



Jim Emmett and his wife live the year 'round on Chinook, Garden designed 38 footer.

LIVE ABOARD AND LIKE IT!

BY JIM EMMETT

How to get top returns from your boating investment—through living aboard.

EDITOR'S NOTE:

Jim Emmett is completely qualified to write on this subject. He and his charming wife Elizabeth live aboard their Garden designed diesel cruiser the year 'round.

Right off, let us bar weekend use and vacation cruising from this discussion and concentrate on the two more serious approaches to living aboard boats:

1—Where done largely as a pleasant way of spending the hot-weather months.

2—Where the boat is more or less your permanent home.

Either is, in its way, entirely practical. Moreover, more and more couples and families are finding that living aboard can help solve what has become a major boating problem—the high cost of owning, operating and maintaining the size boat one feels he needs.

Visit marinas, boat basins, yacht clubs and boatyards where folk live on boats and you'll find families who close up their homes and move aboard for the school vacation months. But you'll also find plenty others, particularly in resort sections,

who rent their homes for the duration of their stay aboard. Still other families combine summer living aboard with winter renting ashore. Most of these move aboard early in the spring, don't move off until late fall. Their renting is confined to the winter months, which is the slack season for waterside rentals. Several families that I know habitually rent small but well built summer homes, ones that can be heated and are otherwise suitable for winter living. They tell me that often the home owner prefers to have the proper sort of people living in the house rather than leaving it unoccupied and ripe for vandalizing. This is reflected in the low rents my friends pay and their seeming to be caretakers rather than paying tenants.

Then there are those couples, both young and old, who combine such spring, summer and fall living aboard with city wintertime living. As one couple explains this, they rent either

a small furnished apartment right downtown or take a small suite at a residential hotel. In either case they prefer to be within easy walking distances of their jobs and handy to the city's attractions. Come spring, though, and they want to be back on the water, as far away from the city's heat and grime as reasonable commuting distance will permit.

In addition to what is saved on housing, families with youngsters frequently point out that they also save what might be spent on summer camps. Actually they don't. As often as not this saving is offset by what's spent for a small one-design sailboat or an outboard rig and water skis, diving gear and so on. But the main point is: children and teenagers aboard boats enjoy most of the advantages an expensive summer camp affords plus benefitting from the discipline of having certain boat chores to do. Compared to the average youngster living ashore, especially in the city, they are far better off physically and otherwise.

This, the saving effected, is the reason why one frequently sees a couple or family living aboard a boat that appears beyond their means. In a way, it helps explain the current popularity of molded fiberglass sailboats, particularly those



A miniature fireplace makes this cabin homey and comfortable.



The big, light, airy galley in this Hatteras 41' helps keep the first mate happy while living afloat.



Size helps: A live-aboard family enjoys the saloon of a 44' Pacemaker.

in the 30-ft. size class being bought by young couples, both with and without children. They finance the buying, of course. But what helps with meeting the payments is that with weekends and vacations and even odd weekday evenings spent aboard the boat their other recreational spending is virtually nil.

A big factor is the easy maintenance and low operational costs applying to these fiberglass boats. Their owners keep and winter the boat at a small basin or boatyard where rates are not only low but owners are permitted to do their own work. A gallon of antifouling for the bottom and a quart of varnish for the bright work suffice, plus a lot of cleaning and polishing, for the annual spring fitting-out. Operational cost is similarly low: the auxiliary engine is small enough to be easy on fuel and isn't likely to be run for prolonged periods.

Aside from this, the economical aspect of living aboard, there are the actual reasons for the great growth of interest in this side-activity of boating. "We like it.": ask the average couple why they prefer summering afloat to living ashore and you're likely to get a curt answer. But get to know these folk better and you'll get your different reactions and reasons: "After a tough day at the office you can really unwind over a leisurely dinner out in the cool cockpit . . . We enjoy being where other boat owners are: the companionship of those with the same interests . . . I like to get in a bit of fishing after work . . . it's better for the kids," and so on. Call these folk escapists, which in a sense they are, and they won't mind it. Any of them will admit that the big reason for living aboard is to partially escape from the ratrace of modern-day life ashore.

LIVE ABOARD AND LIKE IT!



