



# MARINER'S UPDATE

Free e-Magazine for sailors

## SAILORS WEEKLY WEALTH PLAN

### 2026 - 1ST QUARTERLY



# PSC STATISTICS

## MULTIPLE SECURITY BREACHES

### YOU SAIL, WE UPDATE



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# IF YOU'RE READING THIS...

You are probably a mariner.  
And this... is for you.

This is not just a magazine.

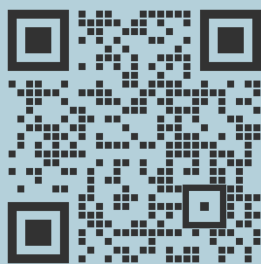
It's a space built to keep you  
informed, aware, and one step ahead  
—  
in safety, in compliance, and in life  
at sea.

# EDITOR'S NOTE



## WELCOME TO THE SECOND EDITION OF MARINER'S UPDATE – WEEKLY

This magazine delivers key maritime updates, insights, and visuals in one easy, reliable place.



Dear Mariners Update Followers,

Warm greetings, and thank you for your continued support. In recent weeks, we have carefully analyzed key developments shaping our industry.

The industry is changing rapidly, and staying informed is no longer optional – it is essential.

At Mariners Update, we continuously strive to bring you simplified, practical insights on safety, security, compliance, and technical matters. However, without engaged readers like you sailors, these efforts remain nothing more than ink on paper.

You are the one who gives life to these words.

In today's environment – where inspections are stricter, expectations are higher, and errors are less tolerated – awareness and preparation make the difference between compliance and detention.

To strengthen this initiative, we request every one of you:

1. Share the newsletter within your vessels and offices
2. Discuss key points during meetings and briefings
3. Encourage onboard learning and awareness

We are pleased to see that some proactive seafarers have already started printing and discussing these updates before management meetings – this is exactly the culture our industry needs.

Let us move from passive reading to active implementation.

Together, we can build a safer, smarter, and more compliant maritime industry.

Stay informed. Stay prepared. Stay ahead.

*Capt. Philip*

WK-11

# PSC FOCUS

## 2026 QUARTERLY DETENTION REPORTS

UPCOMING CIC DETAILS ATTACHED



**PREPARE TODAY. AVOID DETENTION TOMORROW.**

## PSC WATCH Q1 2026: DETENTION TRENDS, CAMPAIGNS & COMPLIANCE PRIORITIES

SAFETY SYSTEMS AND FIRE READINESS CONTINUE TO DOMINATE PORT STATE CONTROL (PSC) ATTENTION.

*Our Q1 2026 insights outline the latest detention patterns, upcoming inspection campaigns, regulatory updates, and key focus areas ship operators should prioritize to stay compliant and reduce operational risk.*

### What You Should Know Now

PSC enforcement continues to target core operational fundamentals. Detentions in Q1 2026 were largely driven by gaps in ISM implementation, maintenance practices, fire safety readiness, and crew competence in handling critical systems.

Inspection activity is set to intensify throughout 2026. Operators should prepare for major initiatives such as the Paris and Tokyo MoUs' Concentrated Inspection Campaign (CIC) on cargo securing (September–November 2026), fire safety-focused campaigns in regions like New Zealand, and expanded PSC authority under IMO Resolution A.1206(34), which strengthens enforcement related to security deficiencies.

### Why Fundamentals Still Matter

PSC trends in early 2026 clearly reinforce that compliance starts with basics:

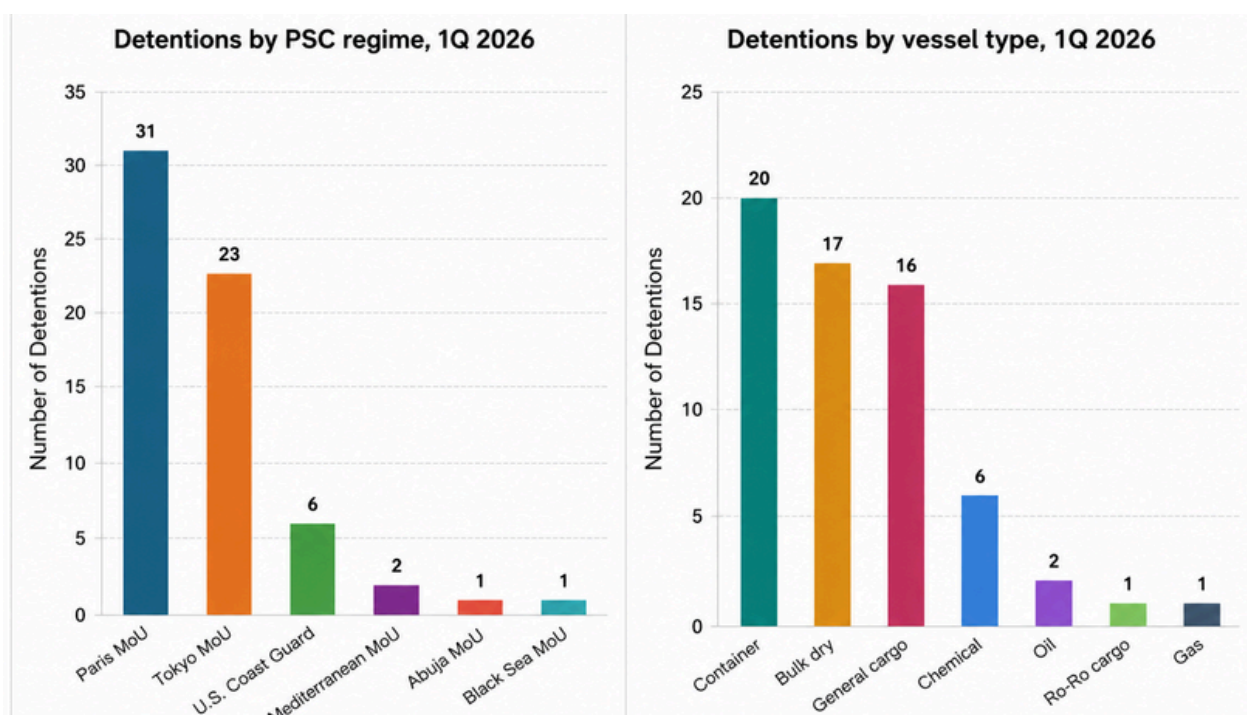
- Effective safety management systems
- Strong maintenance culture
- Crew competence and familiarity with onboard systems

