



# of TARS & TERNS



## Mark Your Calendar

NVSPS Meetings and Events

### May 2015

- 16 Spring Picnic**  
10721 Old Colchester Road  
Lorton, VA 22079
- 27 Executive Committee Meeting**  
1930 - 2100: 4031 University Drive #200  
Fairfax, VA 22030

### June 2015

- 10 General Membership Meeting**  
1900 - 2100: BoatUS Headquarters; 880 South  
Pickett Street, Alexandria, VA
- 24 Executive Committee Meeting**  
1930 - 2100: 4031 University Drive #200  
Fairfax, VA 22030

### July 2015

- 08 General Membership Meeting**  
1900 - 2100: BoatUS Headquarters; 880 South  
Pickett Street, Alexandria, VA
- 22 Executive Committee Meeting**  
1930 - 2100: 4031 University Drive #200  
Fairfax, VA 22030

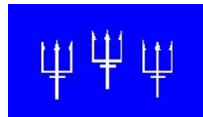
### August 2015

No General Membership Meeting

A detailed Squadron calendar including all meetings and educational courses can be found on our web site [www.nvsp.org](http://www.nvsp.org)



Northern Virginia Sail and Power Squadron  
A unit of the  
United States Power Squadrons®



## Commander Sends...

CDR Rich Unis, JN

Well it's already mid-April and I have yet to set foot on a boat in 2015 – not even a cruise ship! That will hopefully change soon as Windspiration gets splashed at Norton's Yacht Sales in Deltaville, VA on Friday, April 24th. The spring commissioning seems late this year but the weather hasn't been the best so I'm not complaining too much. I need to clear my desk at work anyway and gather up my gear so I can take off for a few days and raise the sails. The first sail of the season is always a fun and exciting time!

The last time I wrote this column the Squadron was gearing up for the D5 Spring Conference in Ocean City.

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### Did you Know?

**Sailor's adage: *Red Sky At Night, Sailor's Delight. Red Sky in the Morning, Sailor's Warning.***

The origin of the saying is unknown, although a form of it appears in the bible (Matthew 16:2-3). It has some basis in science and is a fairly good predictor of-though no guarantee-of weather at the mid latitudes in the Northern Hemisphere, where storm systems generally follow the jet stream from west to east. A red sky in the morning indicates a sun rising in clear eastern skies casting its rays on storm clouds approaching from the west. At night the clear sight of the red setting sun would tell a sailor that no storms are to the west.



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### Scheduled Meetings:

Unless otherwise noted, the General Membership Meetings will be held at the BoatUS™ Headquarters facility at 1900. on the second Wednesday of each month except for the months of August and December. Any changes will be posted in this newsletter or on the Squadron web site.

### BoatUS Headquarters and meeting location:

880 South Pickett Street, Alexandria VA.

From the Capital Beltway, take the VA-613/ Van Dorn Street exit, exit number 173, towards Franconia. Turn left onto South Van Dorn Street / VA-613 North. Turn left onto South Pickett Street. Go less than .5 miles and turn in at the BoatUS™ sign and go to the lighted parking lot in the rear. Proceed to the entrance.

### Pop Quiz

1. You're sailing a two masted boat with the mizzen mast located forward of the steering post. What type of boat are you on?
2. What is freeboard?
3. The rigging which exerts side forces to keep the mast vertical are the what?

### Answers

1. Ketch. The schooner has a fore mast which is shorter than the main mast. The ketch and the yawl both have a mizzen mast, aft of the main mast, but the mizzen mast on a yawl is located aft of the steering post. The easy way to remember which is that 'k' comes before 'y'. The sloop has only one mast
2. The distance from the gunwale to the waterline. Freeboard is measured from the gunwale (pronounced gun'l), to the waterline with the boat at rest.
3. Shrouds. Check your shroud tension. Loose shrouds are the one of the main causes of dismasting



## Of Tars & Terns

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www.nvsp.org



**Articles, opinions and advertisements do not necessarily reflect USPS® policy or endorsement unless so designated**

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**Volume XLVIII; Number 2: May 2015**

### EDITOR

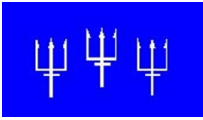
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## Commander Sends...