Ideal live-aboard boat from Penobscot Boat Works, Rockport, Maine.



The Alberg 35 is a good sailboat for a small family to live aboard.

With their long, beamy cabins and lots of headroom, houseboats are ideal for living aboard—particularly in sheltered waters.



What makes a suitable boat for the purpose? Owners have different ideas as to the best type of boat, the best size, cabin layouts and features. But these usually concern the "next boat." In the meantime one makes do with the boat he has. You'll find all types and sizes, indeed, about the only uncommon feature is that the boat has a cabin. This, and of course any deckhouse, should afford full headroom. Still, many owners of small sailboats make-do, are satisfied if a doghouse or raised after end of the cabin gives standing headroom in the way of the galley space and for the toilet room.

But before one buys what will be his first boat he must decide which type, sail or power, is more likely to hold his interest. From this live-aboard standpoint a power cruiser will provide greater liveability. But there is a third choice—houseboats—which affords maximum living space for the given length but at some sacrifice in mobility. Particularly for a confined body of water or a protected waterway, a sensible idea is to use a houseboat in conjunction with a small craft: an open sailboat or an outboard rig. You keep the houseboat more or less at the dock for living aboard, do your fishing and other running around or sailing mostly with the more maneuverable smaller boat.

Despite the availability of easy financing (and what was said concerning the savings that can be effected) you should start out with a boat that is within your means to buy and maintain. If only for this reason the 30-ft. size is very popular. In any of these three distinct types of craft a stock boat this size will provide the main requirements for a couple or even a family with say, two young children—a compact galley, an enclosed head or toilet room and provisions for dining, lounging and sleeping. The main cabin will have either a dinette arrangement that can be converted to a wide bunk for sleeping or settee berths each side with a demountable table between. Up forward there'll be two berths V'd into the sharpness of the bow and possibly a clothes locker in addition to smaller storage places.

It is on this point of storage, particularly for clothes, that boats of this size are lame. Understandably, this shortcoming is likely to show up at its worst where a boat is lived aboard. A couple can manage nicely as the forward sleeping quarters can be used for storage purposes, even to the extent of proper lockers being built in. But where there are children you'll naturally need the berths there. Also, as children gain age so must you make greater provision for them. The houseboat has the advantage in this respect because of its angular shaped hull and the cabin being oversize for the length of the hull.

To gain more actual room aboard any of these types, though, one must step up to the next size class, which we'll set as around 35 ft. The four berths are likely to be a little wider, a bit more comfortable, the galley will be larger and more complete, and the head in addition to having its toilet fixture and basin may have some provision for using a shower head. Your biggest and most appreciated gain, though, will be in the extra built-in storage spaces, notably for clothes. You have also reached the size where you may have the option of a double-cabin model. This extra or after cabin feature is a good one from the privacy standpoint. You can sleep the children back there along with their possessions. Or a couple can use the after cabin for sleeping leaving the main cabin for living.

A boat in the upper limit of this size bracket may even have its two berths forward, sleeping six in all. Or with most power cruisers there'll be the advantage of a sizeable deckhouse, which may house the galley as well as serving for lounging

quarters, leaving the entire below decks useable largely for sleeping and dressing.

The next size class can be considered as around 40 ft. Most owners agree that this is the sensible top size for the average family. If you go above it you shoulder too much maintenance: even the mere keeping of the boat clean and presentable looking cuts in too much on your spare time. Operation becomes more costly, and because of the trouble of getting the boat into its slip you'll hesitate to use it, away from the dock, as much as you might a smaller boat. Too, why go larger: one can have almost any shoreside convenience within this size limit.

In any size one shouldn't be too critical in judging a boat's cabin accommodations. In summer, at least, you'll be using its cockpit or afterdeck to help out. After all, being able to spend more time in outside living is one of the advantages of having a boat. The cabin cruiser or a houseboat can have its permanent shelter, usually fitted with zippered side curtains to help in this respect. Or the sailboat man has his removable fly or awning for the cockpit.

