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# GOASTAL Lifestyle

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At Home  
With Designer

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# LIVING THE BOATING LIFE...

# EMERALD COAST STATE

by Wanda Kenton Smith



As that fabulous fishing machine zips by, do you wish you were aboard and heading to that secret fishing spot where the big ones are waiting?

Maybe your boating vision takes you to a secluded spit of sand where your family can disconnect from technology and life's many disruptions. For a few sweet hours, you kick back, relax, picnic, catch the rays ... and splash the day away!

Whatever your dream, one thing is for sure:

## LIFE IS BETTER WITH A BOAT!

If boat ownership appeals but you're unsure how to navigate the process, here are a few brief tips to help you throttle forward.

### FINDING YOUR DREAM BOAT

What type of boat is best suited to your lifestyle?

Newcomers should consider options that ensure the best fit for their family.

Some of the most popular boat types sold and enjoyed here on the Emerald Coast include fishing boats such as center consoles, bay/flat boats, bass boats or sportfishing yachts; bowriders and runabouts; deckboats; pontoons and tritoons; cabin cruisers and cud-

dy cabins; towboats (ski and wake); trawlers; high performance boats; personal watercraft; motoryachts; and sailboats.

Each type offers design and styling configurations, with unique advantages to meet buyer criteria. Research the options, understand differences, and choose wisely!

"A reputable boat dealership will help boaters find the right boat for their lifestyle and budget," said Emerald Coast Marine Group President Shawn Talpey. "We welcome new boaters and are happy to invest the time to educate and present different boat types to help them identify and choose the boat type, which best meets their goals."

### YOUR UNIQUE FUN FORMULA

A critical consideration involves prioritizing your boating activities. Do you plan to cruise and/or sleep overnight on your boat, or are you more of a day boater?

If fishing is your passion, does that involve offshore saltwater or inshore freshwater applications? Are your activities 100 percent geared toward fishing, or do you need to accommodate other family boating requirements?



# TYLE



HAVE YOU WATCHED BOATERS  
FROM AFAR AND WISHED YOU  
WERE LIVING THE LIFE?



Do you desire a high-performance towboat with all the tricked-out bells and whistles to create a sensational wake experience? Or are you more interested in a traditional runabout, deckboat, or pontoon that offers family-friendly design with basic recreational watersport capability?

Is there a preference between power and sail? Whatever you choose, consider the capacity to ensure the boat type you choose will accommodate your anticipated party size and composition.

## BOAT STORAGE

### Where do you plan to keep your boat?

Many marinas offer a choice of wet slip or dry slip storage options along with concierge services to maximize your boating experience. Concierge services often include call-ahead launch times, provisioning, cleaning services, hurricane haul-out programs, optional yacht club memberships with pool and restaurant amenities, and more. Visit and research marinas in your boating area of choice.

If trailering your boat to a launch ramp is preferable, build in the cost of a trailer in your boat purchase. Also, research any HOA restrictions which may impact boat and trailer storage. If home or garage storage is not an option, research local boat and/or storage lots and confirm security measures to protect your investment.

## INVESTMENT CONSIDERATIONS

### For many, the biggest challenge and intimidation factor involves navigating purchase and financing options.

"Many newcomers to boating are pleasantly surprised by

the ease and affordability of boat financing," said Emerald Coast Marine VP Keri Doscher, who oversees marine finance and insurance and has helped hundreds of local customers purchase the boat of their dreams. **"The average boat loan is 15 years, and many lenders will extend up to 20, which makes boating very accessible. Interest rates are currently at an all-time low, and fuel prices are exceptionally favorable."**

Doscher also noted that some boats also qualify for second home deductions if they feature a galley (kitchen), berth (bed), and head (bathroom).

"To find out what you can realistically afford, consider starting the process by consulting with an authorized marine finance and insurance representative who has access to multiple lenders and programs," she suggests. "Understanding your financing options in advance will expedite the purchase process and help you define your budget."

To get an idea of boat pricing, visit marine retailer dealerships or cruise boating websites. Once you've zeroed in on the type of boat that appeals, drive down to begin comparing brands and pricing. When you're serious about a specific boat model in your market, ask to demo it with a local dealer.



## A MAJOR CONSIDERATION IS THE DETERMINATION TO BUY NEW OR USED. BOTH OFFER ADVANTAGES AND BENEFITS.

A new boat is easier to finance and comes with a full manufacturer's warranty with delivery by an authorized dealer. At the time of delivery, authorized dealers will prep the boat and should provide a full orientation. Many dealers offer special purchase incentives and complimentary onboarding instruction and/or safe boating classes.

**While a used boat may be more affordable and provide an outstanding point of entry, it is important to ensure the boat is in shipshape condition. Hiring a marine surveyor or a certified service center to inspect the boat prior to purchase is recommended to safeguard your investment.**

Consumers have options to purchase pre-owned boats from dealers or private individuals. When buying used, exercise extreme caution to understand post-sale warranty and coverage, and be sure to review and secure all vessel documentation and contracts. If you plan to finance your boat, note that many lenders will not fund transactions through private buyers.

Another strong recommendation is to buy local. Unlike the purchase of other higher-end goods like automobiles, boats require ongoing service and maintenance. The few bucks you might potentially save by purchasing a boat outside your market can be lost in an instant when service is needed. Building a trusted relationship with a retailer or service provider in the market where your boat is a strategy that pays dividends in the long run.

### CONTINUING EDUCATION & BOATING EVENTS

Before turning the key to your new boat and unleashing your exciting new passion, enroll in a safe boating class offered by the local power squadron or other authorized provider.

Ask your local dealership for recommendations or search boating safety programs in your area. Understanding the rules of navigation and local nuances regarding the local waterways, coupled with receiving hands-on training so you can operate confidently at the helm, is paramount to keeping your family safe while maximizing the fun factor!

Also, check for opportunities to attend ongoing advanced boating classes, navigation and fishing seminars, women's boating programs, etc. in your community or through your dealership. If the idea of socializing with others who share your boating passion appeals, ask about dealership boating events, including group parties, cruises, raft-ups, and more.

### LET'S GO BOATING!

When you're ready to launch your boating dream, contact the marine consultants at Emerald Coast Marine Group with locations in Niceville, FL, Destin, FL or Orange Beach, AL at The Wharf: [www.emeraldcoastmarine.com](http://www.emeraldcoastmarine.com)



EMERALD COAST  
**MARINE**  
 — GROUP —

# BOATING TIME IS FAMILY TIME.

*Only Better!*



## THE NEW NORM

Over the past few months, we've all learned some really important lessons. Families have bonded. Slowed down. Invested quality time. We've taken walks. Played games. Talked. Laughed. Enjoyed meals around the table. We've spent time, together.

As life returns to the new norm, let's not forget the best lessons learned.

Emerald Coast Marine is family-focused. Our family is ready to help your family enjoy life more fully... because we know **life is better with a boat!**



## SERVICES INCLUDE:

- **New and Premium Pre-Owned Boats**
- **Full-Service Department**  
with Certified Techs & Mobile Fleet
- **World Class Marina Facilities**  
with Wet and Dry Storage, Hurricane Haul-Out Program
- **Yacht Club Amenities**
- **Emerald Coast Boat Club**
- **Ask About our VIP Military Program!**

*Life is Better with a Boat*

## THREE LOCATIONS TO SERVE YOUR FAMILY

**NICEVILLE, FL - 850.389.8318**  
**DESTIN, FL - 850.842.3101**  
**ORANGE BEACH, AL - 251.494.7105**

For more information, cruise on over to  
 Website: [EmeraldCoastMarine.com](http://EmeraldCoastMarine.com)

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