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BY ANDY ADAMS

“Margin is Free”*

IT'S A PEARL of wisdom in a mere three words: “Margin is free”. So says Frank Farnsworth ... and then he laughed his warm infectious laugh. “How’s that!” he chuckled. “Margin is free. And, what did we give away last year? Margin. Except, when dealers can barely get a boat to sell, slashing margin is just begging to go out of business... at least that’s how I see it.”

With over 30 years of experience in the business, much of it at perennially successful Skyline Marina with veteran Sea Ray dealer Cameron Wardlaw, we have to admit that Frank’s wise counsel does come from on high.

He is in an enviable position, with an award-winning Sea Ray Ambassador dealership, a Top 100 dealer and of course, offering a great line of product. So, let’s admit that up front, but let’s not make Frank’s fortunate situation an excuse for ignoring his advice that margin is free. It is a critically important insight.

Recently, *Boating Industry Canada* has toured several US boatbuilding facilities that seem have about one third of the employees they had in 2008. We attended the IBEX and MAATS shows that have been combined, yet are still dramatically reduced in size. Most recently, we went to the Fort Lauderdale International Boat Show where the industry finally felt more positive and people were starting to report sales.

We believe 2011 will show improvement over 2010, but we still expect a roller coaster ride. Many say it will take until 2012 to really recover, so we all need to get through the next 12 to 18 months on smaller sales volumes, probably complicated by probable product shortages and long order cycles.

Frank’s insight is clearly right. It really won’t cost us to maintain the margins necessary to stay in business. We just can’t let the competitive consumer environment of the boat show circuit drive us to discount margins for the sake of short-term gain.

But can your business afford to walk away from a skinny deal?

We contacted a dozen dealers, posed these questions and asked for their comments about maintaining margins:

- Do you have a different plan to maintain margins for 2011 or will it be business as usual?
- Do you have the strength to stand firm in your negotiations?

- Will your key suppliers back you up or are they pressing you to take more product?
- Do you have the inventory financing to hang on for a good deal or do you have to make those inventory turns on short timing?
- What other conditions are you facing that will impact your ability to hold out for margin?

Jason Crate at Crate’s Lake Country Boats saw this as being so important that he sent us a detailed letter that was literally, a magazine article on its own. We will run that in its entirety in *Newsweek* just ahead of the Boating Ontario Conference. Overall, Jason underscores the urgency of maintaining the margins for the benefit of the whole industry.

Jim Snare at Sunnybrook Yachts in Nova Scotia had several sage words to share. Principally, service has been his saviour. “When retail is \$0, you are in the service business so, maintain your labour rates and manage your costs” he said. “Also, I self-finance. It’s painful but I’m in control”. He added, “In 2008, one builder tried to load me up and I refused. I had to push back all of my builders but I reminded them, protect your dealers for later.”

Wes Bristow at Bay Marine in Trenton said, “The way we get around a competitive price situation is to sell our brands: Bay Marine and our service and the product brands we sell. We believe that if you don’t sell service, you weaken your position.”

Rob Dawson in Alberta shared a comment from an accountant who observed that many car dealers, “...make hardly any money on new sales; the majority of profits come from the Parts and Service area.” Dawson added that as an industry, “We do not pay technicians well because they are regarded as a liabilities, rather than assets – that’s wrong.”

Bill Jones of Leatherdale Marine in Orillia wrote that, “My partner John Higginson and I totally agree with Frank’s comments. We have seen the discounters come and go at a fairly alarming rate. The dealers who don’t know what their bottom line truly is are the ones that get into financial troubles – usually with severe outcomes. One’s margins are the life line of the business.”

Jones added, “So, can a business walk away from a skinny deal? In one word: yes!” ●

* Quoted by Frank Farnsworth, *Skyline Marina*, October 3, 2010

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On the Cover: We caught Chris Goulder, president of Volvo Penta Canada at the departures level at Pearson Airport in Toronto. He was in Ontario to attend a Toronto Boat Show meeting with Canadian Boat Shows Inc., and also to for a Discover Boating committee meeting. Read about how Chris believes volunteering to help the industry is a future key to success. See page 23.

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CREATE
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Bear Mountain 30 Hybrid Electric Launch

BY ANDY ADAMS

You may never be able to buy a Bear Mountain 30 Hybrid Electric Launch, but the innovations behind it have important future potential, especially in certain areas. We were in just such an area: the Rideau Canal with its series of locks, lakes and miles of rivers and canals.

This sensitive environment winds past scenic landscapes, riverside estate homes and quaint communities best enjoyed by a boat going at sightseeing

speeds, yet most modern boats are designed with hull shapes and engines intended for high speed operation, not low speeds.

What better craft could there be for a day of sightseeing than the quiet comfort of an electrically powered, displacement hull boat.

Boating Industry Canada caught up with Ted Moores and Joan Barrett onboard 'Sparks' at Lock 19 on the Rideau canal for a taste of electric boat-

At her first show, Sparks won her class at the Antique Boat Museum's 2010 Antique Boat Show in Clayton, New York this past summer. The boat drew a steady stream of admirers.

ing. They were nearing the end of a summer long cruise that began in Peterborough and took them through the Kawarthas then back down the Trent Severn canal to Trenton, east along Lake Ontario to Clayton, NY, back to Kingston and up the Rideau Canal to Ottawa. After a few days on the Ottawa River, they were heading to Merrickville to haul out and trailer back to Peterborough.

Traveling with them were their daughters, their twin boys, their son-in-law and two dogs. Thanks to Parks Canada, cruising with a large crew on a small boat is feasible. A mooring pass includes one tent

site and clean bathrooms.

"I want to pause for a second and tell you how absolutely wonderful the parks and the Parks Canada staff have been for us this summer," said Joan Barrett. "In spite of the fabulous weather, we've often felt that we had beautiful places like this to ourselves and our experience has been that whatever we needed, the park staff and lockmasters were happy to offer information and assistance far beyond what we expected."

A great endorsement.

In 1972, Ted Moores was a graphic designer who hated living in Toronto. Hoping to leave the city behind and make a peaceful future for himself in the country, Ted decided to learn how to build wooden boats. Not knowing anything about wood or boats, he couldn't ask for a job so he started Sundance Canoes. The company began experimenting with core composite construction using a cedar core reinforced with fiberglass cloth and clear polyester resin. Frustrated by the incompatibility of wood and polyester resin, the company was sold to Greavette Boat Works in Gravenhurst on the Muskoka Lakes.

Ted continued on as an employee and had the privilege of working shoulder to shoulder with some of the finest boat-building craftsmen anywhere in North America. Today, he admits that when the old-timers saw him working hard to solve construction problems, or develop woodworking techniques, they would occasionally drop a hint.

More commonly though, those veteran boatbuilders kept their tools and secrets to themselves. This would play a big part in Ted's life a little later. "I realize now, just how much I learned during my time at Greavette's," Ted told me. "Those boatbuilders could accomplish so much by using an economy of motion. I felt it was a real privilege to have been able to work at Greavette's in those years."

When the Gougeon Brothers introduced West System Epoxy and it was shown to solve the previous construction problems, Ted and Joan were back in business as Bear Mountain Boats. The building technique that evolved is a low-

skill method of building beautiful strong, lightweight small craft that age gracefully.

Because a beautiful wooden canoe could be built with handyman tools and skills, the company began offering canoe kits. While the kits were a success, many people were asking to purchase just the instructions. This led to writing CanoeCraft, published by Firefly Books.

Today, CanoeCraft has gone through 11 printings of the first edition as well as a second edition, CanoeCraft Revised and Expanded which came out in 2000. To date, some 200,000 books have been sold representing a great success to both Firefly and Ted.

Ted and his partner Joan have done more than just publish the first book. They've now produced CanoeCraft, a

quantities of fossil fuel.