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CDR Rich Unis, JN

We had a great contingent of Squadron members attend the Conference and participate in our NVSPS hospitality room. As always, it was tons of fun pulling the room together and hosting members from other Squadrons. We didn't win the award for the best hospitality suite (got beat out by some renegade Vikings in a row boat) but we had many great comments on the room and the recommendations we provided for ditching at sea. My thanks to all who participated in the hospitality room! If you didn't make it to the Conference this year, plan to join us next year.

During the conference, NVSPS was recognized for performing over 100 Vessel Safety Checks during the year, which is a tremendous accomplishment. We also received National Communications Committee Awards for our Of Tars and Terns newsletter and for our website. Thanks go to everyone who assisted with the oT&T and to Walt Lazear for maintaining our awesome website! Speaking of the oT&T, the Bridge has committed to keeping to the publication schedule. Articles are due by the 15th of the month for publication the following month. I invite everyone in the Squadron to participate and write an article for the newsletter. Tell us anything you believe will be interesting or entertaining to the members – like the time you ran aground, ran out of fuel, fell off the boat into the water, etc. I also wanted to mention that members voted at the March general membership meeting to have the oT&T printed and mailed ten times per year. The newsletter will be published every month except January and August. Send me your articles!

Lastly, I wanted to mention our Spring Picnic. It will be held on May 16th at the Fairfax Yacht Club. Mark your calendars and plan to join us. Our vessel safety examiners will be conducting VSC's for Fairfax Yacht Club members to celebrate National Safe Boating Week.

Come get involved in the Squadron and share your boating knowledge!

**Cmdr. Rich Unis JN**  
NVSPS CDR  
Skipperunis@gmail.com

Fair winds and following seas



## Secretary

Lt/C MaryJane Hinkins

Spring!! The boat has now touched down into the Occoquan and is getting ready for its upcoming trip to the Morattico Creek. Its approximately 140 miles. Give or take a few gas stops. Scared, Excited, Nervous, Ready? All of the above. Will the water be deep enough, will we be there during high tide. Where will we gas up? So many questions. And our education department would tell me that is why we need to take the Cruise planning classes! Check out the website and take some of the classes or the seminars. It certainly cannot hurt and all education can help, because when you are out there on the water you want to know all of your options. We have been as far as Deltaville before but the 12 miles or so up the Rappahannock will be new waters for us. We shall be looking to John Shivik for his expertise on our trip. You want to know weather? This man knows weather. And all the weather information is also available from the USPS weather class.

So wish us luck on our journey. We hope to begin Monday morning, May 18 and be in the Creek by May 21. Let the Spring Boating begin!

**Lt/C MaryJane Hinkins**  
NVSPS Secretary  
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## Guest Speaker



**10 June 15**  
**General Membership Meeting**

Margaret Podlich will be joining us at our June 10 meeting. As President of BoatU.S., she will talk about current issues facing boating, including anchoring rights in Florida, ethanol in gasoline, and general trends in boating education requirements .

Margaret is an avid boater based in Annapolis, currently participating in sailboat team racing on J22's and heading to the Laser Master World Championships in Canada in July. When the breeze is light, you can find her on her paddle board or small powerboats.

Join us for this informative and interesting presentation.



## *Executive Officer*

Lt/C Fred Zugay, JN

It is a privilege to serve on the NVSPS Bridge this year as your Executive Officer. I look forward to working with the Bridge and Squadron members in the coming year to help in increasing our membership and the attendance of current members at Squadron activities.

My wife Cindy and I had always talked about getting a power boat and thought it would be something we would do in retirement. The terrorist attack on 9/11 is what provided the incentive for us to start boating sooner. We both work as contractors supporting the government and worked at locations that were possible targets. The events of that day changed our minds and we decided to buy a boat.

We ordered a 2002 Sea Ray 270 Sundeck in the fall of 2001 from Prince William Marina in Woodbridge, VA. While waiting for delivery we knew we had to take a course on basic boating and found a class that winter being taught by squadron members. We made a deal that whoever scored the highest on the final exam would be the captain. As it turned out, we both ended up with the same scores so we are co-captains of "Potomac Pleasure". Upon class completion I decided to join the squadron.

