

Boating GUIDE



Types of Ownership

Boaters have options when it comes to living their best life on the water — own a boat or charter one.

While ownership offers freedom and familiarity, chartering and fractional programs are becoming popular alternatives for boaters who want flexibility and lower long-term commitments. Both paths can get you on the water. The right choice depends on how often you boat, how much responsibility you want and how you prefer to spend your time and money.

THE APPEAL OF OWNERSHIP

Owning a boat gives boaters full control. You can personalize the vessel, keep gear onboard and head out whenever weather and schedules align. For avid boaters who spend many days on the water each season, ownership can make financial sense over time.

But ownership also comes with ongoing costs. Beyond the purchase price, there are expenses for storage, maintenance, insurance, fuel and repairs. Boats require regular care to stay safe and reliable. Some owners enjoy that hands-on involvement, while others find it cuts into their leisure time.

Ownership can also limit flexibility. A boat suited for a quiet inland lake may not fit



© ADOBE STOCK

coastal cruising and upgrading to a different style of boat can be costly.

WHY CHARTERING ATTRACTS MANY BOATERS

Chartering allows people to rent a boat for a day, a weekend or longer without taking on year-round expenses. This option works well for those who boat occasionally, travel to different destinations or want to try different types of vessels. Companies typically handle maintenance and inspections, which can reduce stress for

renters. Some also provide orientation or a captain, making boating accessible to newcomers.

Costs are more predictable with chartering. Instead of paying for a boat that sits unused, boaters pay only when they go out. For families who boat a handful of times each season, that can be a practical tradeoff.

THE MIDDLE GROUND: FRACTIONAL OWNERSHIP

Fractional ownership and boat clubs offer a hybrid approach. Members pay a fee to access a fleet of boats. The

company manages upkeep, storage and insurance. Members reserve time slots, similar to booking a rental.

This model can suit boaters who want frequent access without full responsibility. However, availability during peak times can be limited, and members must follow scheduling rules. The fractional ownership market has been steadily growing. One common program has five owners sharing a yacht for a five-year period. Unlike chartering, the fractional owners actually hold a title in the boat, making it an asset. It is often

considered a transition to full ownership with some data showing that about 20% of fractional owners eventually go on to buy their own boat.

Before deciding, experts suggest honestly assessing how often you will boat, where you plan to go and how much maintenance you are willing to handle. For some, the pride of ownership is worth the work. For others, the simplicity of chartering keeps boating fun.

Either way, the goal is the same: more time enjoying the water and less time worrying on shore.

Protecting Wildlife While Boating

Boating offers a close-up view of nature, from birds skimming the surface to dolphins surfacing nearby.

Those moments can be memorable, but they carry responsibility. Wildlife experts say boaters play a key role in protecting animals and sensitive habitats by operating thoughtfully on the water. Many species depend on waterways for feeding, breeding and migration. Simple choices by boaters can reduce stress on wildlife and help preserve ecosystems.

KEEP A RESPECTFUL DISTANCE

One of the most important guidelines is distance. Approaching too closely can disturb animals' natural behavior. Dolphins and manatees, for example, may change course, stop feeding or separate from calves if they feel pressured. Wildlife agencies commonly recommend staying at least 50 yards from dolphins and 100 yards from manatees and whales, where applicable. Boaters should never chase, encircle or attempt to feed wildlife. Feeding can alter animals' habits and make them more vulnerable to harm. If animals approach a boat on their own, operators should slow down, shift into neutral when safe and allow the animals to pass without interaction.



© ADOBE STOCK

WATCH SPEED AND WAKES

Speed matters in wildlife areas. Many regions have posted slow-speed or no-wake zones designed to protect animals and shorelines. Manatees, in particular, are vulnerable to boat strikes because they swim slowly and surface to breathe. Even where zones are not posted, slowing down in shallow waters, seagrass beds and marshy areas can reduce the risk of injury to wildlife. Lower

speeds give operators more time to react.

Wakes can disturb nesting birds along shorelines or in low vegetation. During breeding seasons, repeated disturbance may cause birds to abandon nests.