Recent detention data and announced campaigns highlight that weaknesses in ISM execution and fire safety remain the most critical risk areas. Proactive preparation and early corrective actions are essential for maintaining strong PSC performance in a rapidly evolving regulatory landscape.

**Detention Snapshot: Q1 2026**

In Q1 2026, 64 detentions were recorded for vessels (DNV-classed), compared to 52 during the same period in 2025.

The majority of detentions involved container ships, bulk carriers, and general cargo vessels, accounting for 83% of all cases. Approximately 84% of these detentions occurred within the Paris and Tokyo MoU regions.



**Key Deficiency Drivers Behind Detentions**

Detainable deficiencies continue to be heavily linked to ISM-related issues. The most commonly cited categories were:

- **15150 – ISM**
- **15109 – Maintenance of ship and equipment** (primarily cited by Tokyo MoU and the U.S. Coast Guard)

In addition, the following deficiency categories were frequently observed:

### 07106 – Fire detection

**Example:** “In engine room workshop found one smoke detector damaged and repaired with rubber tape.”

**Impact:** Ineffective fire detection delays early warning in high-risk areas.

### 07105 – Fire doors / openings in fire-resisting divisions

**Example:** “Self-closing fire door from engine room to steering gear room not closing correct.”

**Impact:** Poor containment allows fire and smoke to spread beyond the source.

### 04102 – Emergency fire pump and its pipes

**Example:** “The emergency fire pump unable to pressurize fire main.”

**Impact:** Reduced firefighting capability due to insufficient pressure.

### 04109 – Fire drills

**Example:** “During the fire drill, the firefighters were not wearing their VHF headsets correctly and one of them was not wearing his helmet.”

**Impact:** Improper PPE and communication use increases risk during real emergencies.

### 04114 – Emergency source of power – Emergency generator

**Example:** “During a simulated blackout test, the emergency source of power in automatic mode failed to take load on the emergency switchboard.”

**Impact:** Failure of emergency power compromises essential safety and navigation systems.

These findings underline the importance of a well-implemented ISM framework in maintaining vessel safety and compliance.

### Upcoming CIC: Cargo Securing

The Paris and Tokyo MOUs will once again launch a joint CIC, running from 1 September to 30 November 2026, with a focus on cargo securing practices.

Further details, including the inspection checklist and official announcement, are expected soon. Keep following us to stay updated.

### Regional Spotlight: Machinery & Fire Safety Initiatives

**Guangzhou Maritime Safety Administration** has emphasized improved management of machinery and electrical failures through its Safety Bulletin 01/2026, highlighting root causes, operational risks, and corrective measures.

**New Zealand** will conduct a targeted fire safety inspection campaign from 1 April to 31 May 2026, focusing on:

- Fire dampers
- Fixed fire extinguishing systems
- Crew familiarity with fire safety procedures

Operators are expected to ensure system readiness, crew training, and compliance with SOLAS and national regulations.

### Regulatory Update: Strengthened PSC Authority

The adoption of IMO Resolution A.1206(34) introduces updated procedures for Port State Control, replacing Resolution A.1185(33).

A key addition is **Appendix 20**, which provides guidelines for PSC officers on security-related inspections. This enables authorities to formally record and act on security deficiencies.

When justified, actions may include:

- Inspection of the ship
- Delays
- Detention
- Operational restrictions
- Expulsion from port

The resolution also reorganizes detainable deficiencies within Appendix 2 for improved clarity and enforcement.

**Operational Takeaways for Ship Operators**

**Embed ISM into daily operations**

Ensure safety management systems are actively implemented, with consistent maintenance, testing, and timely rectification of deficiencies.

**Prioritize fire safety and emergency readiness**

Treat fire safety systems and emergency equipment as mission-critical. Conduct realistic drills and maintain full operational readiness at all times.