When we took delivery of our boat in March 2002, included an on-water demo/training to help familiarize us with systems on the boat. We store our boat in the boatel at Prince William so when the on-water training was completed, our salesman said since it was such a nice day we could keep the boat out that day if we wanted. So we decided to venture out on our own and test our newly learned skills.

With the knowledge we learned from the squadron boating class, and with Cindy reading the chart of the Potomac River, we had the confidence to travel from the Occoquan River up to Georgetown in DC and back to the marina on our first day boating. What a memorable trip!

I missed last month's Change of Watch due to a planned Hawaiian vacation. I am just coming up to speed on the duties of my office. Please contact me with any suggestions or concerns you may have. I welcome any and all comments

### **Lt/C Fred Zugay**

NVSPS Executive Officer  
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## **Former NVSPS Member Bill Eldridge in the News...**

Palm Beach Sail & Power Squadron Commander Bill Eldridge attended the May 14th Council Meeting to receive the National Safe Boating Week Proclamation. Bill was a long time member of NVSPS and remains an Associate Member to this day. He has retired to Palm Beach, but not given up his love for boating or his commitment to the United States Power Squadrons. National Safe Boating Week was May 16-22, 2015, and Bill presented council and attendees coupons for FREE admission to the Squadron's Safe Boating course. The photo is (left to right) Councilmember Darryl Aubrey, Vice Mayor David Norris, Cdr Bill Eldridge, Mayor Robert Gebbia, President Pro Tem Doug Bush, Councilmember Judy Pierman.





## Education Officer

Lt/C Ed Phillips, AP

The weather is warming up and moving towards summer. It will soon be time to lament about the heat; as protests about the snow gets packed away for another season. Remember our monumental snow storm of 2010? As I dug my car out of 2 ½ feet of snow I promised myself I would never complain about cutting the grass again and I have remember that each time I dig the lawn mower out.

What does that have to do with boating? Nothing specifically, but it is a reminder to appreciate the good boating season we have in the Mid-Atlantic states. I continue to get requests about on the water training. That is a need the Northern Virginia Sail and Power Squadron (NVSPS) can fill. I have been writing about the Boat Operators Certificate (BOC). There is an on the water component for each of the advanced courses. We would be a great asset to our area, if we are able to conduct On The Water (OTW) Training. That is a new area for us to explore.

There is no doubt that the world is changing around us, the United States Power Squadrons and the Northern Virginia Sail and Power Squadron are no exception. The only thing that remains the same is change. We can resist change while things around us change or we can be part of the change and shape it to our liking. I prefer the second option.

The BOC is an example of this principle, should we begin to participate in BOC as our next phase of boating safety education? I believe so, our members have much experience to share, so why not? Another example of change is the Boating Safety Virtual Trainer (BSVT) or the simulator. Simulator technology has been around since 1940's at constantly improving levels of fidelity. One of the reasons for the excellent safety record of commercial aviation in the United States is the regular use of full motion simulators. It is unfortunate that at this time the BSVT is being treated as a game or toy, and a marketing tool. In order for it to be fully successful as a training tool it has to be accessible to the squadrons on a regular basis. That time has not arrived yet, but the capability has been demonstrated. I hope you had an opportunity to use the BSVT while the NVSPS had it in March for the National Capitol Boat Show. BVST's are scheduled to be at all the boat shows in our area for the coming year. There are only thirteen BVST's available to share across the country and they must be scheduled in advance to insure availability.

Most importantly, I want to congratulate the four students of the Cruise Planning class on their successful completion of the course. The students are Mark Anderson, Johanna Kehoe, and George and Ann Nartsissov. In spite of numerous location challenges during the course, each of these students scored 95% or better on the final exam; a noteworthy accomplishment. Congratulations to each of you from the NVSPS!