On a personal level, Ted says that "At some point, every boatbuilder deserves the chance to put everything he has tried in his career together and see if he has learned anything. After years of restoring mahogany runabouts, I had a good idea of how boats age. By combining a love of traditional boats with what we know about epoxy and composite construction, we believe that a luxury, low maintenance wooden boat is possible. Since this is a science project, we are enjoying the 'testing' part of the project and look forward to seeing how she ages in the future."

The Rideau Canal was one of the first canals designed for steamboats as the open lakes made towing with horse-



CD companion to the book, Kayakcraft also with a companion CD, Kayaks You Can Build [published by Firefly Books] and The Art of Paddle Carving [CD], plus Ted contributed to a book called Canoe, again published by Firefly Books that raises money for the Peterborough Canoe Museum.

Teaching canoe and kayak building classes has been part of their business for more than 25 years. Classes are taught in their shop or in various international locations from the arctic to the jungle and Coconut Grove to San Francisco.

"We didn't come from boating families either," Joan added "we learned about boats and boatbuilding as we went along."

Their newest boat, the Bear Mountain 30 Hybrid Electric Launch was built to make the point that you can have a quality recreational boating experience without consuming large

Sparks glides through the quiet fall waters making no more sound than a canoe while at the same time adding delightfully to the scenery! You can barely see the solar panels on the roof.

power impossible. Bear Mountain looked to the steam yachts of this era for hull shape and visual styling. According to Ted, "Steam boats required about one horsepower per ton of displacement making these old designs ideal for low horsepower propulsion and there is no stern prettier than the fantail. The DC motor's high torque at any rpm is similar to steam propulsion. 'Sparks' with a 6,800 lb. displacement cruises on one and one half horsepower at 60% throttle."

Their idea was to create a "green boat" that a couple could cruise and live aboard in comfort with a few simple luxuries. It needed to be quiet and consume a minimum of fuel. Ted began looking at

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[PRODUCTS & INNOVATION]



The most visible indication that Sparks is a solar electric hybrid boat comes from the roof mounted solar panels but the handrails on the sides and the sweep of the roof make them barely noticeable.

hybrid propulsion systems and about this time he also talked to Jonathan Killing, Steve Killing's son. Together they worked to create a boat where the operator would be aware of and take responsibility for his own energy use.

Steve Killing has been involved in virtually all of the Bear Mountain hull designs and when it came to the Bear Mountain 30 Hybrid Electric Launch, Ted and Joan again turned to Steve.

"Steve's designs always perform better than intended and look better than they need to," states Ted. "We have worked together on many projects and I think we have similar tastes in what a boat should look like. He outdid himself on Sparks; I have never gotten tired of looking at her."

After examining the alternatives, they settled on an electric boat that would be powered by an electric motor drawing on batteries fed by a combination of solar, diesel generator and shore power. Jonathan worked with Steve to optimize hull design and the propulsion system. Designing and building Sparks was meant to be a science project in every respect. While the onboard computer is useful for graphically monitoring all systems, its main purpose is to record everything that is happening along with GPS coordinates.

Developing a database of what happens between the scientific calculations and a recreational boat in the water will help to direct electric boating in the future.

"We wanted to go beyond the scientific calculations," Jonathan explained, "because we wanted to know how the systems behaved in regular day-to-day use. We chose many of our components based on their ability to provide us with input information about voltages, temperatures and so on. The computer takes down a large volume of information that can be analyzed later."

They used a Perm Motor from Germany which is a brushed DC-type motor that is quiet, reliable and easy to maintain. In this application, the electric motor drives directly to the prop shaft all the time. The diesel does not clutch in or out. Instead, with a water-cooled generator, a single cylinder diesel Fischer Panda is designed to put out 48 V DC, not 110 V. Should the electronics fail, the generator will provide power directly to the motor.



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If you deplete the batteries and recharge with the generator, you are quite conscious of how much fuel it is using to replenish the batteries.

The solar components came from a company called Outback Solar.

"It's difficult to get meaningful charging capacity out of solar panels in many applications," Jonathan explained. "In this case though, the cabin roof provided enough area that the solar charging panel becomes valuable."

As long as the sun shines, the solar is always on and charging the system. In 2 to 4 days while docked, the batteries come up to a full charge. Running on solar alone on a good day is good for about 3 knots.

A big difference between electric cars and boats is that the weight of batteries becomes an asset in a boat, taking the place of ballast. They made the decision to go with two 12 V heavy-duty house batteries: one dedicated to the generator's starter and one to run the bow thruster, computer and 12 V house duties.



About half of what you see here is the 7.5 kW Perm Motor that powers Sparks. For a sense of scale, compare the dog's head to the motor. It is virtually silent too but it does generate quite a bit of heat.

Otherwise, they used 16 AGM (absorbed glass mat) 12 V lead acid batteries by Concorde Lifeline. These are conventional deep cycle batteries set up as 4 sets in parallel and 4 sets in series to give 4x48 V. Jonathan speculates that they might last between 8 and 10 years before needing replacement and of course, this type of lead acid battery is recyclable.

Battery longevity partly relies on how deeply you discharge the batteries. To preserve the batteries, only 40% of the battery capacity is used. When the battery reaches 60%, the computer tells the generator to start. At this point, the generator will power the motor plus put a full charge back into the batteries. Two hours on the generator is good for about 6 hours cruising. Ted reports that in a summer of cruising, they have run the generator 44 hours and consumed about 15 US gallons of fuel.

The system also recharges through a plug-in shore power cord. This goes to a very big battery charger and an inverter, again from Outback Solar to sort out the power into 12 V, 48 V or 120 V AC. The galley is set up to operate the cook top, refrigerator and outlet for coffeemaker, etc. to run on 120 V. Shore power is supplied directly to these appliances without having to go through the batteries. When off the grid, the inverter supplies the galley from the house batteries.

Perhaps one of the most interesting

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Ted Moores is seen here looking out the starboard side cabin door by the helm.

parts of the boat is the handsomely designed computer screen Jonathan Killing developed for the helm. Jonathan created an entire software program that is not unlike the display

you would see on a Toyota Prius dashboard.

In terms of the boat itself, it's a 30-foot long fantail launch with a 6' 11" beam and a 22" deep skeg at the back. Using a single 17x15 three-blade prop, the 7.2 kW per motor engine turns 800-900 RPM at the boat's hull speed of 5.5 knots. At 7 knots, it starts to dig the stern down a little bit.

They have sleeping accommodations for two in the bow, a helm in the pilot house with port and starboard opening doors and the electrical system panels (worthy of any new 50-foot power boat) don't look out of place. Ted and Joan have brought a most impressive level of construction quality to the boat and everywhere you look, their skills have subtly been put to work using figured woods, edge grain and impressive joinery techniques. It is a furniture finish all the way.

Amidships is a galley on the port side and a comfortably sized head to starboard. There's a bulkhead there to keep the weather out. Beneath the Surrey roof is an aft cockpit that is very comfortable. Storage lies under the seats and in the lazarette. Canvas can be configured to fully enclose or fully open up the aft area and it's easiest to come on board the boat across the aft deck, through the sliding roof hatch. As you first look around, it dawns on you that you can't find the engine. Under a little floorboard is the 7.2 kW per motor and it's about the size and shape of a small home type room fan.

In spite of the diminutive size, the boat moves almost silently and imperceptibly at first push of the throttle. Gliding through the water and leaving barely a ripple even at cruising speeds, this boat is perfectly suited to exploring the Rideau or the Trent Severn.

Ted and Joan decided to show the boat at the Antique Boat Museum's annual antique boat show in Clayton, New York and at one point going across an open stretch of Lake Ontario, this beautiful little boat had to face 2 metre high waves. While I'm sure it was no fun, everyone arrived safely and Sparks won in her class.

On the trip, many people expressed interest in the concept of electric boating suggesting that the word is getting out; you can have a great boating experience and leave a small footprint.

Maybe you won't be able to actually buy this boat but I feel confident that the knowledge will be shared!

