to do some of the maintenance, upgrading and trouble-shooting yourself.

THE FIRST THING TO LOOK AT IS YOUR FINANCES.

What can you actually afford? Remember, there is the cost of the boat plus taxes, maintenance, insurance, mooring, fuel, winter storage and so on.

THE SECOND THING TO LOOK AT IS DESIRABLE FEATURES.

Consider:

- The seating arrangements for driver and passenger(s)
- Whether a passenger sits beside you or across from you
- The in-cabin dining layout
- The on-deck dining layout
- Kitchen or galley configuration and appliances
- Toilet and washroom facilities (the 'head')
- Sleeping accommodations
- Ease of movement from one space to another (ladders, low passageways etc.)

If the seating and sleeping are not favorable to your needs, abandon ship!

THE THIRD THING TO CONSIDER IS HOW YOU WANT TO USE YOUR BOAT.

Many people purchase items based on emotion. They never really consider how they would like to use it.

Would you enjoy using your boat:

- On a local body of water?
- In calm water?

- In rough water? (You would want a more stable, wider boat. We have been in rough waters when the wind suddenly blew up. Waves were splashing over the deck, but we knew our boat could handle them.)
- On intracoastal waterways?
- On the ocean?

Would you prefer:

- Slow cruising?
- Excellent fuel economy?
- Extended cruising?
- Sailing?
- Faster speeds?
- 'Locking through' on inland waterways?
- Enjoying lots of sunshine?
- Keeping sun exposure to a minimum?
- Enjoying family for the day, overnight or extended holiday?
- Entertaining friends for the day, overnight or extended holiday?
- Entertaining business associates?
- Using it as a place to work from part-time?
- Having access to the Internet or phone?
- Enjoying activities such as swimming, sun bathing, fishing, barbequing?
- Spending quiet times reading, listening to music, bird watching, etc.?
- Keeping up with regular television programs?
- Bringing a pet with you? Will the boat be "pet friendly"? Are the steps maneuverable for your pet? Will it be easy for your pet to get on and off the boat? If you want to go out for dinner, could your pet stay on the boat?
- Having sufficient storage?
- Having steps? Are they easy to use, wide enough? Is there a handrail, if needed?
- Other

TYPES OF BOATS

Now that you have an idea of what you can spend and how you want to use your boat, let's look at some of the different kinds of boats.

People tend to use different words to describe the types of boats they would like. Here are some types we have encountered in our travels:

A BOAT WITH A CUDDY CABIN:

Cuddy cabins are small cabins on a boat often used for storage, temporary shelter or to house a 'head'. Some cabins are so small that people cannot stand up in them. Most people use these boats for day use, although we have seen people spend extended time on them. They usually have one engine. Some are equipped with a sink or fridge and many have a porta-potty (which you empty yourself!).

Storage is often quite limited. Two people can usually sleep in the v-berth. These boats would be great for "boat camping," skiing, tubing or fishing. Cuddy cabins can at least keep you out of the rain! Those that have bimini tops can give some respite from direct sunlight depending the sun's angle and time of day.

AN EXPRESS OR SPORTS CRUISER:

Frequently, these cruisers are an entry-level boat to more than just overnighting.

They may have one or two engines and can move quite quickly if desired or needed. They have a galley with an electric/alcohol stove, fridge, sink with cold and perhaps hot water, some storage and an eating area below deck. Sleeping is in the v-berth or aft cabin, which is below the helm and the above-deck seating areas. They have an enclosed head with a toilet, sink and shower.

Some have a generator which gives you such luxuries as air conditioning and a central vacuum, etc. House current allows you to be independent of "plug-ins" and keeps your batteries charged too.

Most have a swim platform with a ladder and room for a barbeque.

The rear area can usually be enclosed with a canvas/screened camper-back if you want to be protected from the sun, rain and mosquitoes.

Depending on the layout, they are ideal for two to five people. Although these boats can feel somewhat cramped after several days, we have lived on a twenty-five foot boat for five and a half weeks with our teenaged son and really enjoyed it (even though it rained the whole time)!

Some boats are easy to get on and off, some are not.

Will the boat work for you given your level of mobility? We have seen many people sell their boats reluctantly because of mobility issues.

A BOAT WITH A FLYBRIDGE

Many people desire a bigger boat and this design is quite popular. This type of boat often has two command posts: one on the flybridge and one down in the cabin.