Unfortunately, the ABC3 classes planned for Fairfax and Manassas, VA were postponed due to lack of student enrollments. They will be rescheduled. As of this writing, the ABC3 class scheduled for Leesburg, VA is still on, but it too is lacking in students enrollments. The start date of that class was Saturday, April 25th. Remind all of your boating friends that as of July 1, 2016 everyone who boats in VA will need a National Association of State Boating Law Administrators (NASBLA) approved safe boating course. The USPS America's Boating Course (ABC3) is the most complete and the best value out there. Here is the list of the seminars that are currently scheduled.

Saturday Seminars at the Alexandria West Marine Store - 11:00 AM to 1:30 PM

### July

Mastering Rules of the Road	July 11, 2015
Using GPS (tentative topic)	July 25, 2015

### August

Weather and Hurricanes	August 8, 2015
Marine Radar	August 22, 2015

*Fair winds and cool breezes!*

**Lt/C Ed Phillips, AP**

*NVSPS Squadron Education Officer*

*seo@nvsp.org*

### ***Got Navigation Questions? Call the NAVCEN !***

Northern Virginia Sail & Power Squadron members toured the U.S. Coast Guard's Navigation Center (NAVCEN), the nation's premier civil-focused maritime information center in Alexandria, VA. They were impressed with its missions which include the Global Positioning System (GPS), the Nationwide Differential GPS (NDGPS), the Nationwide Automatic Identification System (NAIS) and much more. Through its web site ([www.navcen.uscg.gov](http://www.navcen.uscg.gov)), all boaters can easily find up-to-date navigational information, U.S. Light Lists and Local Notice to Mariners.

The Navigation Center is a valuable resource for squadron members. It will answer any maritime-related inquiries and invites all GPS users to report disruptions, degradations, or other incidents or anomalies. Its 24-hour phone number is 703-313-5900 and email is [tis-pf-nisws@uscg.mil](mailto:tis-pf-nisws@uscg.mil)

## Boating in Heavy Weather

The best place for boaters with limited experience with heavy weather is at the marina. Unfortunately, summer heat and humidity in the Chesapeake Bay can cause weather patterns to change very quickly and sudden, often violent, thunderstorms are not uncommon. Clearly, these heavy weather conditions are not the best place to develop your rough water skills. While this article will sound to most as simple common sense, it is surprising how few skippers practice these simple procedures when encountering heavy weather.

First, check the weather before you go out on the water. We are often deceived by a beautiful clear summer morning that devolves to heavy thunderstorms by mid-afternoon. While there are many sources of weather information, I recommend the National Weather Service website – [www.weather.gov](http://www.weather.gov), or more specifically, the marine section of the NOAA website – <http://www.nws.noaa.gov/om/marine/home.htm>. The NOAA marine weather website is a fascinating treasure trove of weather information ranging from descriptions of weather conditions, information on hurricane preparedness, definitions of weather alerts, lists and descriptions of the various NOAA weather services, and obviously weather forecasts. A quick review of this website before your departure will provide you with accurate weather predictions over the next 36 hours so you can plan accordingly.

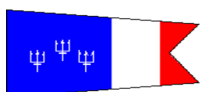
While on the water, frequently check the NOAA weather radio (WX radio channels of the Marine VHF radio). In our area WX1 is Manassas, VA and WX3 is Hampton Roads, VA. The NOAA weather radio continually provides the same 36 hour forecasted weather conditions found on the NOAA website. It will also provide emergency weather alerts if conditions change suddenly.

When heavy weather threatens, prepare for it. Have all crew and guests put on their life vests. Stow or lash down any loose items on the boat. Turn the boat into the wind and note your current position and heading. One of the biggest mistakes boaters make when caught in bad weather is they run the boat too fast for the sea conditions. Slowing down and moving at the minimum possible speed, 45 degrees to the swell makes riding out the storm more comfortably, but more importantly is much safer by affording you the time to assess your situation and take appropriate action.

Consider your situation and available options. Trying to outrun the storm back to the marina may increase safety risks. As the weather closes in, visibility will decrease significantly and you run the risk of missing (or hitting) channel markers, or running aground, or simply putting your boat in a situation it (or you) can't handle. A better option might be to find a protected cove nearby that will allow you to ride out the storm. Or, simply maintaining steerage in place and angling into the swells while waiting out the storm might well be the best course of action.

