



## For the Boaters You Love...

by VINCENT T. PICA, II

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With Valentine's Day in hand, it is time for all those who stand a watch and wait for the return of those that went to sea to think about being the "safety officer" before they go! And, skipper, how about the love you have for those that go to sea with you - kids, grandkids and mates - and creating the safest environment aboard that is feasible or possible?

### From the Heart to the Head

There is no doubt that even the most grizzled seafarer can benefit from a boating safety class. Regulations do change over time and techniques get refined and advanced. The United States Coast Guard Auxiliary Division-18 covers all of "Out East", from William Floyd out to the ends of both forks. Want to find out what, where and when the latest boating safety classes are - email me below and I'll look it up for you or go right to the web and find out - <http://www.div18cg.us/#CLASSES>.

### From Stem to Stern

There is no greater "for free" service available than the free vessel safety check (see SSP, "No Fuss, No Muss - and Your Favorite Price (Free!) - Vessel Exams", 4/02/2008.) And, this is not a regulatory event like getting your car inspected. If the boat doesn't meet all the Federal standards, nothing bad happens (like not being able to drive your car since the inspection sticker was scrapped off.) Most likely, the USCGAux examiner will give you their cell phone number and ask you to call them when you've addressed the deficiency - most likely an expired flare package. And both exams are free! Want to schedule one? Email me below and I'll look it up for you or go right to the web and find out - <http://www.uscgboating.org/safety/vsc.htm>.

### Nothing Lighter - or More Valuable

The statistics on life jackets are sobering for those that don't use them. For every 16 boaters that go into the water that don't have life jackets on, only 1 comes out (see SSP, "Do I Really Need to Wear a Life-Jacket", 1/3/2007 and 9/24/2008.) Conversely, if they had a life jacket on, 15 come out. What population do you want your Valentine to be in?

And, if they are the inflatable type, they hardly know that they have them on! And don't forget that the USCGAux is sponsoring a "Kids Don't Float" program. We leave life jackets at various cooperating marinas and you can borrow them for the day - on the honor system solely - for your favorite price - Free!



### The Silent Killer - Carbon Monoxide

If your boat has any enclosed spaces, they need a Carbon Monoxide Detector (see SSP, "Silent and Odorless - A Killer!" 4/25/2007) For \$29 at any major retailer like Home Depot, etc., you have the wake-up call that otherwise wouldn't come.



### The Wireless "Kill Switch"

Every boat comes with a lanyard that is tied to the helmsman's belt or life jacket and also back to the ignition switch. If the helmsman falls overboard, the lanyard goes with him and the engine stops, along with the boat. This gives the boater the chance to climb back aboard. But no one uses the lanyard because the helmsman is lashed to the helm. They can't even walk a couple of feet across the deck to fetch a landing net for one of his fellow boaters. But now there are "wireless lanyards" on the market! The helmsman can walk all over the boat - just don't leave it! Now, that is a major safety uptick! Check on the internet or with any major chandlery.



Other great gift ideas to help keep boaters safe include:

- Emergency signaling kits -- flares, signal mirror, whistle, etc.
- Up-to-date navigational charts and/or a handheld GPS unit
- Navigation tools and calculators
- Hand-held VHF marine radio with extra batteries

Show your love - for the crew and the skipper.

BTW, if you are interested in being part of USCG Forces, email me at [JoinUSCGAux@aol.com](mailto: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

### MORTGAGE RECORDINGS REMAIN STEADY IN 2010 BUT MORTGAGE AMOUNTS DIP

It appears lower interest rates in 2010 have attracted many homeowners to refinance their homes and has also helped fuel home purchases of modestly priced homes in Suffolk County.

With interest rates in the 4 to 6 percent range for much of 2010, the Suffolk County Clerk's Office recorded 41,863 mortgages last year, nearly the identical amount recorded in 2009.

While mortgage recordings remained constant, the Mortgage Tax collected with the recording of these mortgages decreased by \$8,189,341.00, representing an almost 10% reduction in the amount of money borrowed with each mortgage.

New York State Mortgage Tax is calculated on mortgage loans and is collected when a mortgage is recorded in the County Clerk's Office. The 1.05% tax is distributed to Suffolk's ten towns and villages and to New York State.

In Suffolk County, the average mortgage amount for each recorded mortgage dropped in 2010 to \$205,333.00. In 2009, the average mortgage amount was \$221,135.00.

With interest rates expected to remain low for the beginning of 2011, we anticipate further home mortgage refinancing. Homeowners appear to be refinancing to lower their interest rates and monthly payments while leaving untouched whatever equity may still remain in their homes.



## Legislative Update

By Suffolk County Legislator

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The first meeting of the Long Island Power Authority Legislative Oversight Committee will be held on Wednesday, March 2, 2010 at the William H. Rogers Building in Hauppauge. At the top of the agenda will be the recent revelation that LIPA overcharged ratepayers \$231 million over the past several years.

Every time we turn around, there is another anti-ratepayer announcement coming out of LIPA. The disclosure of a massive overcharging of ratepayers is the exact reason we created this committee. LIPA needs oversight.

Besides the \$231 million overcharge, the committee will focus on the so-called "Green Choice" program, which purports to provide ratepayers with the opportunity to purchase renewable resources; LIPA's three different rate plans, which could potentially save many ratepayers money on their bills; LIPA's poor response to severe storms last March, which left hundreds without power for days; and the hefty \$40 million-plus incurred for standby costs preceding Hurricane Earl, which never came close to making landfall on Long Island.

The committee will hold at least four public hearings, two in the west end and two on the east end and issue a written report before the end of 2011.

Through March 25th, parents and children can visit the Suffolk County Farm & Education Center in Yaphank and learn, read and explore. Each age-appropriate session has been designed to accentuate the child/parent learning experience. Cozy up at the farm with a good book and enjoy time discovering new and old stories and see them come to "life" on the farm! See below for details. Costs per child range from \$8 to \$10.

Monday: 10:30a.m. - 11:30a.m. (Age 3); 1:00p.m. - 2:00p.m. (Ages 3-5)

Tuesday: 10:30a.m. - 11:15a.m. (Ages 15 to 23 months); 1:00p.m. - 2:00p.m. (Ages 3 - 5)

Wednesday: 10:30a.m. - 11:30a.m. and 1:00p.m. - 2:00p.m. (Age 2)

Thursday: 10:30a.m. - 11:30a.m. or 1:00p.m. - 2:00p.m. (Ages 2-5)

Friday: March 3rd - 25th only, a special four-week program focusing on our New Outdoor Nature Explore Classroom. 10:30a.m. - 11:30a.m. (Ages 2-5)