Some models have room for two people on the flybridge; some can handle four or more. Some have stairs up to the flybridge while others have stylized ladders. This type of boat has all the amenities of an express cruiser but usually more cabin space.

We have talked with many people who live on these boats for extended times and they usually give them two thumbs up.

Note: Some boaters choose to remain tied up in their own slip at a convenient marina where they can enjoy fresh water, plug-ins, toilets, showers, a swimming pool, barbecuing and "friendships." They seldom venture out. It's their water-front home in an area of their choice!

LARGER CRUISERS

In recent years, we have seen much larger boats on the waterways near us. Sleekly designed, these modernistic 45-foot, 50-foot, even 55-foot boats with roomy flybridges for entertaining seem to be quite popular. People want something to live comfortably on for extended periods of time. And they are fully equipped!

These boats are great for extended cruising. They are quick, but remember that faster means extra fuel.

If you are looking to retire and purchase one of these cruisers, carefully consider the lifestyle you desire as there are many different layouts available. We have talked with many people who hope to retire to their dream of a lifestyle on the water. Some people are planning to sell their homes and purchase one of these luxurious yachts while others hope to keep their homes so that they can return to them several months of the year.

A TRAWLER

Several years ago, these boats were very popular. Many older ones were constructed at numerous shipyards in Taiwan. They were well-built and featured gorgeous teakwood trim inside and out. In our travels, we continue to see them as well as newer designs.

Most have a strong and economical diesel engine and are designed for extended trips. They have forward and sometimes rear staterooms with extra "move-around" space. The beds are more comfortable, and there is more room for relaxed sitting and dining.

Everyone we have spoken with really enjoy these "homes" on the water. Trawlers have "displacement hulls" rather than planing hulls and are very stable in rough waters.

Comfortable, economical and relaxed cruising at a slow-to-moderate pace is what you get but definitely "NO checkered flag!"

A SAILBOAT

When we first looked into boating, we seriously considered sailboats. There are different styles and sizes and they are all very compact. But because Judy cannot take lots of sun, the sailing option had to be eliminated.

You need a larger body of water with ample winds to enjoy this lifestyle. Many people relish the peaceful life and the assurance of knowing there is a backup (auxiliary) engine if needed.

We often saw sailboats anchored in a quiet bay near our home, used solely as a weekend retreat.

Look at the amenities, consider the skill set required to sail, and decide if this lifestyle is for you.

If you want to travel under bridges or in locks, you usually need to take down the mast. People store them horizontally on padded cradles fore and aft. We met people living on a large sail boat and they had travelled over a thousand miles on it – mast stepped down and relying on their economical, auxiliary Yanmar diesel engine for power. The sleekness of their hull allowed them to move quietly through the water at a brisk pace when needed.

A HOUSEBOAT

Many people rent houseboats for a week or two. This is a great way to try them out and see if they are for you.

Houseboats can have many or few amenities. Make a list of things that are important to you before you spend time looking at one that would never meet your needs or wants. One feature in their favor is that they have lots of walk-around room.

We have met people who have lived on them all summer and commuted to work. One couple lived on theirs in the heart of a large city and walked to work.

People in the Florida Keys live on houseboats or similar craft, anchored amongst the islands off Key West, and they use a small boat to go into town to do laundry or to shop for groceries.

Houseboats of all shapes and sizes are a common sight tied up along the canals of Europe, and many are year-round homes or businesses!

A PONTOON BOAT

Pontoon boats come in many sizes and varieties, and several friends have both lived and travelled on theirs. Usually the seating converts to beds for sleeping. Full enclosures with screens are widely available for both sleeping and camping. Don't forget the porta-potty!

Check out the size and amenities you need for your lifestyle and budget.

ENGINES AND FUEL

Power options include single or dual engines using either gasoline or diesel fuel. Engines include inline 4, V6, and V8. Some have just a single V8. The advantages of twin engines:

- They make the boat more maneuverable.
- You can always get home on a single engine if the other one fails!

Judy's brother was taking a single-engine boat from the California mainland to Catalina Island when it broke down. He had to be towed to shore by the Coast Guard.

Boaters we once spoke with had to pay \$700 to have their 43-foot boat hauled out of the water and taken to their marina 120 miles away. There was a major mechanical issue which they wanted their own mechanic to deal with it. They needed a way home and by taking this route, they saved a lot on fuel!