PROTECT HABITATS

Fish and wildlife rely on healthy habitats. Seagrass beds, reefs and wetlands serve as nurseries and feeding grounds. Running a boat through

shallow grass beds can scar and damage these areas for years.

Using designated channels and paying attention to depth finders can help avoid habitat damage. Anchoring carefully is important. Whenever possible, anchor in sandy areas rather than on reefs or vegetation. Pollution prevention is another factor. Properly disposing of trash, avoiding fuel spills and maintaining engines all help protect water quality. Even

small debris, such as fishing line, can injure birds and marine animals.

Boaters who enjoy wildlife sightings can support conservation by learning local guidelines and seasonal protections. Many areas publish recommendations for responsible viewing. Sharing the water with wildlife is one of boating's privileges. With awareness and care, boaters can help ensure animals remain part of the experience for years to come.

Safe Nighttime Boating

A sunset cruise can be one of boating's great pleasures.

Cooler air, quieter waterways and star-filled skies draw many boaters out after dark. But experienced captains say nighttime boating demands more preparation and awareness than daytime trips. Reduced visibility changes how boaters navigate, judge distance and spot hazards. With the right precautions, however, boating after dark can be safe and enjoyable.

BE SEEN, SEE OTHERS

Proper lighting is the foundation of safe night boating. Navigation lights are not just helpful, they are required between sunset and sunrise and during periods of restricted visibility. These lights help other boaters determine a vessel's size, direction and activity. Operators should check that all lights are working before leaving the dock. Carrying spare bulbs or backup lights can prevent a small problem from becoming a safety issue.

Spotlights and flashlights are useful for briefly illuminating markers, docks or obstacles, but they must be used carefully. Shining bright lights at other boats can impair night vision and create hazards. Maintaining natural night vision is important. Boaters can allow their eyes time to adjust to darkness and



© ADOBE STOCK

keep cabin lighting low to reduce glare.

SLOW DOWN AND STAY ORIENTED

Depth perception and distance judgment change at night. Objects may appear farther away than they are, and unlit hazards such as floating debris can be difficult to see. For that reason, slower speeds are recommended. Extra time to react can make a significant difference in avoiding colli-

sions or groundings.

Using GPS and charts becomes even more valuable after dark. Electronics can help confirm position, but they do not replace visual awareness. Knowing the waterway in daylight first can make a nighttime return trip safer. Operators need to keep a careful watch for navigation markers. Not all are lighted, and background lights from shore can sometimes be confusing.

PLAN AHEAD FOR SAFETY

A float plan is especially important for night outings. Letting someone on land know your route and return time adds a layer of security. Life jackets must be readily accessible and, for children and weaker swimmers, often worn. Sound-producing devices, such as horns or whistles, are key safety tools.

Fatigue can be another factor. Darkness and long days

on the water can reduce alertness. Rotating operators or ending trips earlier can help prevent mistakes. Alcohol use is particularly risky after dark, when reaction time and vision are already challenged. With preparation, patience and respect for changing conditions, night boating can offer a peaceful way to experience the water. The goal is simple: enjoy the view while making sure everyone returns safely to shore.

Join Organized Events

For many boaters, time on the water is about relaxation and freedom.

But organized boating events such as regattas and fun runs offer another dimension: community, friendly competition and shared experiences on the water. While some events are geared toward seasoned sailors or high-performance boats, many welcome everyday recreational boaters. With a bit of preparation, newcomers can take part and enjoy the camaraderie.

UNDERSTANDING THE EVENTS

A regatta traditionally refers to a series of boat races, often involving sailboats but sometimes powerboats. Some regattas are highly competitive, while others are designed for mixed skill levels and emphasize participation.

Fun runs are typically less about speed and more about the journey. Boaters follow a set route, sometimes stopping at waterfront restaurants or checkpoints along the way. Poker runs, a common variation, involve collecting cards at stops, with prizes awarded based on the best hand.

Event organizers often publish rules, routes and safety requirements in advance. Reviewing these details helps participants know what to expect. International regattas date back centuries and



© ADOBE STOCK

common types include coastal, off-shore, oceanic and around-the-world (those exceed 20,000 miles), according to Insailing.