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ZF Marine Introduces a Single POD Propulsion System with Joystick Control

The crowds at the Fort Lauderdale International Boat Show watched with interest as participants tried out the single-pod joystick docking system that integrates a thruster to deliver comparable docking control to twin-engine joystick systems.

At the 2010 Fort Lauderdale International Boat Show, ZF Marine LLC, the North American division of the global ZF Marine Group introduced a revolutionary new approach to POD drive and joystick control technology in small pleasure craft applications.

Now joystick control is available to an even larger segment of the pleasure boat market.

In conjunction with SeaVee boats, ZF Marine has developed a complete propulsion system solution around a center console sport fishing application that will offer joystick control and maneuverability while employing the pleasure craft industry's first single POD driveline.

This is a breakthrough product that will open up joystick docking to a wide range of potential boat designs.

The heart of the propulsion package from ZF Marine incorporates 3 main components:

1. The ZF 2800 Series POD drive rated



at 480bhp. This POD has been redesigned to offer 180 degrees of total movement – 90 degrees of rotation to both port and starboard from the centreline.

2. The ZF 185 AC Thruster that was introduced to the market at last year's Fort Lauderdale show. The ZF 185 Thruster is designed to offer proportional thrust, 30-minute continuous duty cycle and smooth, quiet operation thanks to a patented thruster tube design.

3. ZF Marine's proven SmartCommand™ controls with Joystick Maneuvering System (JMS).

Looking like other joystick control systems, this one is vectoring thrust from just a single pod drive.

The JMS system is engaged when the Easidock™ feature is activated via a but-

ton touch on the SmartCommand™ control head. During normal "at sea" operation, the 2800 POD drive is restricted to 30 degrees of movement in either direction from center. This restriction of movement is released in Easidock™ mode and the POD now has full 180 degree movement. The ZF 185 AC Thruster is also brought online at this time.

As the vessel operator directs the joystick in any direction or combination of directions the JMS system incorporates POD thrust and varying amounts of thrust from the bow thruster. Proportional control of the thruster means smooth engagement and only as much thrust as needed to move the ves-

sel in the desired direction. Proportional thrust, combined with an electronic compass tied to the main JMS control unit means there is no vessel yaw during sideways movement.

ZF Marine's patented iAnchor™ station keeping functionality is also included in the Single Pod System.

With the press of a button, iAnchor™ will compensate for wind and current holding the vessel's position to as little as a 3 foot radius.



Cummins MerCruiser Diesel and Volkswagen Forge New Strategic Alliance

Glorious blue skies and plenty of sun may have been a positive factor in attracting the crowds to the 2010 Fort Lauderdale International Boat Show. The display of boats and yachts and all types of marine technologies was most impressive.

This is the new high-tech V6 diesel from Volkswagen that

continued on page 22



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Survey Results:

Retiring Marina and Yard Owners

LAST MONTH, through a *Boating Industry Canada* online survey in 'Newsweek' our electronic weekly newsletter, we asked our readers to respond to a brief survey designed to probe our industry in terms of pending retirements.

While retirement may be an understandable and demographically-driven situation, large numbers of marina and yard owners retiring would amount to a grassroots revolution – a revolution that has the potential to undermine both potential sales and customer satisfaction unless the industry attracts a large group of newcomers.

Our electronic newsletter, Newsweek is sent out to approximately 5,000 people in the industry, but fewer than 1,000 actually own marinas or repair yards. We asked that only owners respond. Over a period of only four days, 80 people visited the site and 39 qualified people completed the survey.

We asked where they were located and 15% of the respondents identified themselves as being from British Columbia, 72% from Ontario and the remaining respondents were spread between Québec, Nova Scotia and the Northwest Territories.

We asked how many people were employed full-time in their marina or repair yard. The 39 respondents reported a total of 350 full-time employees for an average of 8.97 people in each marina.

However, 10 reported many more than 10 full-time employees. If we split our respondents into two groups, the 29 respondents reporting fewer than 10 on staff had a total of 132 full-time employees for an average of 4.55 per business.

If we take the remaining 218 employees averaged amongst the 10 respondents with 10 or more full-time people on staff, we come to an average of 21.8 full-time employees. This suggests that about 26% of our survey run a fairly large shop.

The average age of the owners is certainly a key statistic when we look at retirement. Only 15% of the respondents were under 45 years of age. 66% said they were age 56 or older and 15% are already over 65. Especially considering the physical demands of marina and repair yard work, we shouldn't be surprised by the large number hoping to retire soon.

In fact, 65% said that they hoped to retire in the next five years. Taking a very simplistic approach to the numbers, we can expect to see somewhere around 13% of all marina owners exiting the business annually.

A painful statistic was the fact that virtually all respondents are without a successor; either a family member or employee.

By extrapolation, if they don't have a successor lined up and they plan to retire, they must be planning to sell the business.

Are there people in our business now with the desire and financial wherewithal to buy those businesses?

It's probably safe to assume that the larger businesses are operated with professional bookkeeping and accounting but some of the 65% of our retiring respondents with an average of 4.5 full-time employees, likely take advantage of all the ways that Revenue Canada allows them to minimize their exposure to taxes. In doing so, they may wind up with financial statements that appear to undervalue the business.

Again, we asked if the respondents closed their business for more than two weeks a year and in this group, 38% said that they closed for two weeks or longer. We suspect those seasonal shutdowns are largely designed to reduce the off-season impact of payroll.

Overall, we caution our readers that this is simple research and should be seen as "directional" at best. Those who know the industry well however, will realize that these results are probably a fair reflection of reality.

We should all be concerned at the scope of this grassroots revolution.

The Boating Ontario Conference and Trade Show December 5 to 7 will include the presentation of a much larger survey on Employment and Skills Training that the organization ran in Ontario this fall. They surveyed a large group of Ontario marinas directly and those results will be of great interest to the industry when they are presented at the Conference. ●



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Testimonials

NMMA Canada and its advocacy efforts are exactly what the industry needs in good and bad economic times. The government relations advocacy effort put forward on behalf of dealers and manufacturers on the floor plan issue is much appreciated and making sure our voice is heard in Ottawa where the decisions are made.

Brock Elliott, Champion Boats

We can try and contact government officials at Environment Canada on engine manufacturer issues on our own, however, the strength and power of a group of industry members lead by NMMA Canada has proven to gain us access to the key players and get our questions answered faster and better.

Christopher Goulder, Volvo Penta Canada

Having access to statistical data on sales is crucial to our business' strategic planning.

Rick Layzell, Yamaha Motor Canada



Key Member Benefits

- "Take advantage of discounted exhibitor space rates at all NMMA boat shows; and at the Toronto and Vancouver International boat shows!
- Receive late breaking marine industry news through NMMA's regular e-newsletters
- Leverage generic marketing and boating lifestyle promotional programs such as "Discover Boating"
- Gain access to collection, dissemination and analysis of industry data/statistics
- Learn and stay current on standards development, product certification and international marketing/promotion of Canadian recreational marine products
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- Use resources such as NMMA's guide to successful public relations campaigns and dealing with the media

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Business Ownership Transfer

Vital Information About The Sale or Acquisition of a Business

- Whether you are buying or selling a business to a third party, or transferring it to a new owner within your family, a business ownership transition plan is an important step in ensuring a successful transition.
- An important part of any business ownership transition plan is to engage your lenders and vendor partners early on in the process as you may require their prior consent to the transfer.
- Engaging lending and vendor partners in the transition process will help ensure that there are no unwelcome surprises during or after the transition. The buyer's decision will likely be influenced by whether or not the rights to the vendors' product lines and adequate financing will be available under new ownership.
- Your transition plan should include the goals, priorities and timelines in place for a successful transition from the current business owner to the next.
- GE Commercial Distribution Finance Canada (CDF) has collaborated with many clients on business transitions and is a resource available to you to help ensure you are prepared for this transition.