NEWSLETTER

**PSC FOCUS**

PORT STATE CONTROL MANAGEMENT FOR MARINERS



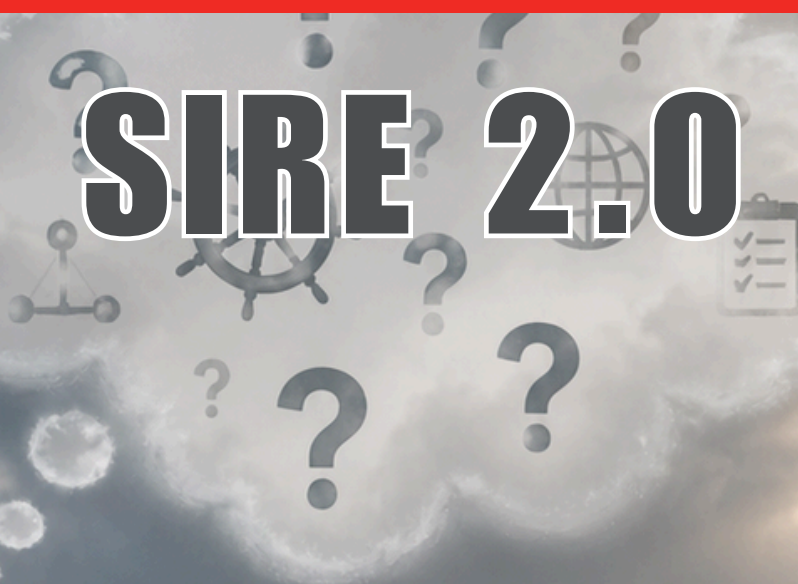
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# DOUBTS

## SIRE 2.0



# Q & A

# DOUBTS ABOUT SIRE 2.0

If you have any doubts about the SIRE 2.0 process, simply scan the QR code to your right or click the link. We've compiled the most common questions and provided clear answers to help you better understand and clarify the process.

## Q & A



 NEWSLETTER

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FOR SEAFARER & SHIP MANAGEMENT STAFF



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# UPDATED SCR COMPLIANCE FRAMEWORK:

## REVISED NOX MONITORING REQUIREMENTS EFFECTIVE MAY 2026

### Overview of Regulatory Update

Significant revisions to the Selective Catalytic Reduction (SCR) framework will come into effect on 1 May 2026. These updates introduce a new approach to evaluating NOx measurement performance, particularly in relation to catalyst monitoring. The previously defined  $\pm 5\%$  accuracy benchmark has been removed and replaced with a broader requirement for “sufficient accuracy,” shifting more responsibility onto system applicants.



## Applicability of the New Rules

These updated provisions apply to:

- Marine diesel engines installed on ships with a keel laid on or after **1 November 2025**, or
- Ships delivered on or after **1 May 2026**

The **2025 SCR Guidelines (Resolution MEPC.399(83))** officially replace the earlier **2017 SCR Guidelines (MEPC.291(71))**, introducing revised expectations for NOx monitoring systems.

## Changes in NOx Measurement Expectations

Under earlier guidelines, NOx monitoring devices were required to demonstrate an accuracy of  $\pm 5\%$  when compared to a certified reference analyzer (such as a chemiluminescence detector compliant with NTC 2008 standards).

With the 2025 update:

- The fixed  $\pm 5\%$  accuracy requirement has been eliminated.
- NOx measurement systems must now demonstrate **“sufficient accuracy”** for effectively tracking catalyst condition and degradation.
- No explicit numerical threshold has been defined, leaving interpretation open.

## What This Means for Applicants

The absence of a strict accuracy benchmark means applicants must now:

- Justify that their NOx monitoring system provides reliable data for assessing catalyst health.
- Demonstrate acceptable deviation levels between onboard instruments and reference analyzers.
- Consider factors such as:
  - Instrument precision and inherent accuracy
  - Long-term measurement drift
  - Proximity to regulatory NOx limits

Additionally, applicants should ensure that not only the raw NO<sub>x</sub> readings (e.g., ppm values) are reliable, but also that the **methodology used to interpret these readings** is robust and defensible.

### Technical Considerations for Measurement Reliability

Measurement accuracy is influenced by more than just the analyzer itself. Key aspects include:

- **Sampling location** within the exhaust system
- **Exhaust gas mixing quality** at the sampling point

These elements must be carefully evaluated and validated during system testing and verification.



### Implementation Guidance

To align with the updated SCR Guidelines, stakeholders should:

- Review and revise existing Technical Files for individual engines and engine families
- Incorporate the new requirements into parent engine emission testing plans
- Update supporting documentation for future engine certifications.

An accompanying appendix (referenced in the original guidance) provides additional recommendations for practical implementation.

### Reference Standard

*IMO Resolution MEPC.399(83) – 2025 Guidelines on Selective Catalytic Reduction (SCR) Systems*

# NEW MARITIME RULES IN CHINA: WHAT'S CHANGING IN 2026

China's updated Maritime Code, set to come into force on 1 May 2026, introduces a series of significant reforms that will affect shipowners, charterers, cargo stakeholders, and others involved in international shipping linked to Chinese ports. These changes aim to modernize the legal framework, enhance clarity, and strengthen protections across maritime operations.