Speaking of twin engines, our daughter and family were vacationing near Kennebunk, Maine. While they were standing by the water near *Barnacle Billy's Crab Shack*, they looked out over the harbor to see a boat approaching with several men on board (who turned out to be secret service agents). Following closely was a large Boston Whaler-type offshore boat shooting a thirty-foot rooster tail in the air. It had THREE large outboard motors!

The men walked back and lifted "The Captain" of the boat out and into a wheelchair. It was President George H.W. Bush, arriving for his weekly lunch!

Gasoline is more commonly used in smaller craft. Make sure you use non-ethanol gasoline because ethanol breaks the fuel down in dormant times such as winter storage.

Larger boats will use either gasoline or diesel fuel, but diesel engines provide more low-end torque and power and are usually more "bullet proof." They are generally good for more hours than gasoline engines.

Some boats have two fuel tanks so you should try to balance the amount of fuel in each tank for balance and fuel economy. Our present boat has two engines but just one fuel tank situated between them.

INSPECTING THE BOAT

When checking out a boat, here are some things you can research yourself before paying for a costly survey.

- Check the exterior of the boat. Can you see cracking, bubbles, etc.? A different shade of color in any area of the hull may indicate a prior repair.
- Laminations in older fiberglass boats can have water between the layers.
- Check the engine compartment. Is there any water or oil down there? Is there a strong smell of gasoline indicating a fuel leak, neglect or carburetor problems?
- Check the oil. If it's milky, it could mean the seals are gone and water is getting in.
- How are the prop(s)?
- If several electrical items aren't working, you could have a major problem.
- Look at the condition of the canvas enclosure, if there is one. Was it recently replaced or repaired?
- How is the clear plastic? Is it dried out or cracked?
- Are there screens? Are they in good condition?
- Check out the upholstery and mattresses for stains, rips or tears. When you see things that have been abused or neglected, what other things may have been neglected that you don't see?
- Look for water marks on the ceiling or inner sides of the boat which means water has been getting in somewhere.
- Use your nose while in the cabin. If there a musty smell indicating mold or mildew, it can be hard to get rid of.

Some other considerations:

- Is the cabin bright enough for you?
- Is it easy to get on and off the boat? Is it easy for you to go to the front deck, into the cabin, enter the head?

- Is there enough storage?
- Will it be economical to use if that is a priority?
- Is it really comfortable sitting at the table to eat? We discovered that one of the boats we looked at had a "reputation" for sitting on an angle in the water. This adversely affected the sitting position at the table.
- Is there a comfortable place to watch TV if that is important to you?
- Can you easily lock the cabin?
- Can you lock the cabin from the inside if you plan to sleep on your boat?

If things seem okay, then ask to go for a "sea trial." If the current owners won't take you for a ride, do not consider buying it.

Go over your "results". How many were positives and how many were negatives? Is it still worth proceeding? If so, take the next step and inquire about having a professional survey.

A very wise investment for a used boat is a boat survey completed by a reputable person or company. They can be expensive but worth the investment. Personally, we always insist on one!

Although a survey can vary depending on the region in which it is completed, here is a list of items from the checklist we use. Our most recent survey also included information on the manufacturer. The survey stated that the boat had been professionally marina-maintained and listed the upgrades/repairs/maintenance that had been done.

- Requested by
- Survey date
- Vessel type
- Builder
- Model
- Year
- Registration
- Serial number
- Hull shape
- Hull

- Draft
- Displacement
- Length
- Beam
- Fastenings
- Decks/Cabin tops
- Aft deck
- Frames and stringers
- Engines
- Outdrives
- Props
- Fuel System
- Batteries
- Electrical System
- Bilge Pumps
- Bilges
- Ventilation
- Galley
- Fridge
- Head
- Water system
- Safety/life saving
- Carpeting/upholstery
- Weather Curtains

Additional Equipment:

- Remote spotlight
- Anchor
- Anchor windlass
- Windshield wiper
- Fenders
- Dockside water system
- Life ring with throw line

- Compass
- Horn(s)
- Marine radio
- Trim tabs and gauges
- Hour meter
- Marine GPS
- Depth sounder
- Spare props
- Transom shower
- Sea grill (and cover)
- Fender racks
- Swim platform
- TV
- DVD-Stereo system
- Microwave oven
- Central vacuum system

