

Do I Really Need to Wear a Life Jacket?



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Last week, we wrote about how to get one on if you go in the drink without one. "Do I really need to wear a life-jacket? I've been boating since dinosaurs roamed the Earth and it is always fine!" The answer is yes, you do. This column is about that.

Tradition and Practice Die Hard At Sea

How many of us have said that, or something like that? More than a few and more than would admit to it. It is a natural reaction to wearing something that might be considered "binding" versus the wonderful feeling of just being out on the water...

But think again. First, some activities require a life-jacket (more scientifically called a "Personal Flotation Device" or PFD). Water skiing regulations require the skier to have one on. The driver and passengers of a "Personal Water Craft" or PWC (often called a jetski) are required to have one on. If you are younger than 13 years old, you must have one on. If you are using the "Type-5" PFD, the kind that look like a set of suspenders that have buoyancy pouches that are inflated by a CO2 cartridge, you must have it on for the USCG to consider that it is on the boat (unless you are under 16 in which case it is against regulation to wear it!)

But what about the fellow that just

wants to tool away from the dock, quietly find his favorite fishing spot off the channel in Moriches Bay and just drop two hooks - one for the boat and one for the fish...? How dangerous is that?

It can be plenty. Aside from weather changes, the rapid change from dusk to night and things like that, there are other boaters. And I don't mean the ones that drive into you, admittedly a rare albeit not unique occurrence. Here's the scenario...

You hook that fish that has been nibbling your bait away all afternoon. You finally have him on the hook. As you reach over with the landing net to get him in the boat, another boater races by and his wake hits your boat at just the wrong angle at just the wrong time. Into the drink you go...

And here are the statistics: 16 guys go in the water with a life-jacket and 15 come out. 16 guys go in the water without a life jacket? 1 comes out.

Do you have a boater that you love? Get him or her to wear a life-jacket, especially if they are out there alone...

BTW, if you are interested in being part of USCG Forces, email me at JoinUSCGAux@aol.com or go direct to the D1SR Human Resources department, who are in charge of new members matters, at DSO-HR and we will help you "get in this thing..."



County Clerk Update

by SUFFOLK COUNTY CLERK
JUDY PASCALE

COUNTY CLERK'S OFFICE PROVIDES 24-HOUR SERVICE

County Clerk Judith Pascale and the Suffolk County Clerk's Office have expanded its on-line land record retrieval system and Land Record & Court Hotline to provide access 24-hours a day.

The information online is available in index form only, and does not contain images of the actual records. However, access to this information is an incredibly useful tool for the residents, and businesses that service the residents, of Suffolk County. After locating a record, copies can be purchased from the County Clerk's Office.

Currently, indexes to deed, mortgage, judgment, lien, UCC, business certificate and corporation records are available via the website.

Additionally, the automated telephone service is available 24/7 and allows attorneys, title professionals, banks, as well as the general public, to enter their tax map property identification number and/or Supreme Court Index number into an automated system that will provide recent activity, i.e. deed transfers, mortgage satisfactions and/or court filings.

"As County Clerk it has always been my goal to provide the best services to the residents of Suffolk County. By increasing the range of available land record data back to 1987, we have provided a safe and efficient means for the residents of Suffolk County to check their property information on-line and avoiding the need to visit our office in Riverhead. Furthermore, by limiting the information available to data only, we have ensured that the privacy concerns of residents remain paramount," commented Suffolk County Clerk Judith A. Pascale.

Property information is only retrievable by utilizing your distinct property tax map number which appears on your tax bill or with the case index number for Supreme Court lawsuits.

"Suffolk County Clerk's Office is pleased to provide the latest in safe efficient retrieval of land record information, while protecting the records from anyone who may use them for illegitimate reasons," concluded Suffolk County Clerk Judith A. Pascale.

Residents are encouraged to visit the Suffolk County Clerk's website at SuffolkCountyNY.gov/Clerk for more information. The automated telephone service is available by dialing 631-852-2000 ext. 650.

Chamber of Commerce of the Moriches St. Patrick's Day Guide

If you would like to take part in our February 29, 2012 Annual St. Patrick's Day Guide by taking one of the following color ads
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or attach your ad copy and check and return to:
Chamber of Commerce of the Moriches
P.O. Box 686, Center Moriches, New York 11934
before February 27, 2012.

Insurance Talk with Tom Neppell

• by TOM NEPELL tneppell@industrialcoverage.com • 631-736-7500 X 129

How Can I Save Money On Auto Insurance?

Part 1 of a 2-Part Article

The price you pay for your auto insurance can vary by hundreds of dollars, depending what type of car you have and the insurance company you buy your policy from. Here are some ways to save money:

1) Shop Around: prices vary from company to company, so it pays to shop around. Get at least three price quotes. You buy insurance to protect you financially and provide peace of mind. It is important to pick a company that is financially stable. You can check on a company's financial health with rating companies such as A.M. Best (www.ambest.com) and Standard & Poor's (www.standardandpoors.com/ratings) and consult consumer magazines. Independent insurance agents offer policies from several different insurance companies, while some insurance companies only sell through their own agents. Don't just shop by price alone. Ask friends and relatives for their recommendations. Pick an agent that takes the time to answer your questions.

2) Before You Buy A Car, Compare Insurance Costs: Before you buy a new car or used car, check into the insurance costs. Car insurance premiums are based on the car's price, the cost to repair it, it's overall safety record and the likelihood of theft. Many insurers offer discounts for features that reduce the risk of injuries or theft. To help you decide what car to buy, you can get information from the Insurance Institute for Highway Safety (www.iihs.org).

3) Ask For Higher Deductibles: Deductibles are what you pay before your insurance policy kicks in. By requesting higher deductibles, you can lower your costs substantially. For example, increasing your deductible from \$200 to \$500 could reduce your collision and comprehensive coverage cost by 15% to 30%. Going to a \$1,000 deductible can save you 40% or more. Before choosing a higher deductible, be sure you have enough money set aside to pay it if you have a claim.

4) Reduce Coverage On Older Cars: Consider dropping collision and/or comprehensive coverage's on older cars. If your car is worth less than 10 times the premium, purchasing the coverage may not be cost effective. Auto dealers and banks can tell you the worth of cars or you can look it up at Kelley's Blue Book (www.kbb.com). Review your coverage at renewal time to make sure your insurance needs haven't changed.