What is a Business Ownership Transition Plan?

It is a formal plan that puts the goals, priorities and timelines in place for a successful transition from the current business owner to the next. Without a clearly defined plan, business owners who are buying or selling a business run the risk of being unprepared for certain challenges.

Over the years, your CDF team has collaborated with many businesses through

ownership transitions and we find in many cases that neither the selling business owner, nor the new acquiring business owner have an adequate transition plan that ensures a smooth transition for the business.

Even if you have no immediate plans to exit your business, it is never too early to start thinking about your business ownership transition plan. Likewise, as soon as you decide to acquire a business, you should be thinking about the business' transition plan.

Why is it Important to Have a Transition Plan?

- Selling parties find it may result in tax benefits, improve the business' financial stability, maintain employee harmony and improve the value of the business.
- Acquiring parties find that a transition plan may better prepare them to be a business owner, assist them with stakeholder relations, and minimize their personal financial liability.

What are the Major Considerations?

- *Management Succession:* This includes personnel evaluation, training and development and mitigating the resistance to the change in management from the rest of the employees.
- *Ownership Succession:* This means estate planning issues, tax issues, liquidity issues, retirement needs and interests of third parties.

Keeping the Business in the Family or Selling to a Third Party?

This is a key and difficult decision in most business ownership transfers. It is important to make the decision with objectivity and an acknowledgement that family successions are difficult to implement and some younger generation family members don't always have the interest, management skills or entrepreneurial spirit necessary for a business to thrive. And if you choose to maintain the business within your family, consider that over the years, you have likely developed a relationship with your financial partners like CDF; a transition period, during which the exiting owner is still involved in the business may be beneficial to developing a similar rapport with the new ownership.

You should also consider the advantages of selling the business – it may free up capital for retirement needs as well as for the next generation to pursue their interests. But there are challenges in finding a third party buyer as well. If you are not transferring your business within your family, you need to consider potential buyers, like employees, competitors, large customers or suppliers, or strategic investors.

In the end, regardless of whether the business will be retained in the family or sold to management or third parties, every business owner needs to start early, before a crisis hits (death, disability, etc.). Hire good advisors and develop a comprehensive business ownership transition plan made up of a management succession plan and an ownership succession plan.

The goal of the management succession plan is to mitigate issues related to human considerations (i.e., the new management team's experience, training



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[BUSINESS MANAGEMENT]

and interaction with the rest of the employees, as well as aligning the skills of the team with the needs of the business to achieve the goals of the new business plan). The ownership succession plan should address the availability of assets to fund the selling owners' retirement needs, the estate liquidity requirements, wealth preservation and transfer strategies, outside shareholders or investors.

Adding or Changing Minority Shareholders?

While not necessarily as complex as a complete business ownership transition, keep in mind that similar considerations may arise in situations such as adding or changing minority shareholders.

Remember to start your planning early. Hire competent advisors and start with the management succession plan that will dictate where to start on an ownership transfer.

Working with Your Lenders and Vendors

For any ownership change, asset transfer or acquisition, it may be that your arrangements or agreements with your lenders or vendors require prior approval, therefore it is very important to engage them early in the process and to ensure that you receive their approvals prior to finalizing any transition. Notifying lenders and vendors including your CDF Account Manager at least 60 days prior to your transition date should provide enough time to identify and navigate around any hurdles to a smooth transition. It is in everyone's best interests to ensure that no surprises occur during or after the transition:

- Lenders and vendors have a responsibility to know who their clients are. Outgoing and on-boarding owners will need to collaborate with lenders and vendors and share new business plans and changes to the business that will affect established relationships and arrangements.
- Sellers will want to avoid defaulting in their obligations and any ongoing liabilities after the transition of the

business. This can result from lenders being engaged too late in the process. New owners may not have the same experience or credit worthiness as the outgoing owner. CDF and other lenders will require the new owner to apply for financing and may not be able to offer the same commitments under the same conditions. Both outgoing and on-boarding owners should be actively involved with CDF and in providing us with the documentation required to come up with the best financial solution for the business and ensuring all parties are aware of their responsibilities throughout the transition.

- New owners want to avoid any disruption to the product shipments and credit availability after the transition. This could result from late notifications of the transfer of ownership, or a situation where all the parties are not actively engaged with their lenders and vendors. As stated above, vendors and lenders such as CDF will need to work with the acquiring owner to determine the on-going financial needs of the business to reach its new goals. In order to do so the new ownership needs to be prepared to provide CDF with the required documentation including their new business plan.

Buyers should request to be introduced to lender and vendor partners and understand that the rights to the vendors' product lines as well as the existing credit facilities are tied to current ownership. You should inquire about the steps required to successfully implement the transfer to the new ownership. Be prepared to ask for and read the lender and vendor agreements and

understand the terms and conditions, and do not assume that any of the agreements are transferable. Typically, CDF will require information from both new and existing owners. Depending on the complexity of the transaction and the size of the facility required, this can include some or all of the following:

- Year End Financial Statements
- Interim Financial Statements
- Personal Financial Statements (PFS)
- Projections of Cash flow and Pro-forma
- Shares or Asset Purchase Agreement
- Opening Balance Sheet
- New Dealer Application Business Plan
- Ownership Structure/Past Experiences

The exact requirements will depend on the specifics of the ownership transition and the parties' circumstances. It is important to remember that any business transfer or ownership change must be reviewed by CDF and that such review will include re-approval of the financing. In the case of a share purchase where the borrower stays the same, we would need to understand the impact of the change on the direction of the business, whereas in the case of an asset sale, where we would be dealing with a new borrower, then we will likely need to reissue all new documentation.

No matter the type of ownership transition that is taking place, call your CDF account manager early in the process and find out what needs to happen to ensure a smooth transition. Your CDF Account Manager will work to make the process as efficient as possible. ●

Boating Industry Canada has reprinted this GE Spotlight document as a convenience and as an introductory tool and summary guide to assist in your succession planning. However, CDF is not a tax or estate specialist. Please consult with a tax or estate advisor or other professional regarding the subject matter discussed in this GE Spotlight. CDF will not be liable for any damages arising from the use of this Spotlight.

This Spotlight is furnished as a means of providing you with a general guide to, and broad outline of, certain practices and procedures employed by GE Commercial Distribution Finance Canada ("GE CDF"). It is by no means exhaustive and shall not be considered or construed in a way whatsoever to be exhaustive as to the policies, procedures or practices of GE CDF with respect to your financing arrangements with GE CDF. There may be events, circumstances or any other reason whatsoever that may require a derogation to, change or an alternate application of, the information provided in this Spotlight by GE CDF. GE CDF reserves the right, in its sole and absolute discretion, to amend or alter the application of the practices and procedures described in this Spotlight at any time. The content and any information in the Spotlight is subject to change at any time by GE CDF, at its sole discretion.



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It's a Matter of Policy

Insurance Basics to Keep in Mind for Boat Show Season

Is boat insurance mandatory?

No, boat insurance is not mandatory. If, however, a buyer takes a loan for the boat, the lender will most likely require that they carry insurance on the boat as a condition of the loan.

Even though law does not require insurance, it just makes sense to carry at least liability coverage on a boat investment. Should a loss occur, or in the event of an accident, the owner's other assets (home, stocks, bonds, etc.) become exposed to a liability claim.

As a marina owner/operator you may want to make it mandatory that your clients have insurance when their vessel is on your property, whether it's for mooring, service work or for storage. If something goes wrong, you want to make sure that your exposure to loss is limited.

Are all insurance policies the same? What type of coverage is available?

Not all boat insurance policies are the same. There are two distinct types of insurance coverage that are available: 1) Agreed Value Coverage; and 2) Actual Cash Value Coverage.