All boats aren't created equally and handle quite differently. Knowing the limits and characteristics of your particular vessel is best learned through experience with gradually increasing exposure to rough weather. Take it slow, stay aware of your situation and keep the safety of the crew and boat in the forefront of our mind.

*G. Jay Nelson, AP*



### Past Commander

Alan R. Hart, AP

We had a great time at the Spring Fling Picnic at Fairfax Yacht Club on Saturday, May 16, although the attendance was lower than expected. Several of our Examiners gave Safety Checks to boats at the docks and we thank them for their efforts. A wonderful array of tasty dishes of all sorts was contributed and enjoyed by the attendees. Thanks to Squadron Administrative Officer, Lt/C Kim-Kwok Chu S and Choi Ying-Lai for organizing it, and thanks to the ladies who voluntarily helped with the set-up and clean-up. Cdr Richard Unis, JN conducted a very brief business meeting, at which he reminded us of our upcoming events and P/C Richard Durgin, JN gave a brief report on our recent tour of the Coast Guard facility in Alexandria. If you were not able to attend either or both of these events, you missed a good time and we missed you. Hope to see you next time.

**P/C Alan R. Hart, AP**





### **Weather Signs**

Sailors who spend a great deal of their time outdoors, learn to observe their surrounding sky, winds and clouds that give them clues to the change of weather. The following are signs that can indicate whether good weather will be continue or changed to poor.

#### **Good Weather likely to Continue**

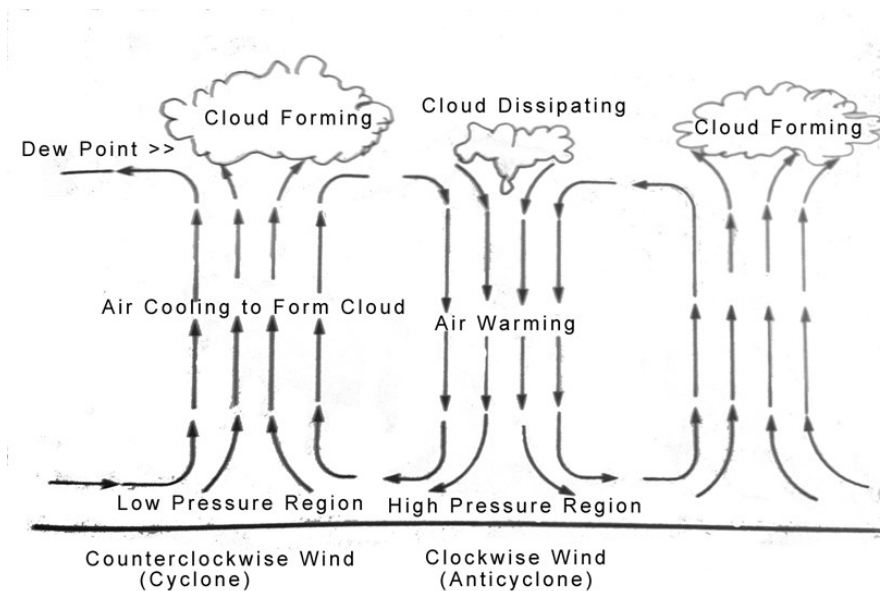
- Scattered small cumulus clouds – Cool high pressure air sinks to the ground
- Clouds becoming thinner and higher – Cool dry air moving under warm moist air
- Day sea breeze, night land breeze – Normal weather pattern
- Wind light to moderate from west to northwest – Normal undisturbed temperate zone prevailing wind
- Barometer steady or rising slowly with SE to NW wind – Fair weather anticyclone (clockwise high pressure air) is passing
- Night clear and cold – Cool high pressure air sink from upper attitude
- Night ground fog clear by mid-morning – Ground radiates heat quickly at night and absorb heat quickly in the morning
- Heavy night dew or frost – Ground heat radiates quickly through the clear and calm air above and the cold ground causes condensation of surrounding water vapor
- Star or moon bright and clear – Dry stable air mass in observed region