**EFFECTIVE FROM 1 MAY 2026**

SEVERAL IMPORTANT CHANGES IMPACT SHIPOWNERS, CHARTERERS

MARINER'S  
UPDATE  
COMPLIANCE WITH SIMPLICITY

**NEW CHINESE MARITIME CODE**

## **1. Limitation Periods**

- Time limits can now be interrupted by a simple claim notice (not just court/arbitration), restarting the period
- Recourse claims: if less than 90 days remain after settlement, a fresh 90-day period applies
- General average: fixed 6-year limit from the end of the voyage

## **2. Ship Ownership & Mortgages**

- Mortgaged vessels can be transferred without mortgagee consent (unless contract says otherwise)
- Mortgage remains attached to the vessel after transfer

## **3. Cargo Carriage Rules**

- Mandatory cargo liability rules apply for international shipments via Chinese ports (cannot contract out)
- “Actual carrier” now includes terminals and subcontractors, who can also limit liability
- Compensation based on market value at destination; CIF used if unclear
- Storage costs at discharge port generally fall on the shipper
- Carriers can exercise lien on cargo (even if owned by third parties) for related claims

## **4. Limitation of Liability**

- Increased liability limits in line with LLMC 1996 Protocol
- Ship managers and voyage/slot charterers are now entitled to limit liability

## **5. Oil Pollution Liability**

- Covers property damage, economic losses, and preventive costs
- Strict liability applies; polluting vessel primarily responsible, with recourse rights

### **Takeaway:**

The revised Code strengthens cargo protections, clarifies liability, and aligns with international standards. With several mandatory provisions—especially for Chinese ports—shipping stakeholders should review contracts, compliance, and risk strategies ahead of the May 2026 rollout.

# LIVE ONLINE TRAINING FOR ONBOARD SHIP CREW (MONTHLY)

Shipboard, traditional video-based training programs have not significantly improved onboard safety culture.

To address this, we now offer monthly live online training sessions for ship crew, aligned with SOLAS compliance requirements.

## TRAINING

FOR ONBOARD STAFF & OFFICE STAFF

▶ CDI	▶ Pilot Ladder
▶ Right Ship	▶ Junior Officer
▶ SIRE 2.0	▶ Tanker Safety Practices
▶ PSC Preparation	▶ Safe Mooring, Anchoring
▶ DPA, CSO	▶ Seamanship & Leadership
▶ Safety Officer	▶ New Enclosed Space Entry
▶ Loss Preventions	▶ OnBoard Cultural Improvement
▶ Ship Security Officer	▶ Gp Rating Exit Exam
▶ RA & Risk Management	▶ Gp Rating Tution
▶ Behaviour Based Competency	▶ Deck cadet CET Exam
▶ RC Analysis & Incident Investigation	▶ Deck cadet NS Tution
▶ ISM Compliance Onboard	▶ 2 <sup>nd</sup> Mate oral & written Tution
▶ ISM/ISPS/MLC Internal Auditor	▶ Cyber Security Awareness
▶ Nav Assessment + VDR Analysis	
▶ ISO 9K-14K-45K-50K Internal Auditor	

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TECHNICAL CIRCULAR

The background image shows a close-up of marine engine components. It features several blue-painted pipes and valves. A prominent feature is a cluster of three gauges with brass-colored frames and white faces, mounted on a vertical pipe. To the right, there is a large, grey, cast-iron component, possibly a valve or part of a pump, with a circular flange. The overall scene is set in a well-lit, industrial environment, likely the engine room of a ship.

# HIDDEN CHEMICAL RISKS IN MARINE FUELS

# UNUSUAL CHEMICAL COMPOUNDS IN ISO 8217-COMPLIANT MARINE FUELS – OPERATIONAL CONSIDERATIONS AND RECOMMENDATIONS

## Industry Observations

Recent industry reports indicate a growing number of vessels receiving bunkered fuels that comply with standard ISO 8217 specifications, yet subsequently exhibit atypical chemical characteristics when subjected to advanced analytical testing.

In several cases, Gas Chromatography–Mass Spectrometry (GCMS) analysis has revealed significant concentrations of unusual hydrocarbon compounds, phenolic substances, and alkylresorcinol derivatives. These findings raise concerns regarding fuel quality consistency and potential operational implications.

## Geographic Origin and Market Context

The majority of these fuels have been bunkered in regions across Southeast Asia, particularly in major supply hubs such as Singapore, Hong Kong, and Malaysia.

Industry observations and laboratory analyses suggest that some of these fuels may contain components associated with shale oil derivatives. This trend is believed to be linked to blending practices adopted by certain suppliers in response to elevated bunker fuel prices, influenced by ongoing geopolitical tensions, including conflicts in the Middle East.

## Laboratory Findings

Advanced GCMS testing has identified the presence of the following compounds at notable concentrations:

- Hydrocarbon compounds (e.g., dihydro-dicyclopentadiene, indene): approximately 5,000 – 14,000 ppm
- Alkylresorcinol derivatives: approximately 4,700 – 6,000 ppm

Similar chemical profiles have previously been associated with fuels containing Estonian shale oil components. Comparable cases were also reported in 2019 involving Very Low Sulphur Fuel Oil (VLSFO) supplied in the ARA region.