An Agreed Value policy will provide coverage in the event of a loss based on the agreed value amount that is stated on the policy with no depreciation. An Actual Cash Value policy will settle the loss by taking the amount of insurance stated on the policy and applying a depreciation factor that is determined at the time of loss. The age and condition of the boat at the time of the loss will determine the amount of depreciation that is applied.

This is the buyer's first boat. Will a lack of boating experience affect their ability to get boat insurance?

The less boating experience an individual has, the fewer insurers will be willing to insure them, because they may not trust a new owner's ability to safely oper-

ate and navigate a boat.

Boat insurance is no different from any type of property and casualty insurance; past history is used to determine the insured's future potential for claims. If an owner has a 'claims free' past, the insurer will be inclined to provide a discount. With no prior history, an owner will have to earn this discount by remaining claims free for a period of time.

For a first time boat owner with little or no boating experience, it is in his or her best interest to take the time to learn about safe boat handling. New owners can take in-class courses offered by various organizations such as CPS or CYA, or participate in an on-the-water training course that is offered by a local instructor or marina.

Over time, the insurer will reward the effort owners put into learning by providing a lower rate on their insurance.

Are there limits to where an owner can operate their boat?

Most marine insurance policies sold in Canada have limitations on where boaters can navigate with their vessel. A standard navigation area that is used by a lot of carriers will include.

- The inland waters of Canada and the U.S.A., not south of 40 degrees north
- The waters of the Great Lakes and tributaries including the St. Lawrence River, and the Hudson River above the George Washington Bridge
- The Pacific coastal/tidal waters of the Vancouver Islands and mainland British Columbia including Puget Sound and the Strait of Juan de Fuca not west of Cape Flattery; at no time are you to proceed more than 20 nautical miles offshore or on the Fraser River east of the mouth of the Sumas River
- East Coast limited to not north of 52 degrees north and not south of 40

degrees north within Canadian and US coastal waters only; at no time are you to proceed more than 100 nautical miles offshore

If a client is using his vessel outside the prescribed limits, they will need to get a special extension to extend the coverage and insure that they will be covered if a loss occurs.

Are there limits to when a boat can be used?

Due to the extreme weather that we have in parts of this country, most if not all marine policies will have a lay-up period when the vessel is expected to be out of the water and properly winterized to prevent freezing damage. A common lay-up period is from November 30th at noon to April 1st at noon inclusive. The insured's vessel must not be used or inhabited during this period of time. In many cases the freezing warrantee will also indicate that a qualified professional must do the winterization. (Note to all those DIY'ers out there: You may be voiding your coverage if you winterize your own own vessel.)

Do you need a marine survey to insure an older boat?

Insurers do require surveys on older vessels. The rule that most insurers follow is that any vessel older than 15 years of age will require an out-of-water marine survey that is performed by a qualified marine surveyor.

Surveys are a necessary tool that the insurance industry needs to use in order to understand the condition of the boat they are insuring. The better and more detailed the survey the easier it is for the insurance company to sign off and accept the risk. Every dealer that is trading in the older boat market needs to have a good working relationship with a competent qualified surveyor.

Is trailering covered under an auto policy?

Damage to your vessel while being trailered is not covered by an auto policy. For example, if an owner is backing the trailer/boat into a parking spot and the side of the boat is damaged because the boat scraped the side of a building, the damage to the boat is covered under the boat policy. At the same time, the liability section of the driver's automobile insurance policy covers the damage to the building.

The driver of the automobile is liable for the third party damages to the building; the car that was powering the movement of the trailer is where the liability protection will come from.

Does boat insurance cover skiing and wakeboarding if a skier is injured?

Injuries sustained to third parties while using a vessel can become serious and when they do quite often a lawsuit will follow. That is what the Protection and Indemnity section of a marine policy is designed to protect against.

If a third party is injured on a boat and they sue the owner, the more liability coverage you have the better. Waterskiing or wakeboarding can be considered a high-risk activities; injuries can arise so it's important to ensure that sufficient coverage is in place to account for a potential lawsuit. Not all policies provide coverage for watersport activities; some may limit coverage or exclude it all together. If the buyer is planning to use the boat for these types of activities, they really need to make sure they have the right policy in place.

The purpose of this article is not to answer all your clients' insurance questions but rather to illustrate just how many questions can and do come up and how complicated the issue of insurance can be. If your client is not dealing with a marine insurance specialist, they can often get lost in all the insurance jargon or worse, they buy insurance and don't even understand what they have because they are too afraid to ask the right questions.

Please don't attempt to answer your client's insurance questions; pass them along to a licensed, qualified insurance professional who will give them the peace of mind they need to enjoy their vessel. The more information your client has the easier it will be for them to make an informed decision when it comes to insurance. If your client gains peace of mind to enjoy his boat, everyone wins, because we have another ambassador praising the value of owning a boat.

As partners, you sell the boat but let a licensed insurance professional sell the insurance. •

We would like to thank Jared Chartrand of Northstar Marine Insurance for this article. www.northstarinsurance.ca



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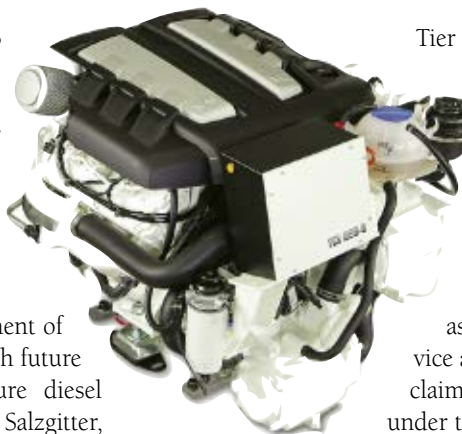
At the 2010 Fort Lauderdale International Boat Show, marine propulsion systems manufacturer Cummins MerCruiser Diesel and Volkswagen announced a long-term alliance to co-develop marine engines below five liters displacement that will be marketed, distributed and serviced under the CMD brand.

Key to the alliance is the planned joint development of marine engines below five liters that will comply with future emissions standards. Volkswagen will manufacture diesel marine engines up to 350 hp (258 kW) at its plant in Salzgitter, Germany. Additionally, effective Jan. 1, 2011, all current Volkswagen marine engines will be sold exclusively by CMD and marketed under the CMD brand.

Just as significant is the fact that the Volkswagen product line will extend down to just 40 hp – ideal for many small boat applications and sailboat auxiliary power and with intermediate models up to the 350 hp level.

The EPA Tier 3 emissions standard will take effect in 2012 in the United States, and the RCD2 emissions standard takes effect in 2014 in Europe for this range of engines. The new standards prescribe significantly lower thresholds for emissions of nitrogen oxides (NOx) and other pollutants and require the development of next-generation diesel combustion technology.

For engines above five liters, CMD will continue to marinize Cummins-based engines in their Charleston, S.C., and Darlington, UK, facilities. The QSB, QSC, QSL and QSM engines are capable of meeting EPA Tier 3 and Europe RCD



Tier 2 emissions standards with in-cylinder strategies similar to those being deployed for engines resulting from this alliance with Volkswagen.

In connection with the agreement, the CMD distribution network, beginning Jan. 1, 2011, will start assuming responsibility for service and administration of warranty claims for engines previously sold under the Volkswagen Marine brand.

The Volkswagen Group, with headquarters in Wolfsburg, is one of the world's leading automobile manufacturers and the largest carmaker in Europe. It is the goal of the Group to offer attractive, safe and environmentally sound vehicles which set world standards in their respective classes. The Group is made up of nine brands from seven European countries: Volkswagen, Audi, SEAT, Škoda, Volkswagen Commercial Vehicles, Bentley, Bugatti, Lamborghini and Scania.

Cummins MerCruiser Diesel Marine, LLC is based in Charleston, South Carolina. Cummins MerCruiser Diesel is responsible for designing, manufacturing and providing reliable after-sales support worldwide for marine propulsion products. It offers a broad range of power, with available ratings from 115-715 hp for recreational applications and 150-715 hp for commercial use. Cummins MerCruiser Diesel is a joint venture between Cummins Inc. and Mercury Marine. www.cmdmarine.com.