#### **Good Weather Will Turn Poor**

- Stratus (layered) clouds move in under cirrus, lowering and thickening – Warm front coming
- Cumulus (heap, vertical) clouds growing larger and taller – Cold front or thunderstorm coming
- Cloud thickening, wind increasing – Frontal disturbance coming
- Line of heavy, dark clouds to the west – Cold front moving in
- Barometer falling steadily – Low pressure disturbance coming
- Sun becomes fuzzy disc, moon haloed or fuzzy – Altostratus (middle level layer dropped from high altitude) clouds preceding warm front
- Wind moving counterclockwise such as from SW to S to E – Cyclonic disturbance coming
- Temperature unusual such as too high or too low – Too high, warm front disturbance; too cold, cold front disturbance

The above forecasting signs can be explained by the following illustration.

High or low pressure air mass affects the cloud formation in sky and ground temperature within its region. For example, the rising air expands and forms clouds and the sinking air dissipates clouds and cools the ground.



## *What A Yacht Broker Can Do For You*

By Charles Fort

Published: in BoatUS , October/November 2013

Especially when buying or selling a large boat, the right broker can reduce stress and make the transaction go smoothly and painlessly.

When BoatUS member David Issacson bought his first boat 26 years ago, he searched the newspaper classifieds in the morning (remember those?), located a couple of candidates before noon, and by 3 p.m. wrote the seller a check for \$1,000 for a 17-foot boat he took fishing that day. "It was so simple then," he says. "Pretty much like buying a cheap used car. I don't even think I got a bill of sale. It was all done with a handshake." Now that he's retiring, he's looking for his fourth boat, which he says will be much bigger, probably in the 42- to 45-foot range. "I have no idea what it's going to take now. I've never had a boat that was documented or had a loan on it. I don't even think they have classifieds in the paper anymore, and I'm not sure what the process is these days."

Issacson is exactly the type of person who could benefit from using a boat broker. Boat brokers are similar to real-estate agents, but with important differences: They're far less regulated, and their commission is 10 percent rather than six percent. Unlike realtors who must take classes, sit for an exam, and be licensed in every state, only boat brokers in Florida and California have to be licensed and only California requires an exam. In most other states, anyone can call themselves a boat broker. And while all brokers have certain legal responsibilities to their clients, selecting one should be done carefully. Ask around at your marina or boatyard and get referrals from others who have used a broker before. Talk to two or three and get a feel for them, just as you would with a real estate agent. One way to increase your chances of finding the right broker is to look for a Certified Professional Yacht Broker (CPYB). These brokers are members of the Yacht Brokers Association of America (YBAA), have taken a comprehensive exam, have pledged to abide by a code of ethics, and will work with the BoatUS Dispute Mediation Program (see links in sidebar).

### **If You're Selling**

There are several advantages to using a broker, the biggest of which is exposure. Plastering "For Sale" signs in yacht clubs and marinas can't equal the power of a broker's listing, especially with larger boats that have a smaller pool of buyers who may not even be in the same state. Brokers typically list boats through websites such as Yachtworld, which is easily searchable by anyone, anywhere in the world. Only brokers can list boats on the site, which functions much like the Multiple Listing Service for real estate agents.

### **Selling It Yourself**

For Sale By Owner (FSBO) certainly sounds attractive. Not only do you pocket 10 percent more than if you used a broker, but you're in charge of the whole process. Selling it yourself has drawbacks, however. You won't be able to get the same kind of national exposure a broker can, and you'll be responsible for keeping the boat in top condition and available for showing. And, because most boat shopping occurs on weekends, expect to be tied down during your time off. Finally, like many others, you may simply dislike negotiating. But if you want to save some serious money, BoatUS can help. Our thousands of online classified listings are viewable by anyone, anywhere in the world, and we offer an escrow service that takes the anxiety out of the financial part of the transaction. We also offer members full documentation service, boat financing, comprehensive insurance, and on-water and roadside towing coverage. Check out our website to see sample sales contracts and lists of things both buyers and sellers will need to do to buy and sell boats [www.BoatUS.com](http://www.BoatUS.com)

Correctly pricing a boat is critical to getting it sold, and an experienced broker has a very good idea of what a boat will sell for and can price it accordingly. Brokers typically have access to what similar boats have sold for in the local area and they'll prepare a listing based on the kind of boat and type of buyers expected. They'll take photos, write an enticing description, and recommend things to improve the look and marketability of your boat. Brokers can also help you navigate some of the more confusing aspects of selling such as corporate ownership, loan payoffs, bills of sale, and other documents needed for transferring ownership. Aside from listing and advertising the boat, their most important job is helping move the process along once a buyer is found. Brokers can also help a buyer obtain financing and assist with changing the USCG documentation.