## Regulatory Perspective

It is important to note that shale oil and related compounds are not classified as contaminants under ISO 8217 and may be used as blend components.

However, elevated concentrations of such compounds are not typical of conventional marine fuels and may indicate the presence of unconventional blending streams.

Furthermore, in accordance with Clause 5 of ISO 8217, fuel shall be considered non-compliant if it contains any substance or chemical waste that:

- Jeopardizes the safety of the vessel
- Adversely affects machinery performance
- Is harmful to personnel
- Contributes to increased air pollution

## Operational Risks

While many vessels have consumed such fuels without immediate or severe issues, the presence of these atypical compounds may pose potential operational risks, including:

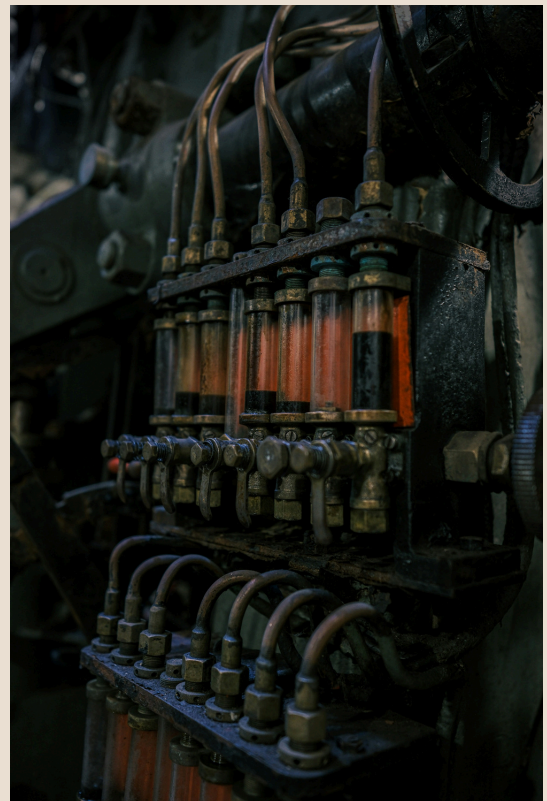
- Sludge formation
- Fouling of filters and purifiers
- Fuel injection system disturbances
- Reduced engine performance

It is emphasized that these risks are not guaranteed outcomes; however, the presence of such compounds should be treated as a warning indicator requiring further assessment.

## Role of GCMS in Troubleshooting

GCMS testing has proven particularly valuable in cases where vessels experience fuel-related operational problems.

When used as part of a troubleshooting process, GCMS analysis can help establish a correlation between observed machinery issues and the presence of specific chemical compounds within the fuel.



## Recommendations and Best Practices

Members and operators are strongly advised to exercise enhanced due diligence when procuring and handling marine fuels. The following measures are recommended:

### Supplier Vetting

- Conduct thorough evaluation and selection of bunker suppliers
- Seek transparency regarding blending components and fuel origin

### Fuel Testing

- Perform comprehensive fuel analysis prior to use
- Recognize that standard ISO 8217 testing may not detect phenolic or atypical compounds
- Arrange for extended GCMS testing through reputable laboratories when deemed necessary

### Fuel Handling and Monitoring

- Implement correct onboard fuel handling procedures
- Enhance monitoring of fuel treatment systems, including purifiers and filters

### Record Keeping

- Maintain accurate and detailed records, including:
  - Tank soundings
  - Fuel transfers and consumption logs
  - Temperature settings for storage tanks, purifiers, and engines