New Requirements for Canadian Engine Evaporative Emissions



BY SARA ANGHEL

Many may recall when in 2006 Environment Canada introduced new engine emission regulations. For regulation to be passed, first it must be introduced through the Canada Gazette 1 (the official newspaper of the government of Canada providing access to laws and regulations). There is then a consultation period of 30 to 90 days following which the final regulations proceed to Canada Gazette 2. This process usually happens within a reasonable timeframe of about 12 months.

In this particular case, "reasonable

timeframe" became unreasonable and the regulations were stagnant at Gazette 1 for more than three years. In the meantime, new regulations came into effect in the United States for engine emissions through the Environmental Protection Agency (EPA).

The Canadian government has maintained over the years of discussions that it was the government's intention to be fully aligned with the US EPA regulations, however the existing regulations which were introduced in 2006 were not aligned. After many meetings and letters to Environment Canada, the National Marine Manufacturers Association

(NMMA) Canada finally got Environment Canada to listen and through the NMMA's engine working group, edits were proposed to the regulations and brought to the department and the Minister of Environment this past summer.

The regulations will change the targets for the effective dates of new regulations for Sterndrive/Inboard Engines, Outboards, personal watercrafts (PWC) and boat evaporative emissions systems.

The following proposed emissions regulations are to align the Canadian emissions requirements with what is

continued on page 29

Chris Goulder

Volvo Penta Canada

BY ANDY ADAMS

CHRIS GOULDER wants ‘you’ to be the one who has a positive impact on Canada’s marine industry.

Former BCMTA Executive Director, Jane McIvor was talking to me a few months ago about *Boating Industry Canada* magazine and the Impact articles we run in each issue. “You know who richly deserves to be recognized in an Impact article?” she asked me, “Chris Goulder. He has done so much for the BCMTA...but he has done amazing work for other organizations, too. He really has had a major impact on the industry.”

Great idea. Great recommendation. I called Chris. He answered his own phone immediately. I explained why I was calling and he said, “Thank you, but no thank you.”

Later, Glenn Spartz, his colleague at Volvo Penta Canada explained that Chris is not looking for the spotlight. He is a “doer” who really gets things done, but he is in it for the industry, not personal reasons.

We came to an accord: we could tell Chris’ story as long as we delivered the message that the industry needs its members to step up and be counted – volunteer; get involved.

Deal!

In the midst of recent economic upheaval and with the industry facing significant demographic and even structural changes, we need more volunteers and we need to groom future leaders. So, here is Chris Goulder’s story. We think you will find it inspiring and maybe even a guide to chart your own career ambitions.

Chris’ father visited Canada from time to time on business during the 1960s and told his three sons, of which Chris is the eldest, that if you are look-



ing for a beautiful place to live, in a land of opportunity, have a look at British Columbia.

In 1979, Chris did leave England to visit British Columbia on a vacation and realized that his father was right. His girlfriend at the time, now his wife Susan, was just graduating as a physiotherapist and although she planned to travel in the other direction to South Africa, New Zealand and Australia, Chris applied to immigrate to Canada. A mere

four weeks later he received a notice to go to the Canadian Consulate in London. He arrived for his appointment and after only a short time, the interviewer said, “OK, you can go” noting that since Chris was in sales and marketing, he would have to go to Canada in order to find a job. The interviewer had just one question; “Where would you want to go in Canada?”

Chris answered Vancouver, so they checked off the Vancouver box and he

arrived in Canada on April 1, 1980.

"I had a job in 10 days and I've never been without work since," says Chris. I joined Sea West Engines who were the Volvo Penta distributor for British Columbia, Alberta, Saskatchewan, Manitoba, Yukon and the Northwest Territories. Chris worked as a Sales Coordinator for two years, moving on to become the Dealer Development Representative for British Columbia and then adding the OEMs to his portfolio. A major change happened in 1993 when Volvo Penta Sweden decided to establish its own presence in the important Canadian market and terminate the three distributors they had in Canada; Atlas Polar in Ontario and Québec, Liftow in the Maritimes and Sea West Engines in Vancouver. A new company - Volvo Penta Canada, was created out of Sea West Engines and Volvo Penta has been Vancouver-based ever since. That was on April 1, 1993. It turns out that April Fools' Day has had a special and very positive meaning for Chris over the years, but more on that shortly. From 1993 to 1995 Chris handled the Western Canada dealers from the coast to Kenora. Then in 1996, Clint Moore became the new CEO of Volvo Penta of the Americas and he spearheaded a major reorganization. Chris explained, "I was responsible for the OEM and Power Centers for both the Western United States, and all of Canada! In 1997, I took 127 flights and was on the road for 140 nights and at that time, Susan and I had a six-year-old and a three-year-old at home."

Luckily, he didn't have to keep that pace up forever. Lars Ljungqvist was appointed President of Volvo Penta Canada in 1998 and, as they already knew each other, Lars asked him to become the Sales Manager.

"I said 'yes' immediately," Chris told me.

Eighteen months later, Lars was promoted to Senior Vice President of Volvo Penta in Gothenburg, at which time he recommended Chris Goulder as the new President of Volvo Penta Canada - on April 1, 2000!

"I have been incredibly fortunate,"

Chris told me. "We have a loyal, dedicated and very committed staff at Volvo Penta Canada and they do a wonderful job. Many of our staff have been with Volvo Penta for a long time and as a matter of fact, three of us are celebrating our 30-year anniversary with Volvo Penta this year."

From his start as a Sales Coordinator, Chris held many different responsibilities with Sea West and later Volvo Penta: OEM and Dealer sales, ser-

"I believe that serving with any of the industry associations, even just on a committee, can provide a person with a strong sense of involvement in their industry. When you give back to your industry, you gain greatly by working with your peers and helping that organization in such a way that the 'whole' becomes more than the sum of its parts."

vice and warranty coordination, boat shows, dealing with service and far more. The very broad range of his experience helps him to empathize with the guys across the country.

"I especially enjoy the customer interaction," Chris told me. "The people and the country are wonderful. I've been to every province and territory in all of Canada and honestly, travel is only a problem if I hit delays!"

We couldn't resist showing Chris on the cover of this issue of *Boating Industry Canada* standing at the airport

instead of on a boat. He takes it good-naturedly, but his travel schedule is simply unbelievable and recently he became the Corporate Liaison to Europe for Volvo Penta of the Americas on top of everything else.

"The winter months just fly by," Chris told me. "January starts off with the Toronto International Boat Show, then the London show in the UK; I get to come home for a week and then I'm off to Düsseldorf, returning by way of the Montréal show, so January is just gone. Of course, February is the Vancouver International Boat Show followed immediately by Miami."

His business travel alone keeps him on the road a lot, but the most significant thing about Chris Goulder is his unflinching commitment to serving the industry.

"If I get the call that we have a chance to get in and lobby Ottawa on engine emissions or some other project, Chris will always make the effort to be there," Sara Anghel, NMMA Canada Vice President told me. "You can always count on Chris."

Deservedly, there has been personal recognition. Chris Goulder was the Canadian Safe Boating Council 'Marine Professional of the Year' in 2009 and in 2008 he received the Industry Leadership Award from the BCMTA.

He was first elected to the BCMTA board as a director in 1991, worked on many committees and served two terms as President. He is currently Past President.

Chris commented to me that, "Being a director of the BCMTA has given me a very good opportunity to learn about managing the activities, the people and building consensus among a group of people who don't work for me!"

As Jane McIvor noted, "He has been at the heart of every initiative undertaken at the BCMTA, including the acquisition of 100% ownership of the Vancouver International Boat Show, perhaps one of his proudest moments."