GETTING STARTED

Local marinas, yacht clubs and boating organizations frequently host or promote events. Many are open to the public, though some require registration fees or proof of insurance. Before signing up, boaters should assess whether their vessel is suited for the

event's distance and conditions. Fuel range, reliability and required safety gear all matter.

New participants may want to start with shorter, low-pressure events. These can help build confidence and familiarity with group boating etiquette. Communication is also important. Some events use marine radios to share instructions or updates. Knowing basic radio protocol can make participation smoother.

SAFETY AND ETIQUETTE

Even in casual events, safety remains a priority. Organizers may stagger start times or assign spacing to reduce congestion. Following instructions and maintaining safe distances help prevent accidents. Courtesy goes a long way. Avoiding excessive wakes near smaller boats, respecting right-of-way rules and being patient at docks or checkpoints contribute to a positive experience for everyone.

Prepare for changing

weather and bring essentials such as life jackets, water, sunscreen and emergency supplies. For many participants, the social side is the biggest draw. Post-event gatherings, awards and shared meals are highlights.

Regattas and fun runs can turn a routine boating season into a memorable outing. Whether competing, cruising or simply enjoying the ride, boaters may find that organized events add a new layer of enjoyment to time on the water.



© ADOBE STOCK

Underrated Boating Towns

Well-known boating destinations such as the Florida Keys or Newport draw steady traffic, but they are not the only places to enjoy time on the water.

Across the country, smaller towns offer marinas, scenic cruising and waterfront culture without the bustle of major hubs.

For boaters willing to explore, these lesser-known spots can deliver memorable experiences, local flavor and easier access to docks and services. Here are four underrated boating towns worth a look.

BAYFIELD, WISC.

Set on the shores of Lake Superior, Bayfield is a gateway to the Apostle Islands National Lakeshore. Boaters can explore sea caves, lighthouses and forested islands. The area is especially popular with sailors thanks to steady

winds and cool summer temperatures. Bayfield's small-town feel includes locally owned shops, orchards and waterfront inns. Transient slips are available, and the region's natural beauty is a major draw.

APALACHICOLA, FLA.

On Florida's Gulf Coast, Apalachicola blends working waterfronts with relaxed cruising. The Apalachicola Bay and nearby barrier islands provide protected waters for fishing and exploring. The town is known for its seafood industry and historic charm. Compared with larger Florida boating centers, it offers a quieter pace and with easy marina access.

PORT TOWNSEND, WASH.

Located on the northeastern tip of the Olympic Peninsula, Port Townsend is a favorite among Pacific Northwest boaters. The town has a strong maritime heritage, with boatyards, marine trades and sailing culture. Boaters can cruise Puget Sound, explore nearby islands or watch for wildlife. The historic downtown, lined with Victorian-era buildings, sits just steps from the water.

ST. MICHAELS, MD.

On Maryland's Eastern Shore, St. Michaels offers access to the Chesapeake Bay's broad cruising grounds. Calm rivers and protected coves make it approachable for many skill levels. The town features maritime museums, seafood restaurants and well-kept marinas. Its scale makes it easy for visiting boaters to dock and explore on foot.

BEAUFORT, N.C.

Set along North Carolina's Crystal Coast, Beaufort combines coastal cruising with a deep maritime history. The town sits near the Intracoastal Waterway and offers easy access to barrier islands, inlets and fishing grounds. Taylor's Creek, which runs alongside the waterfront, is known for its wild horses on nearby Carrot Island, a sight that often surprises visiting boaters. Calm waters in the area make for relaxed cruising, while offshore routes appeal to more experienced captains.

Underrated does not mean under-equipped. These towns provide fuel, slips and services while delivering distinctive local character.

For boaters looking to try something new, choosing a lesser-known port can turn a routine trip into a standout adventure.

Boating with Pets

For many boaters, a day on the water feels more complete with a four-legged companion along for the ride.

Dogs and other pets can enjoy boating, but they face many of the same risks as people, along with a few unique ones. Preparation and the right equipment can help keep pets safe and comfortable. Veterinarians and boating safety groups say the key is to plan for pets as passengers, not treat them as afterthoughts.