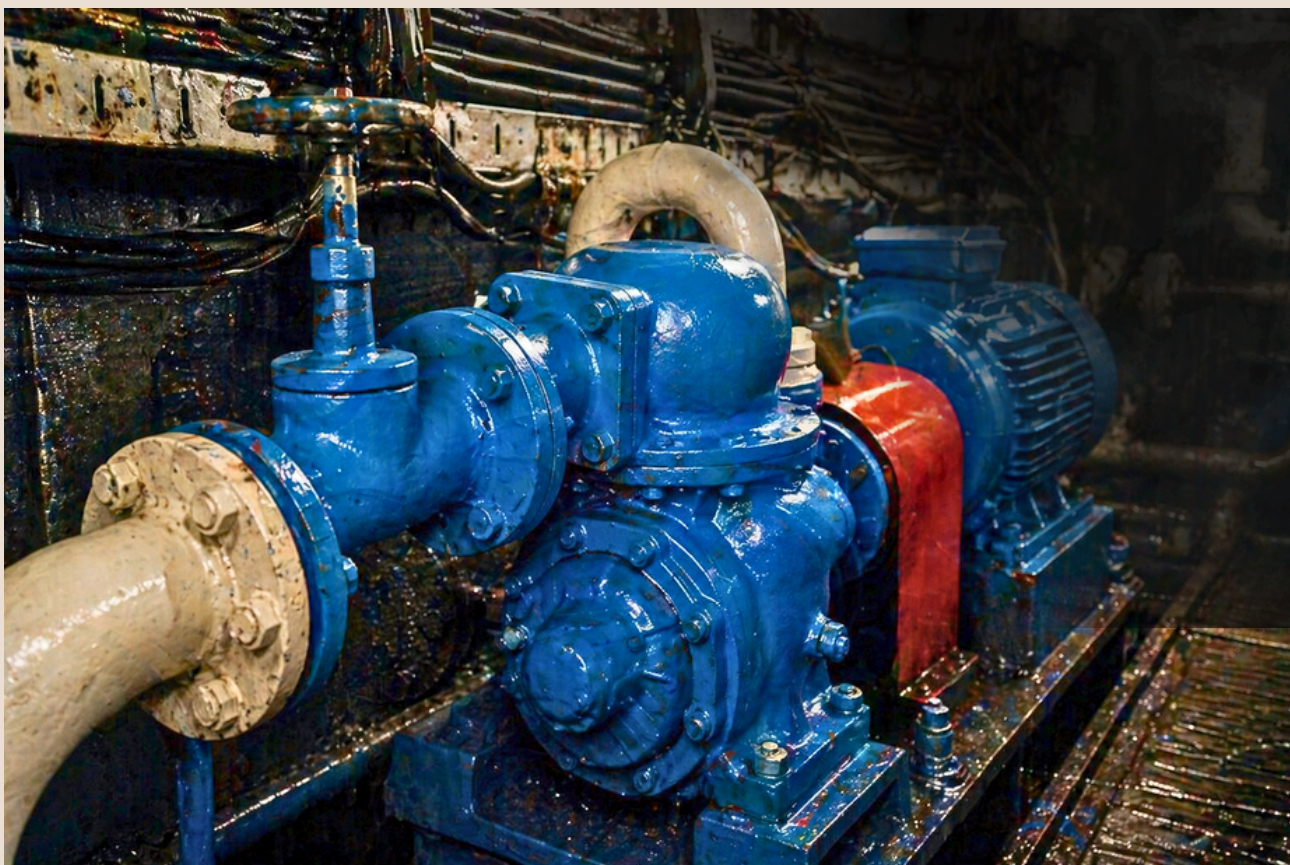
### Fuel System Checks

- Conduct regular checks on fuel entering the engine to verify quality and consistency

## Conclusion

The detection of atypical chemical compounds in otherwise ISO 8217-compliant marine fuels highlights the limitations of standard testing methods and underscores the importance of advanced analytical techniques such as GCMS.

While not all such fuels will result in operational issues, their presence warrants careful risk assessment, vigilant monitoring, and proactive management to safeguard vessel performance and safety.



While not all such fuels will result in operational issues, their presence warrants careful risk assessment, vigilant monitoring, and proactive management to safeguard vessel performance and safety.

# MULTIPLE VESSEL HIJACKED OFF SOMALI COAST

AN OIL TANKER, HONOUR 25, HAS BEEN HIJACKED BY ARMED PIRATES APPROXIMATELY 30 NAUTICAL MILES OFF THE COAST OF SOMALIA, WITH THE INCIDENT CONFIRMED BY UK MARITIME TRADE OPERATIONS (UKMTO).

**BREAKING NEWS:**

## VESSEL HIJACKED OFF SOMALIA COAST

**CREW OF 17 ON BOARD**

- ✓ OIL TANKER HONOUR 25
- ✓ CARRYING 18,500 BARRELS OF OIL
- ✓ HIJACKED APPROX. 30 NM OFF THE SOMALIA COAST

**! MARINER WARNING** INCREASE VIGILANCE IN THE GULF OF ADEN AND OFF THE SOMALIA COAST. REPORT ANY SUSPICIOUS ACTIVITY TO UKMTO / MSCHOA.

**UKMTO ISSUED ALERT**

## Incident Summary

A tanker carrying ~18,500 barrels of oil was hijacked by six armed individuals while underway and is now anchored off the Somali coast between Xaafun and Bander Beyla, with additional armed personnel onboard.

Crew (17 total): 10 Pakistani, 4 Indonesian, 1 Indian, 1 Sri Lankan, 1 Myanmar

The vessel departed Berbera on 20 Feb, later operated near the Strait of Hormuz, and altered course toward Somalia on 2 April.

## Escalation:

- A second tanker hijacked ~45 NM NE of Mareeyo
- Third vessel (SWARD) boarded near Godobjiran and proceeding under duress

Within 72 hours, two confirmed hijackings and one attempted attack indicate a sharp rise in Somali piracy targeting commercial vessels.

## Advisory:

- Strictly follow BMP5 measures
- Maintain high vigilance and radar watch
- Report to UKMTO / MSCHOA
- Use armed security (where permitted)
- Avoid close coastal routes



# THIS WEEK SECURITY BREACHES

## HORMUZ & SHIPPING UPDATE

- 3 incidents reported near the Strait of Hormuz: tanker hit by projectile, bulk vessel attacked, vessels warned to leave anchorage near Ras Al Khaimah

3 May 2026:

UKMTO received a report of an incident 11 NM west of Sirik. A northbound bulk carrier was approached and attacked by multiple small craft. All crew are safe, with no environmental damage reported. Vessels are advised to exercise caution and report any suspicious activity. Authorities are investigating.

3 May 2026:

UKMTO also received reports from several Masters near Ras Al Khaimah stating they were instructed via VHF broadcast to vacate their anchorages. Investigations are ongoing, and vessels are urged to report any unusual activity.