FAMILIARIZE YOURSELF WITH YOUR BOAT

- Procedures for starting the engine(s). Starting the blower first removes lingering gasoline vapors.
- How to check dip stick for oil level
- Fuel gauge(s)
- Tachometer for reading RPM
- Temperature gauge(s)
- Compass
- Depth sounder
- Horn
- Marine radio (to get weather report and help if needed)
- Trim tabs
- Blower
- Anchor (with power windlass)
- Stove operations both for alcohol and electric

- Fridge operations both with shore power and battery power
- Water system
- Use of toilet
- Use of shower
- Television antenna
- Aerials (how to lower and raise them)
- Masts (how to lower, raise and store them)
- How to remove, install and repair canvas
- How and where to store canvas
- Suggested products for cleaning your boat
- Other

INSURANCE

Insurance costs vary widely. We received three quotes that ranged from \$300 to over \$1100. Here are some questions to ask:

- How much liability insurance is provided?
- What is the deductible? How do levels of deductibles affect the cost of the insurance?
- Who may drive the boat? Do they need a boater's license?
- Where may the boat go or not go? For example, our permissions cover the eastern side of Canada and the United States as far south as New York City.
- Does the insurance cover winter storage? Must you inform the insurance provider where and how it will be stored?
- Does the insurance include towing or trailering in case of a breakdown?

DESIRABLE SAFETY EQUIPMENT FOR YOUR BOAT

It is wise to have at least the following equipment on board:

- **A life jacket** for each person who will be on board.
- **A marine radio:** A radio enables you to get current marine weather reports or call a marina for help or guidance when needed. On many inland waterways, such as the famous "Erie" or New York State Barge Canal, every

lock station can be reached on a marine radio. Our radio has a built-in GPS that is registered to our boat. If we call for help, they have a description as well as the name of our boat, and the GPS gives the Coast Guard our exact location.

- Even with a GPS, carry **a current marine chart**.
- **A working horn:** There are places where you may be instructed to "sound your horn" when approaching a swing bridge or locking station if you intend to enter. When there is a narrow "blind" turn ahead, it is wise to sound your horn three times to warn any approaching traffic.
- **A depth sounder** is handy when you are in shallow waters. Some have a "fish finder" option as well.
- **A telescopic pole**, which is handy when docking or navigating a lock, especially in poor weather.
- **Binoculars:** a decent pair can help identify shoal markers, navigational buoys, marinas with gas, repairs etc.
- **An anchor** (or two) and how to use it. In our travels, there have been times when a sudden, unexpected storm blew up and we quickly found shelter and dropped anchor. A second anchor can limit the amount of swing or "weather-vaning," especially in crowded anchorages.
- **Paddle**
- **Emergency flares**
- **Spare prop(s):** Two engines, two props!
- **Spotlight:** either remote or hand-held.

Different jurisdictions require different basic safety provisions. Ensure that you meet those minimums when entering new waters.

STOCKING YOUR BOAT

KITCHEN

Each person has different priorities for kitchen items. We found that when we were travelling there could be days when we could buy no food items and find no restaurants. We made sure we had items for preparing a meal if needed.

Do you use a coffee maker or toaster a lot? Do you have room to store them? We have a small toaster oven and really enjoy the smells we can get from using it in cooler weather. It can actually bake a small frozen apple pie!

Some people like china dishes and real glasses. Think safety. We use Corningware® dishes, disposable plates and plastic glasses because of the danger and difficulty of glass breakage, especially when people are often bare-footed. There are beautiful nautical plates, mugs and glasses available.

If you keep a barbeque, carry a spare container of propane. A good-sized freezer can extend your meat supplies.

When our granddaughter was joining us, she requested "Microwave popcorn." No problem!

HEAD

- Marine toilet paper
- Toilet chemical
- First aid kit
- Towels
- Soap
- Bug spray
- Sun screen
- Other

SLEEPING AREA

- Seasonal bedding including a good pillow
- Good lighting if you wish to read
- A fan if needed

LEISURE TIME

- A small boat, kayak, canoe, bicycles
- Television
- Reading material

- Laptop, iPad, e-reader
- Fishing equipment
- Other

WORKING FROM THE BOAT

We meet many people who work while on their boats, so ensuring good Internet connectivity is a must for their various devices. Signal boosters are a good investment in more remote locations.

BOAT COURTESY

Wake can be a big problem when near shorelines and to people in canoes, kayaks and small fishing boats. **IF POSSIBLE, TRY NOT TO GO TOO CLOSE TO THEM.** If you are close, slow down. Be aware of your impact on others.