START WITH SAFETY GEAR

A properly fitted pet life jacket is one of the most important items owners can bring. Even strong-swimming dogs can tire, panic or struggle in rough water. A life jacket provides flotation and often includes a handle, making it easier to lift a pet back onboard. Owners should choose a jacket sized for the animal's weight and girth, with secure straps and bright colors for visibility. It is wise to let pets wear the jacket at home first so they can get used to it.

Non-slip surfaces also matter. Boat decks can be hot or slippery, and pets can lose footing when a vessel moves. Traction mats can help prevent injuries.

HYDRATION AND COMFORT

Sun and heat affect pets quick-



© ADOBE STOCK

ly, especially those with thick fur. Always keep fresh drinking water available. Do not let pets drink from lakes or saltwater, which can contain harmful bacteria or high salt levels. Shade is equally important. A canopy, towel or designated shaded spot can help prevent overheating. Signs of heat stress in pets include heavy panting, lethargy and drooling.

Consider bathroom needs.

For longer outings, some owners bring training pads or plan shore breaks.

TRAINING AND PRECAUTIONS

Basic obedience training can improve safety on board. Commands such as sit, stay and come can prevent pets from jumping unexpectedly or getting underfoot while docking. Leashes are useful when

moving around marinas or busy docks but need to be used cautiously on board to avoid entanglement.

Secure fishing gear, hooks and lines, which can pose hazards to curious animals. Store chemicals, fuels and cleaning supplies safely out of reach. Identification is another safeguard. Pets need to wear tags and, ideally, be microchipped in case they become separated

from their owners. Before bringing a pet on open water, short trial trips can help gauge how the animal reacts. Some pets love boating, while others feel anxious.

With planning and attention, pets can be happy boating companions. A safe, well-prepared trip helps ensure that both people and animals enjoy their time on the water.

Changing Rules, Risks

A calm lake, a winding river and an open coastline can all look inviting, but each presents different conditions for boaters.

Understanding how environments vary can help boaters stay safe, follow local rules and build the right skills for the water they plan to navigate. While the basics of safe boating apply everywhere, experienced captains say environment matters more than many newcomers realize.

RIVERS: MOVING WATER, MOVING TARGETS

Rivers are defined by current. Even a slow-moving river can push a boat off course, especially near bends, bridges or narrow channels. After heavy rain, currents may strengthen and carry debris such as logs or branches.

Navigation on rivers often requires close attention to markers, depth and obstacles. Sandbars and submerged objects can shift over time, making local knowledge valuable. Rules can also differ. Some rivers have no-wake zones, commercial traffic or shared use with paddlers and anglers. Boaters must stay alert and maintain safe speeds.

Skill-wise, docking and maneuvering in current are key. Operators need to learn how current affects steering and stopping distance.



© ADOBE STOCK

LAKES: OPEN SPACE, CHANGING WEATHER

Lakes may appear calmer than rivers or oceans, but they bring their own challenges. Large lakes can develop strong winds and steep waves quickly, sometimes surprising boaters who launched in fair weather. Because lakes are enclosed, wave patterns can bounce and become choppy. Visibility may be affected by fog or storms that move in rapidly.

Regulations on lakes often

focus on speed limits, wake rules and designated recreation areas. Some lakes restrict certain engine types to protect water quality or reduce noise. Boaters on lakes benefit from strong situational awareness, weather monitoring and courtesy around swimmers and smaller craft.

COASTAL WATERS: TIDES AND TRAFFIC

Coastal and ocean boating adds complexity. Tides, swells

and changing sea states require more advanced planning. Tidal currents can affect depth at marinas and channels, sometimes stranding boats or creating strong flows. Saltwater also affects equipment. Corrosion and marine growth mean maintenance routines differ from freshwater boating.

Coastal areas often see heavier vessel traffic, from fishing boats to large ships. Navigation rules, right-of-way knowledge and radio

communication become especially important. Before heading out, boaters should check marine forecasts, tide charts and local regulations. Safety gear and emergency planning are also critical in open water.

No matter the setting, preparation and respect for the environment go a long way. Boaters who match their skills to their surroundings are more likely to enjoy smooth and memorable days on the water.