4 May 2026:

UKMTO Warning 052-26: An incident was reported 78 NM north of Fujairah, United Arab Emirates. A tanker was struck by unknown projectiles. All crew are safe, and no pollution has been reported.



**THE THREE INCIDENT LOCATIONS REPORTED BY UKMTO THIS MORNING.**

# WHEN LUXURY MEETS RISK:

## LESSONS FROM A SUPERYACHT ENGINE ROOM FIRE

MARINERS UPDATE



### A ROUTINE MOVE THAT TURNED CRITICAL

What began as a routine transition from dry dock to a repair berth quickly escalated into a serious onboard emergency for a large motor yacht. Following maintenance, the vessel was moved without access to shore power, prompting the crew to start one of the onboard generators. Crucially, the captain was not informed of either the lack of shore power or the activation of the generator—marking the first in a chain of missteps.

VOYAGE 2-5 MAY 2026

## HIDDEN HAZARDS AFTER DRY DOCK

Engine room ventilation dampers, closed during maintenance, were not reopened. With the generator running and no ventilation, heat built up. An escape hatch was opened for airflow, and soon after, a fire alarm activated.

## EARLY WARNING SIGNS MISSED

A light haze was observed in the engine room, but no strong smell or flames were detected. The space was closed again without deeper investigation—missing a key warning sign.

## ESCALATION IN THE ENGINE ROOM

Crew later found smoke near the generator and shut it down, leaving the vessel without power. Multiple failures followed:

- Emergency fire pump difficult to use
- Emergency generator not working
- No monitoring equipment
- Fire system backup battery failed
- CO<sub>2</sub> system was activated due to lack of alternatives.

## FIREFIGHTING SYSTEM FAILURES

The CO<sub>2</sub> system failed due to incorrect setup and lack of crew familiarity (valves required manual operation), making it ineffective. External responders eventually secured the situation.

## ROOT CAUSE OF THE FIRE

A faulty exhaust valve leaked hot gases, worsened by closed ventilation dampers, causing rapid heat and smoke buildup.

## KEY LESSONS FROM THE INCIDENT

1. Communication Is Non-Negotiable – Critical changes must be reported to the captain
2. Post-Maintenance Checks Are Essential – Systems must be fully verified after dry dock
3. Time Pressure Creates Risk – Rushing leads to oversight
4. Safety Systems Must Take Priority – Critical systems must always be operational
5. Crew Familiarity and Training Matter – Proper training is vital for emergencies
6. Teamwork Doesn't Happen Instantly – Coordination improves with time and practice

## FINAL THOUGHTS :

This incident shows how quickly risks escalate when communication, preparation, and safety systems fall short. Strong safety culture, planning, and training are essential for safe operations.

# UNKNOWN FACTS

DID YOU KNOW?

## Flotsam vs Jetsam — Do You Actually Know the Difference ?

### FLOTSAM

- Debris from a shipwreck that remains floating on the water after an accident or disaster.
- From French floter, meaning "to float," describing objects that drift naturally

### JETSAM

- Items deliberately thrown overboard by the crew, usually to lighten the ship during danger or emergencies.
- From French jeter, meaning "to throw," referring to intentional action

MARINER'S UPDATE COMPLIANCE WITH SUPPLIERS

Two words. One ocean. Very different meanings.

In maritime terminology, even closely related words carry precise distinctions.

Flotsam refers to debris from a shipwreck that remains afloat after an accident or disaster. It is unintentional—objects left to drift as a result of damage. The term comes from the French floter, meaning "to float."

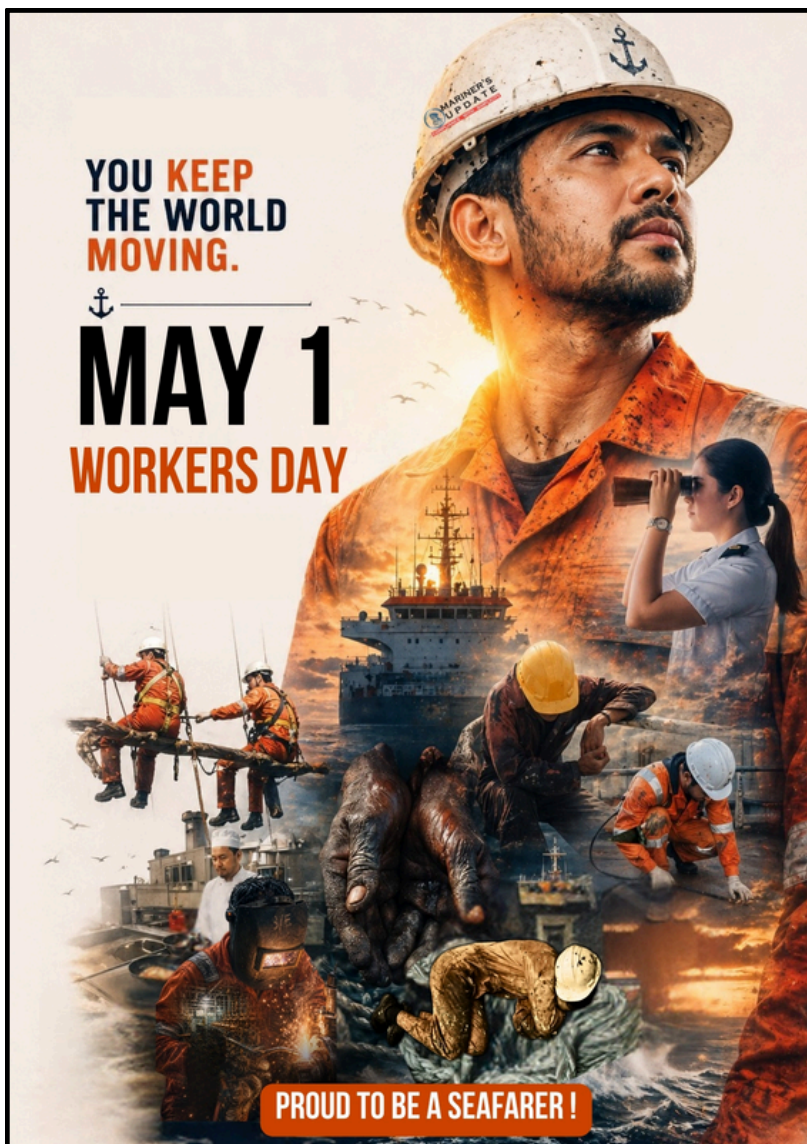
Jetsam, by contrast, describes items that are deliberately thrown overboard by a ship's crew, typically to reduce weight and stabilize the vessel during emergencies. It originates from the French jeter, meaning "to throw."