Chris also served as the Chairman of the CMMA, first being elected a Director in 1997 and then as the Chairman of CMMA in 1999, returning later for a sec-

ond term. He cites his role in helping to bring the regional trade associations across Canada together to work more closely with CMMA and now NMMA Canada as a personal accomplishment.

"At one time there was a lot of antipathy, but we have gained a much closer working relationship between regional and national associations through such programs as 'Come On Board' and now 'Discover Boating' all very much to the benefit of the whole industry," Chris said.

"Having the opportunity to serve these various industry organizations has given me a chance to build consensus across the industry and I have gained a real sense of accomplishment through programs like Discover Boating in Canada. Actually, I'm on the Discover Boating board as well!"

"I believe that serving with any of the industry associations, even just on a committee, can provide a person with a strong sense of involvement in their industry. When you give back to your industry, you gain greatly by working with your peers and helping that organization in such a way that the 'whole' becomes more than the sum of its parts" Chris explained.

"We are the only ones who can grow our own industry" he observed.

"You only have to donate your time – you don't have to give money. You can offer to sit on a committee and perhaps later, you'll be invited to join the Board of Directors. Start with your regional association and if that's far away or inconvenient, why not start with the cottage association or a boating group in your area? You'll need to give up some personal time and perhaps some company time as well but there are rewards."

As President of Volvo Penta Canada, Chris is very supportive of Glenn Spartz now being on the board of the BCMTA, John Shedden sits on the Toronto Boat Show Advisory Board in Ontario and Danny Keegan is on the AMQ board of directors in Québec.

"I'm sad to say that it seems 90% of the people are happy to let the other 10% do the volunteer work," Chris lamented. "And, there are lots of oppor-

tunities to volunteer. Every regional association needs capable people to step forward."

It is not thankless. Chris and I talked about the rewards that an individual who volunteers can look for. Offering time and effort makes a valuable contribution that will certainly be noticed by the others in the group. That group becomes a pool of talent and experience that the industry can draw from.

By getting involved, you have some influence in what's going to happen because you're one of the people who is making things happen. You are going to shape the future.

"To me, my most important personal benefit from doing this sort of volunteer work is the sense of achievement I enjoy. For example, the role I played in helping the BCMTA to own the Vancouver International Boat Show or being a part of the CMMA evolving into NMMA Canada... it's a tremendous way to get to know other people in our industry. That has broadened my outlook. I've gotten to know people who sell outboards, boats, hardware, magazines and all the other parts of our business".

Chris also wanted to emphasize that as a volunteer you take off your 'company hat' and do what is best for the whole industry. You're a part of building consensus.

He added, "I want to say that over the years I have made a number of extremely good friends."

That alone is well worth the effort, but good news travels.

"Over the past 10 years we've enjoyed significant growth in market share in Canada and I believe an important part of that is by being a true business partner. Getting to know people is very important and I firmly believe that at Volvo Penta Canada, we work hard to earn our dealers' respect by selling high quality products and by doing our utmost to provide the best customer support available," Chris said.

He also wanted to add that, "This is a 'people business' and it's full of individuals. I like the fact that it has not become a corporate way of earning a living."

If you don't believe what Chris says,

ask someone you know who is involved with the association. Then just ask, how can I help? There are many important issues and initiatives being dealt with by all of Canada's marine associations, every day. You can gain by learning about those issues and by connecting with others through the committees. Consider too, that this is where the leaders of tomorrow will be groomed. You don't simply walk into your first meeting and become the leader. But the starting point might only take two or three hours a month.

The knowledge and experience as well as the confidence that Chris has gained is plainly evident in all he does. He may not seek the limelight but he earns the recognition while staying at the top of his game professionally. By extension, Chris' efforts keep Volvo Penta in the spotlight too. Call it a win-win.

Clearly, his wife and family deserve a lot of credit as well. Chris has been married to Susan for 28 years and they have two daughters aged 17 in grade 12, and age 19 in second year university. It's hard to believe with his travel and volunteer schedule that he has a family life at all, yet he does. Volvo Penta has a test boat that the employees can use and the Goulder family all love cruising around Vancouver and the Gulf Islands. He experiences and therefore understands firsthand how much his family and friends enjoy having time together on a boat. He certainly lives the life.

And, he's also managed to find a way to shut it all off and have some quiet time. "Gardening is my way to relax. Plants don't have cell phones or send e-mails and working outside provides me with some much needed physical exertion!"

Of course, living where he does in Vancouver, you can have an incredible garden through an extended season and when we met in Ontario in the fall to have this interview, Chris' rose garden at home was still in bloom. No wonder his father recommended Vancouver as the land of opportunity. All Chris had to do was make the most of it!

NMEA 2000

What You Need To Know About the Industry's Powerful Network Standard

BY STEVE SPITZER, NMEA TECHNICAL DIRECTOR

NMEA 2000 was created to meet a wide variety of needs. It is important to note that it was produced by the marine electronics industry as an industry open standard, not by one manufacturer.

Development began in 1994 with the NMEA 2000 Standards Committee. More than 40 academic, industry and international organizations took part, including Kansas and Oklahoma State Universities, the networking and computer industry (Sun Microsystems), US Coast Guard Research & Development Centre and CAN manufacturers such as Kvaser and Vector Can Tech, along with marine electronic companies from around the world.

It was then BETA tested for 18 months under NMEA guidance by Furuno USA, JRC, Litton Marine, Navionics, Northstar, Raymarine, Simrad, Teleflex, Trimble and Wood Freeman. The National Marine Electronics Association completed and released NMEA 2000 in October 2001. Some of the key requirements were:

- message prioritization
- proven, robust, safe
- data creation simplified
- certification testing
- standard cables and connectors
- bi-directional, multi-talker/multi-listener, multi-master, no single controller
- single-channel serial bus, which operates at 250 Kbits/sec (50 times faster than 0183)

A single network cable replaces a myriad of cables typically used in today's interconnections. The NMEA 2000 network accommodates navigation equipment, electrical power generation and

distribution systems, engines and other machinery, piloting and steering systems, fire and other alarms and controls. Data, commands and status all share the same cable at speeds 50 times greater than the NMEA 0183 serial interface. NMEA 2000 is self-configuring; no set-up is required and no master controller is needed. Equipment may be added or removed without shutting down the network.

Based on CAN (Controller Area Network)

Key to NMEA 2000 is an integrated circuit implementation of a network access protocol commonly known as CAN (Controller Area Network). CAN was developed by Intel and Robert Bosch GmbH in the mid-1980s in the specification and development of integrated circuits for a device that would provide a serial communications protocol to support distributed real-time control applications. CAN was designed to function in electrically noisy environments, to be robust, reliable, and have a predictable delivery time for any information being moved on the network.

CAN's initial objective was to provide a robust solution for automotive applications that included high-speed networking as well as low-cost wire multiplexing. CAN was originally intended for real-time engine and transmission control, for anti-skid braking systems, and to replace wiring body components. CAN is now a ubiquitous network protocol used by a myriad of industries, such as automotive, agriculture, robotic, factory automation and others where a vigorous real-time deterministic protocol is required for absolute message delivery.

The marine electronics industry utilized CAN as the basis to develop the bi-directional multi-transmitter/multi-receiver instrument network to interconnect marine electronic devices – NMEA 2000.

How it Works

The NMEA 2000 network allows multiple electronic devices to be connected together on a common channel for the purpose of easily sharing information. Because it is a network and because multiple devices can transmit data, a more comprehensive set of rules is required that dictate the behaviour of the members of the network. CAN automatically provides some of these rules, mostly for control of access to the network, packet transmission and error detection.

One important requirement is to provide for mission-critical data with multiple priorities. This requirement is addressed through proper application of multiple message priority levels. Message priorities are reflected in message identifier assignments, device classification codes, and application-dependent message priority bits. All certified NMEA 2000 devices must demonstrate the ability to adhere to NMEA 2000 requirements through automated software testing and validation. A product that passes certification testing will be capable of supporting mission-critical operations, even if that product in and of itself is not related to the mission-critical functions being conducted on the NMEA 2000 backbone.

