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Offshore Saltwater Boats

By Allen Bohart

Offshore fishing is the stuff of legend, and brings about daydreams of hours-long battles with huge

sailfish ala Hemingway. To realize those dreams, one must first own the right equipment, including an offshore fishing boat. Offshore fishing boats are not your everyday boat. They are much heavier and more rugged than the average lake runabout you see in many of your neighbor's driveways. In fact, you are highly unlikely to see any kind of offshore boat in anyone's driveway as most are not trailerable, though some of the smaller ones are.

Safety is a primary consideration when purchasing an offshore saltwater fishing boat, as you can't just take any boat out into the open ocean. These boats must be able to withstand some rolling ocean waves, and be able to protect the occupants in case of sudden inclement weather. I'm not saying that your boat should be able to plow through the perfect storm, but at least be able to get out of the rain and expect to come out alive should a few waves come along. Other safety concerns includes having bilge pumps, radio contact with the shore, and radar to detect oncoming vessels who may not detect you, especially if you should happen to be one of those crazies who likes to fish close to shipping lanes. Having an adequate supply of food and water is also a primary concern should you be forced to camp out for a while due to a conked out motor in the middle of inclement weather. It may take a while for the Coast Guard to come and get you!

In general terms, the bigger your offshore boat the better off you are. Of course, this is a moot point to those of us not rich enough to buy one of those huge cabin cruisers that we all dream about. Trade-offs may need to be made...Just make sure that you are aware of the risks and take them under consideration when purchasing your boat. As might be expected, offshore boats are the most expensive of all leisure boats due to the increased ruggedness and sheer size of them. Offshore boats range in size from about 26' in length to just about any length you can imagine and you can expect to pay anywhere from \$40,000 on up to a cool \$500,000 for a good offshore boat. Anything more expensive than that is a yacht and is nothing more than a status symbol!

The smaller offshore boats will be equipped with either single or dual outboard motors. Most offshore motors will be of the high-horsepower variety, due to the need to power through rough waters. On larger boats, you can expect to have an inboard diesel motor of many hundreds of horses. The overall

price of the boat, of course, is directly related to the amount of power that is packed into the motors.

This article gives a general overview of some of the items to consider when shopping for an offshore saltwater fishing boat. For more specific information, as well as suggestions on where to purchase a good fishing boat, be sure to visit Fishing Boat HQ.

Allen Bohart is a fishing fan, and enthusiastic writer for about any subject that interests him. He is also co-owner of

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, a site about fishing boats of all kinds.

Offshore Banking: What You Need To Know Before Opening An Account

By Joseph Kenny

Offshore banking, we have all heard about it before. Unfortunately, many are misinformed when it comes to offshore banking. We have all heard news reports of offshore accounts being used to front illegal activities or to avoid taxes. In fact, we have also seen it in the movies, being used a similar way. This has led many individuals to believe that offshore banking is illegal. Despite what you may believe, offshore banking is legal. However, how you use it may be considered illegal.

Offshore banking is done through a bank that is known as an offshore bank. Offshore banks are banks that are located in another country, other than the country that you reside in. For instance, if you live in the United States an offshore bank would not be located in the United States. Many popular offshore banks are located in Switzerland. There are a number of advantages to offshore banking, but there are disadvantages as well.

The biggest advantage of offshore banking is that you are offered privacy and stability. There are many individuals who place their money in offshore accounts for security purposes. When your money is in an offshore account, you can access it, but many choose not to. It is easier to access and spend your money if it is at a local bank. That is why a large number of individuals use offshore banking to help them increase their savings.

Another advantage of offshore banking is that just about anyone can open an account. The most common users of offshore banking are corporations, the self-employed, or individuals who are wealthy. Offshore banks may have restrictions on the amount of money that is needed to open an account, but it is not always a large amount. Whether you are a small business owner, wealthy, or you consider yourself middle class, you should still be able to open up an offshore bank account.

As previously mentioned, offshore banking is often associated with illegal activities. One of these illegal activities is tax evasion. If you set up an offshore bank account, you will still need to report your savings. Not reporting all of your money in an offshore account can lead to you being brought up on tax evasion charges. It is important to note that you have the ability to prevent this from happening. As

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long as you choose to use your offshore bank account legally, there shouldn't be any disadvantages to having one.

The decision to open up an offshore bank account is a large one. If you are interested in opening up an offshore bank account, it is advised that you fully examine your decision. Many benefit from offshore banking, but not all do. If you are planning on using your offshore account to avoid a lawsuit or to evade taxes, you may want to reexamine your decision. As previously mentioned, there are serious consequences for doing this. As long as you plan on using your offshore account in a legal way, you can benefit immensely from offshore banking.

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