Help out. When a fellow boater is coming in to a gas dock or slip, especially if it's windy, be there for them so they can throw you a line.

NAVIGATIONAL AIDS

With water levels lower in many bodies of water, it is wise to be cautious when underway. Government agencies are pretty thorough about marking the channels and shoals (white marker), but if you are on less-travelled waterways, use caution.

We have found that local boaters often mark hidden rocks close to shore as well as floating logs or "deadheads" with an older boat fender or a plastic bottle with a handle attached to the object with a piece of rope.

Hint: Most red marker buoys are pointed at the top and the green ones are flat. Often birds sit on the green ones and in bright sunlight, it is hard to distinguish them. This is when your binoculars come in handy.

Watch for channel markers and no-wake markers. Violations for making a wake in a no-wake area are costly and actively enforced.

DOCKAGE

Rates vary from marina to marina for a night, a week or an entire season, depending on the location and amenities. Most places charge by the foot, which is measured from the bow-extension to the rear edge of the swim platform.

Marinas usually have power, water and washrooms. Some have basic food or marine supplies, laundry facilities, swimming pools, activities, a recreation hall, picnic tables, barbeques, fuel, ice, a launching ramp, pump-out services, mechanics who are available during business hours, and indoor or outdoor winter storage. A few have covered slips. Some allow fishing at the docks, some do not. Some facilities permit pets while others discourage them.

If you are travelling between marinas, it is handy to have a marine radio or cell phone with contact information so you can arrange guidance and help with docking, especially when windy or if you are unfamiliar with the area.

We stayed several days in a large marina near the Tappan Zee Bridge crossing the Hudson River above New York City many years ago. It afforded access to the commuter train right across the street. The train took us directly to Grand Central Station in the heart of Manhattan. We were three days in tidal waters with no pump-out available at that time. (Don't make a wave!) Our holding tank was full and the nearest full-service marina was a two-hour run back up the Hudson River. Not fun, but we arrived without "incident"!

RENTING A CRUISER OR HOUSEBOAT

Renting can be an important first step to see if you really like boating enough to buy one.

Look for boat rentals online or get a referral from someone you know who was very pleased with the company they worked with.

Before renting, do your research:

- Do you need a boater's license to rent the boat or houseboat?
- What is the cost?

- What is the deposit?
- How long will you have the boat, including pickup and delivery times?
- How much instruction will you be given in boat operations?
- Will you be given an instructional test run? Does this include bringing it into dock, especially in windy conditions? The larger and taller the vessel, the more skill you will require, especially when entering or leaving lock stations.
- Are you somewhat familiar with the waterways you'll be using?
- Are there charts available?
- Are you limited to using the vessel in specific waters?
- Does the rental include any locking fees?
- Do you have to leave a credit card deposit for possible damage?
- If the boat breaks down, who can you call upon?
- Do they give you a 24-hour emergency number? Bring a charged cell phone.
- Is there a fee for cleaning the boat when you return it?
- How many people does the boat accommodate comfortably?
- Are there limits to the number of people you are allowed to have on board?
- What kind of fuel does the boat use? Where can you purchase it?
- Are you expected to return the boat with a full fuel tank, or does your rental include the fuel in the tank?
- What equipment is included?
- Do they supply needed kitchen items?
- What size is the fridge?
- How long will the fridge run without shore power?
- Is there a separate battery to start the engine(s)?
- Is there a stove? Is it alcohol, electric or both?
- Do you need to supply bedding?
- How much insurance coverage does the boat have?
- What does the insurance cover?
- What is the deductible for the insurance?
- Other

CROSSING BORDERS WITH A BOAT

Make sure you have the papers and documents you need when you plan to enter another country:

- Passport(s)
- Boat ownership
- Boat insurance
- Any necessary pet papers
- Other

Always check in with Customs and Immigration when entering foreign waters. We spent a lot of time in the Thousand Islands area of the St. Lawrence River and were back and forth between Canada and the United States. At times we met with an official and at other times, we called a number to give our information.

Here's to your adventure ahead! Our boat's name is **Sea U Later** and if you see us on the water, come say hello.



DOUG AND JUDY ROBINSON retired from teaching in 1992. At that time, they downsized. As the owners and managers of Senior Moves, they have been downsizing seniors since 1996. Over the years, they have been sharing their expertise on radio talk shows, national and local television, and through many live seminars near and far.

They have three children and ten wonderful grandchildren.

Visit their website at
downsizingforboomersandseniors.com.