Concerning conveniences—the extras beyond what the usual stock boat provides—you'll find two schools of thought. Some owners like to keep the boat as simple as compatible with having it comfortable, while some owners go all out in equipping their boats with extras. I'd definitely join the first group when starting out. Then, if and when you feel that your boat needs improving you'll be in a better position to decide what to do and what to buy. Being at the dock convenient to shore current helps from this standpoint. Even so, how different owners solve, say, the problem of heating the boat for remaining aboard late into the fall is indicative of the varied thinking concerning convenience features.

The simplest way, of course, is to depend on one or two

small electric heaters. The other extreme is to install an air conditioning system designed to both cool the boat in hot weather and heat it in cold. But you'll find other owners who prefer an oil fired or even a coal burning marine range in the galley. Still others want a boat fireplace, for the charm of an open fire as much as the heat provided. It all goes to show that boat owners who live aboard are, as a class, individualists in their thinking.

This explains why custom built boats are highly popular with live-aboard folk. The stock or factory built boat is designed to appeal to the average buyer. But the custom boat owner wants a boat that will reflect his personality along with being designed to his specific requirements. The newcomer, even where he can afford the higher cost of a new yacht, should gain his initial experience with a stock boat. For one thing, you can see what you're getting—and not only on the dealer's floor or via a demonstration run.

Used boats, too, are popular with those who live afloat. But, again, favor a new boat even though it must be smaller than you'd like to have. The large used boats which so often seem bargain priced are fine for the experienced buyer who has learned how to judge such offerings and has the knowhow to tackle reconditioning. But there are many pitfalls.

Where will you keep the boat? This is, I think, the all-important factor in determining the satisfaction one gets from living afloat. Fortunately, one generally has a fair or better choice of marinas, boat basins, yacht clubs and boatyards to choose from. But the thing to do is check your prospective places beforehand. These are the requirements that I'd keep in mind:

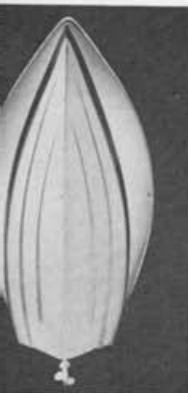
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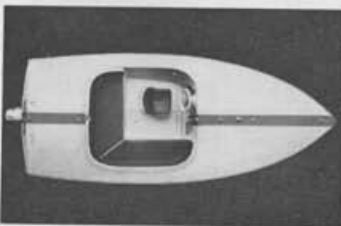
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Live Aboard And Like It

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job ashore the better. Still, don't turn a place down merely because it puts you at a disadvantage in this respect. If it is otherwise highly attractive, including the dockage rates, I'd willingly drive any reasonable extra distance to have the advantages. This, especially for summering afloat when you'll be doing your commuting during the daylight hours and under favorable road conditions.

Cleanliness. Is the air soot-free, the water clean? If not, there'll be double the work ordinarily required just to keep the boat decently clean. The premises should be orderly. A well kept place attracts a good class of owners.

The location. Are the surroundings attractive: say a residential section as against an industrialized area, or an out-in-the-country location against a noisy in-the-city one? Will you be conveniently placed for actually using your boat? If you have to run a long distance or follow a shallow or intricate channel to reach waters you'd like to fish or cruise you'll tend to remain at the dock weekends rather than using your boat as you should. Particularly if there are children, will the location permit them to sail a small boat or use an outboard? Will they be able to swim within eyesight of the boat? Are there possibilities for fishing, crabbing, etc. as a means of keeping them occupied?

Is the location sheltered? Will the boat remain steady or be rolled by strong winds or the wake of every boat passing? All important: is the location considered safe during a bad storm? Is the place also safe against thievery or vandalism—in a good neighborhood or a poor one? If the area is a questionable one, the premises should be well lighted nights and with either the owner or dockmaster living on the place or a night watchman on duty.

Do other families live aboard their boats there? Do they seem the sort with interests matching yours? Is there a chance of their being snobbish, possibly because of your boat being out of their class?

How about facilities? You'll want a "good" berth or slip: sound pilings or cleats to tie to and the dock or floats in safe condition and designed to make it easy and safe for getting on and off the boat. If the waters are tidal and the fluctuation or range noticeable, I'd prefer floats to a driven dock. There should be an electric outlet and water hose connection handy. Most places offering storage provide showers but check to see if they're "hot and cold" and the restrooms clean. If there is a laundrette nearby, fine. Some newly

developed marinas even have a swimming pool. It's nice, but not necessary, to have food stores within a reasonable walking distance.