While both may appear as debris in the water, the difference lies in intent—one is accidental, the other purposeful.

A subtle distinction, yet a powerful example of how precise language enhances clear communication.

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mu@marinerspdate.com.



No “Workers’ Day off” at sea.

But still... they show up.

Every watch. Every day.

While the world sleeps...  
A seafarer is still on watch.

No weekends.  
No public holidays.  
No fixed working hours.

From engine room heat  
To bridge midnight silence

From rough seas  
To long months away from  
family...

90% of global trade moves  
by sea...

And behind it?  
seafarers only

MARITIME - NEW PUBLICATION



# WEEKLY WEALTH FOR SAILORS



## SIGN ON

Bank Balance



## SIGN OFF

Bank Balance



**SEAFARER**

*SAIL TODAY, THRIVE TOMORROW*



DISCIPLINE



DEDICATION



PERSEVERANCE



FINANCIAL FREEDOM

YOUR JOURNEY. YOUR FUTURE. YOUR REWARD.



Dear Sailor,

You are not an ordinary earner. You earn in months what others earn in years.

But you also risk spending in silence what others lose slowly. This week is not about investing. This week is about control.

**Step 1: Know Your Flow (Reality Check) 1**

Ask yourself:

- Last contract earnings: ₹ \_\_\_\_\_
- Total savings now: ₹ \_\_\_\_\_
- Total liabilities (loans, family commitments): ₹ \_\_\_\_\_

If you don't know these three numbers clearly, you are sailing without a compass.

**Step 3: Emergency Anchor (Critical) 3**

- Target: ₹6–12 months of expenses
- Keep in:
  - Savings account / Liquid fund

This is your “storm survival fund” when contracts are delayed.

**Step 4: One Smart Move This Week 4**

Do just one thing:

- Open a separate bank account
- Start a ₹5,000 SIP per month
- List all expenses

**Step 5: Avoid Silent Leaks 5**

Most sailors lose money in:

- Idle money in savings (no growth)
- Family unmanaged spending
- Sudden big purchases post sign-off
- Wrong advice from friends or agents.

**Step 2: The 3-Account Rule 2**

(Start This Week)

Split your money into:

1. Survival Account (40%)
  - Family expenses / EMI
  - Monthly commitments
2. Growth Account (30%)
  - MF / SIP / LT investments
3. Freedom Account (30%)
  - EMG Fund / assets
  - Future business / land

Example (Salary: \$1000):

- Survival Account (40%): \$400
- Growth Account (30%): \$300
- Freedom Account (30%): \$300

**CAPTAIN'S THOUGHT**

“Your contract gives you income.  
Your discipline gives you wealth.”

**NEXT WEEK PREVIEW**



# FUN CORNER: LIFE AT SEA

**How is it seen by:**  
shipping community **VS** ordinary people

	Tanker	Ship
	Bulker	Ship
	LNG Carrier	Ship
	Ro-Ro	Ship
	Container ship	Ship




## QUICK BRAIN TEASER

In both the navigation bridge and the engine room, there's a common English word used daily...

**But here's the twist:**

The **same word** has **completely different meanings** depending on where you are onboard!

Can you guess this word?

Think you know the answer?

Send your answers to: [mu@marinersupdate.com](mailto:mu@marinersupdate.com)

33 Correct answers stand a chance to win exciting prizes!





# FINAL THOUGHTS

**SHIPS DON'T RUN ON ENGINES ALONE.  
THEY RUN ON PEOPLE WHO STAY FOCUSED,  
DISCIPLINED, AND AWARE.  
STAY SAFE.  
STAY PREPARED.  
SEE YOU IN THE NEXT ISSUE.**

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