The NMEA 2000 Standard defines all of the pertinent layers of the International Standards Organization Open Systems Interconnect (ISO/OSI) model, from the Physical Layer to the

Application Layer, which are necessary to implement the required NMEA 2000 network functions. The NMEA 2000 Standards Committee commonly references other international standards within the NMEA 2000 Standard to assure commonality within and outside of the marine industry.

Hardware

Two types of cable are specified: heavy and light. The NMEA 2000 Standards Committee searched for a specification that would more than meet the rugged marine requirement for durability and safety. The Open DeviceNet Vendor Association's physical layer cable and connector specification was chosen because it is proven and robust. The requirements for the cable and connector must meet the Open DeviceNet Association (ODVA) Volume Three Edition 1.1, as referenced in the NMEA 2000 Standard. The ODVA specification is a standard for cables and connectors for automotive, robotic and other rough environments. It includes an IP67 rating, standardized pin layout, and passes all of the required tests detailed in the NMEA 2000 Standard. Cable specified for the network must meet both the characteristic impedance and propaga-

	Light Cable (Micro)	Heavy Cable (Mini)
Signal Wire Gauge	24 AWG	18 AWG
Power Wire Gauge	22 AWG	16 AWG
Power Wire Resistance (per 100 metres)	5.7 ohms	1.6 ohms
Maximum Current	3 amps	8 amps

tion delay requirements for use as a transmission line, and also the wire-size needs of the DC power distribution function of the cable.

The general topology of NMEA 2000 is known as "Trunk and Drop" or "Backbone and Drop." The NMEA 2000 backbone is connected in a continuous linear form without branches, forks or loops. Each device is connected to the backbone via individual taps and drop cables. NMEA 2000 is designed to have two termination resistors to reduce line reflections, one at each end of the linear

network cable.

Getting the Message

The NMEA 2000 Application layer defines approved messages, both network management and data, that are transmitted on the NMEA 2000 network. This structure is very different from NMEA 0183. NMEA 0183 is based in ASCII while NMEA 2000 messages are constructed in binary form. For those of you who are familiar with NMEA 0183 sentences, there is no one-to-one relationship between an NMEA 0183 sentence and an NMEA 2000 message. There are products on the market that will convert 0183 to NMEA 2000. NMEA 2000 messages are built for a network. NMEA 0183 sentences are built for point-to-point single talker/multi listener communication.

Messages transmitted on the NMEA 2000 network are organized into parameter groups that are identified by a parameter group number (PGN), which appears in the CAN identifier field as either an 8-bit or 16-bit value, depending on whether the parameter group is designed as an addressed or a broadcast message.

A parameter group is a specific data record containing one or more data fields, or parameters, related to the transmitting device or to the vessel. Parameter groups are defined in the NMEA 2000 Standard, Appendix B, and are identified by a PGN that appears in the CAN identifier field along with other information related to the priority, source, and destination of the transmitted parameter group.

Certification is Critical

The NMEA 2000 Certification Program was conceived to ensure that NMEA 2000 products meet the necessary minimum requirements to interoperate properly. The program is implemented as a self-certification process using mandated test equipment with formal validation by the NMEA. The mandated test equipment ensures that required testing is performed in a uniform manner

throughout the industry.

This testing also ensures that the automatic self-configuring capabilities defined by the NMEA 2000 standard are properly implemented and do not for any reason cause or generate problems for other equipment on the network. The testing is designed to expose any flaws or weaknesses in the NMEA 2000 protocol implementation and ensure that all devices from all manufacturers behave in a known and predictable manner on the network. This testing does not validate the data or measurements provided by a device, only how it interacts on the network. Only after a device has passed all of the rigorous tests successfully, and NMEA has validated the results, can it be "NMEA 2000 Certified." Only certified manufacturers can use the NMEA 2000 logo.

In promoting their products, some companies report: "This product works with NMEA 2000." or "This product is compliant with NMEA 2000." or "This product is compatible with NMEA 2000." These products probably do not work on the NMEA 2000 network and actually might disrupt the network.

Only those products that are "NMEA 2000 Certified" should be on the NMEA 2000 network.

What's Next?

NMEA 2000 continues to evolve with the advent of new technologies and new capabilities. Today there are more than 100 organizations on the NMEA 2000 Standard Committee e-mail list that are deeply involved and committed to the standard's development. NMEA 2000 more than ever is a multi-national committee. Companies from Europe, Asia, Australia, New Zealand and the US collaborate and strive for consensus when new technologies emerge. All categories of electronics, new and old, are represented. Many companies have the capability to update their software and firmware via the NMEA 2000 network. The means are available with the NMEA 2000 protocol. Some companies have gone past the experimental stages and are implementing updates via the Web and/or by handheld devices remotely.

[THE BOAT SHOP]

NMEA 2000 (IEC 61162-3) provides for the application of NMEA 2000 aboard SOLAS (Safety of Life at Sea) vessels. IEC 61162-3, which was jointly developed by the NMEA 2000 Standards Committee in collaboration with IEC TC 80 Working Group 6, is based on the NMEA 2000 standard. Equipment designed to this standard will be able to share data, including commands and status, with other compatible equipment over a single signaling channel.

Single point-of-failure conditions exist that are capable of disrupting network operation. SOLAS applications employ redundant designs (e.g., dual networks and redundant network interface circuits) to reduce the impact of single point failures. The NMEA 2000 standard provides the fundamental tools and methods to support redundant equipment, buses and messaging.

SOLAS Chapter V contains the requirement for Integrated Bridge Systems:

"A failure of one part should not affect

the functionality of other parts except for those functions directly dependent upon the information from the defective part. Any number of redundant buses may be implemented, though typically two will satisfy the requirements above."

So what does the future hold for NMEA 2000? NMEA 2000 is still in the early adopter stage of its life cycle. Many companies are just beginning to develop products for the NMEA 2000 network. The boating public, both recreational and commercial, is now demanding "NMEA 2000 Certified Products" for new vessels or retrofits. ●

NMEA and the NMEA 2000 Standards Committee are devoted to incorporating new technologies and capabilities into the NMEA 2000 network. These new capabilities occur through technical investment by industry. The NMEA 2000 Standards Committee is committed to an open dialogue and listening to new ideas and technologies.

[PROPULSION UPDATE]

continued from page 22

required by the US EPA.

The new target dates for these regulations are as follows:

- Outboard, PWC, and Stern drive/Inboard up to 500 Hp
– January 1, 2012
- Stern drive/Inboard over 500 Hp
– January 1, 2013
- Boat Evaporative Emissions Systems – January 1, 2015

For those familiar with the US EPA regulations, this new timing means the Canadian regulations take effect after all of the phase-in and small business provisions expire in the US rule. As a result, this will greatly simplify the implementation of a Canadian regulation. There will be some reporting responsibilities when importing a boat into Canada and NMMA is working to simplify that as much as possible.

The Canadian importer is responsible for ensuring that the engine they are sell-

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ing in Canada complies with the new regulation. When purchasing engines from manufacturers who do not act as importers, dealers should be aware that

they become the importer and will be responsible for ensuring that the engine meets the regulations. In the event that an engine is inspected by Environment

Canada and it is found non-compliant with the new regulations, the dealer will be liable. Make sure you know the product you are importing. This will of course not be an issue with any of the engine manufacturers who are NMMA members, as they are working closely with Environment Canada and NMMA to ensure a smooth transition for their dealers.

The latest discussion with Environment Canada suggests that these regulations will be ready for publication in the Canada Gazette 2 in January 2011 with an implementation date around May 1, 2011. With the recent resignation of the Environment Minister, this timeframe may be slightly delayed. Until they're finalized, there is a possibility changes will be made to the regulations. Therefore, NMMA will continue to update you as new information becomes available. ●

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