*Continued on following page*



While the 10-percent commission is usually not negotiable, brokers will sometimes discount it for a sale that might be falling apart because of a survey report or other defects found on a boat. The different listing contracts used by brokers can be confusing, but they're not complicated once you understand the two main types, a central agency agreement and an open listing agreement.

An open listing agreement means you've given more than one broker the right to sell your boat and you also retain the right to sell it on your own. The disadvantage is that because no broker is guaranteed at least a part of the commission, it's not very likely any of them will spend the money to list your boat on Yachtworld or pay for other advertising. There can also be confused communications between multiple brokers and potential buyers. On the other hand, a hungry broker may be more motivated to bring you a buyer because he would get the entire commission. With this type of agreement, if you find your own buyer, you don't owe anyone a commission. For either type, don't be pressured into signing for a longer term than you're comfortable with. Six months is typical, but don't be afraid to ask for less, though a broker typically needs at least a couple of months to generate interest. Usually, you can walk away from any contract after giving 30 days notice. Most agreements automatically renew, so give notice before that if you want to cancel. No matter what kind of listing, ask for biweekly progress reports.

### **If You're Buying**

While owners may find the process of selling to be an anxious one, buyers are looking for their next dream boat and are likely to be enjoying looking around, trying to find the perfect fit. But buyers tend to get apprehensive once it comes to plunking down hard cash. This is where a broker can make the process less stressful. Brokers should have a separate bank account for holding deposits and there should be wording in the contract specifying what the sale is contingent upon as well as how and when the money will be returned if the sale falls through.

It's important to remember that the broker in a typical sale is getting paid by and working only for the seller, not the buyer. A broker will try to get the highest possible price (that's what his commission is paid from) and will try to sell his client's boat even if it's not necessarily the best deal for you. You're on your own with negotiations and paperwork advice. You can, however, enter into an agreement with a broker through a buyer's broker arrangement. A buyer's broker will represent you, not the seller. Once they know what you're looking for, they can scour their sources and suggest likely boats for you to view, assist in negotiating a price, and help with the paperwork. Typically, a buyer's broker gets a commission split from the seller's broker so there's no cost to you, but read the agreement before signing.

When it's time to seriously consider a boat, it will need to be hauled out and surveyed — something that's usually paid for by the buyer, though as with anything in a sale, that's negotiable. Never use a surveyor recommended by the broker or seller; it's critical to hire an independent, qualified surveyor (see links, below) who has no stake in the outcome. Not only will the survey uncover needed repairs and deficiencies, it will also establish a fair market value, all of which can be used for negotiations. It will almost certainly be needed for financing and insurance as well. 🚤

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## **Finding a Yacht Broker**

Consider going to one of the brokers' professional organizations. The Yacht Brokers Association of America sets standards of ethics and business practices for its members and provides a list of member brokers, as do the Florida Yacht Brokers Association, California Yacht Brokers Association, Northwest Yacht Brokers Association, British Columbia Yacht Brokers Association, Ontario Yacht Brokers Association and Gulf Coast Yacht Brokers Association. All of these groups contributed to the creation of a certification program that educates brokers in the field and tests their knowledge, while holding them to a code of ethics. Violation of the code can result in termination of their professional membership and loss of their certification.

The right broker can make boat buying more fun, and after all, we buy boats for pleasure. The broker can become an ally in the game of boat buying or, when a couple is shopping, a go-between. An honest broker can be a hedge against trouble. "One of the reasons you use a broker is that you wouldn't know the steps to take to ensure you're protected," In summary, take the time to get a broker who will work with you through the process and look out for your interests.



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