How will you be set for doing maintenance work, especially such painting and touching up of varnish you may want to do during the summer? And what about winter storage and spring fitting out or reconditioning? Some places won't permit owners to work on boats docked there while in many others it is the common procedure. A place that offers winter storage as well as summer dockage is, to my mind, to be preferred. But are the winter and spring operations efficiently handled and the charges realistic?

You may even find that your place does not want boats with the owner living aboard other than for weekends. On the other hand, you'll find plenty that do. Likewise where there are children: some places have their definite yes or no rules and some others wisely size up the applicant and his family before committing themselves. Some places object to pets while some others don't and still others require that dogs be kept on a leash. Just remember in sizing up your place that rules such as these are, like laws generally, enforced for the good of the majority.

How are the rates? The dockage charge, so much per month or season, will, of course, take into account the length of your boat. I'd consider \$25 per month reasonable or even low for these times and \$100 high. But what actually applies will be set by the section and the particular location and the caliber of the place and extent of facilities and even services provided. Too, the supply and demand factor will have its effect.

As a general thing the more thickly populated the section is, the more boats there'll be, and the higher the prevailing rates. Many owners beat this situation by commuting. Another way, with so many new marinas being put in, is to hunt out your newly developed facilities where the management may be offering very favorable rates to coax enough boats in to give the appearance of actually being in operation and popular with owners. I'd also investigate the smaller yacht clubs of the section to find out about ones offering members dockage as optional to keeping the boat on a mooring. Your wife isn't likely to like the latter: it will be too inconvenient for her to get back and forth and she may feel unsafe; too far from help should it be needed. Where dockage is available to members the rates are often kept quite low. Naturally, this requires joining the club and you must balance the initiation fee and yearly dues against the per-month saving made.

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be in accordance with the summer dockage rates prevailing for the section. Most places with hauling and dry land winter storage facilities have a flat rate based, of course, on the size of the boat. This generally covers at least the hauling out, moving the boat to where it will be kept and blocking it there, and in the spring putting the boat back in. Covered—in a shed—off-season storage may be obtainable at an extra charge.

Then there is that new approach to winter storage where deicing equipment has been installed to keep the basin or yard water storage area free of ice and so permit leaving boats afloat. But because of the cost involved and the attention required the rates tend to be high. And, of course, even with a plastic craft spring hauling for bottom painting is still necessary if only to clear off bottom growths and renew the protection against fouling. If covered storage is available its extra cost may be offset by what applies for leaving the boat in the water—the necessity of using a tailored heavy canvas cover as a matter of reducing the amount of work required come spring.

Keep in mind when considering these costs that they are more or less constant ones—that whether you use your boat in the ordinary way, mostly weekends, or live aboard, they remain the same. That is, your summer housing costs you virtually nothing. Too, as anyone living aboard will tell you your boat will be better off—boats benefit from being used, suffer most where used only occasionally along with possibly being neglected between times.

Living aboard the year around, making your boat your permanent home, is an entirely different matter. But since one invariably prepares for it beforehand, as by spending the summers and in turn the spring and fall aboard, you can judge beforehand what will be involved and can ready your boat accordingly. Ordinarily year-round living aboard does not work out where done in connection with a steady job ashore. Or not above, say, the Mason-Dixon Line. Cold itself you can combat since it is comparatively easy to keep a boat comfortably warm. Ice and snow, though, make for problems which far offset any saving you may expect to effect by living literally rent free.

Where one can follow the seasons, fine. Many boatyard workers, for example, work in New England or Down East from late spring to early fall. In October they cruise their boats the 1,500 miles or so to Florida to work there through the winter months. Come spring they trek in a rather leisurely way back north. Most allow a month in the fall, another in the spring for going and coming.

Where there are children, changing from one school to another and their being out during the spring and fall terms complicates matters. Otherwise, there are the several advantages. For both the north and south you're in the section during the time that yards are busiest, also out of it during their slack period. These men are not floaters but generally highly skilled in their lines and who can be depended on to show up at the certain set time. Quite often their wives work too, having good jobs in fields that are similarly of a seasonal nature.

An even better way, of course, is where boating is chosen as a way of retirement living. More and more couples are doing this in the sensible way, combining the living aboard with cruising extensively. Generally this involves cruising Florida waters or over in the Islands during the winter and spending summers in northern waters. Their road between the two is either down the Mississippi or more likely the well protected Intracoastal Waterway that stretches from near

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Some couples rent their homes ashore to better their incomes but many others sell theirs, even dispose of their car to be still freer of shore ties. Naturally, before making such a drastic change the wife too must be all for the idea. But, as I've said, these folk prepare beforehand for what's coming up and seldom try it blindly. And certainly a couple should be able to determine from the summering aboard how the change is going to work out.

As I am writing this on our own way south a couple of our friends are making their first trip down as part of their living aboard program adopted since Bud's recent retirement. They've owned, over the years, several boats gradually working up sizewise to a Matthews 43-footer bought new a year ago as part of their planning for retirement time. Since they have extensive cruising in mind they had diesel engines installed with the thought of cheap operation. Their maintenance costs will similarly be low as they've always done their own work with the exception, of course, of bottom and hull painting. But that's common practice among live-aboarders of this type and as often as not as a means of occupying one's time rather than of necessity.

Otherwise, our friend's chief boating expenditures, apart from insurance, will be for dockage. Where one is more or less constantly on the move he pays transient rates which are about double what may apply for a monthly arrangement. We ourselves estimate that dockage averages five cents per foot a day, or overnight, running around \$60 a month for our 38 ft. boat. \$75-worth of cheap diesel oil for our heavy duty Cummins engine will run us from the New York area to Miami—or back north.

Dockage one can save on, if necessary. A several weeks' stay at Miami's big Dinner Key Marina costs around \$15 per week. The lush 10 to 15 cents per foot a day marinas along the Florida Gold Coast we put in at for a few days, or avoid according to the state of the exchequer. For a lengthy stay at other places, such as Daytona Beach with its fine Municipal Marina, \$30 per month covers everything. Helping, too, is the fact that most of those cruising in this leisurely fashion prefer to anchor out occasionally. Then, because of the few dollars saved you feel entitled to splurge by eating out at the next town you hit.

Food actually costs considerably less once you get below Norfolk. Even around Miami, and for both eating out and aboard, one does far better than in say the Washington-Baltimore-New York triangular area.

A friend, who was a learned judge, calls the Intracoastal Waterway, the "last stronghold of democracy." He has in mind, of course, those who use it to make this way of retirement living practicable. But no doubt his judgment is biased by the fact that he and his wife have finally achieved their dream of living aboard their boat and using it as a means of transportation in their travels.

Let Radio Waves Help You Navigate

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you want—additional bearings may be a help in verifying your position.

When the station on which you want the bearing transmits, rotate the loop antenna, and find the place where the signal dies out to the "null." By ear, this is the place where signal is replaced by noise. If the set has a null meter, it is the point where the meter reflection is greatest in the null direction. With a left-right meter, the loop is on the bearing line when the meter indicates "on course." Ordinarily, the null is from a couple of degrees up to as many as 10 or 20° wide. In any case, the center of the "dead sector" is the null or bearing line. Under the loop pointer, on the bearing scale, note the figure that lies in the proper direction.

Using "Sense" Provision

Manufacturers of different equipments recommend different methods of finding which of the two null points is the correct one, in case you should be taking bearings on a station situated on a point of land, island, or light vessel, and you do not know on which side of you the station lies. Therefore, check your instruction book and follow the procedure outlined. It will be something like this:

Pull up the telescoping sense antenna, and switch the rdf "function" switch to "sense." Then rotate the loop 90° from the null point. The correct null will be indicated by whether the signal becomes louder or weaker when the loop is rotated a quarter-turn.

Using The Rdf Bearing

Let's "walk through" the process of finding our location by radio bearings. We've been fishing offshore, south of Long Island, there's no land in sight, and we want to go home. The U.S. Coast Guard Radiobeacon System chartlet shows that of the six radiobeacons in the area transmitting on 286 kc, Barnegat, Ambrose, and Fire Island should provide use-

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