

ADVISORIES, WARNINGS, AND WATCHES

We are well into hurricane season and for some of us, the local weather man announcements of warnings and watches has become a weekly habit. But what does it all mean?

As we watch this active season unfold on our news channels, let's brush up on our weatherman lingo, shall we?

- **Advisory:** Reports current hurricane activity that takes place every six hours. This activity may or may not affect your immediate area.
- **Special Advisory:** Reports a recent dramatic change in weather conditions, particularly in the case of change from calm to possible hurricane-like conditions.
- **Small Craft Warning:** When a storm or hurricane moves within a hundred miles off the coast, advisories warn small watercrafts to stay off the open ocean.
- **Gale Warning:** Informs people fierce winds of approximately 35-54 mph and strong wave action is taking place.
- **Storm Warning:** For storms with winds of 55-73, this warning indicates the coastal area in danger and states the time frame the warning will be in force.
- **Hurricane Watch:** Gives you a warning that a hurricane could hit your area within 24-36 hours.
- **Hurricane Warning:** A hurricane is expected to reach your area within 24 hours. If the hurricane takes an unexpected turn, these warnings may come only hours in advance.

BOATING DEATHS INCREASED IN 2009

The Coast Guard's Office of Auxiliary and Boating Safety released its Recreational Boating Statistics of 2009 report, which states a 3.81 percent increase in boating accident deaths and a 0.81 percent increase in related injuries.

Kevin Cook, the Coast Guard's director of prevention policy, stated that life jacket use is critical. A staggering 75 percent of the 736 people who died in last year's boating accidents drowned. Furthermore, 84 percent of those victims were not wearing a life jacket. Cook stated, "The two most important things boaters can do to prevent the loss of life is to wear a life jacket and take a boating education course."

As your insurance provider, we hope that you take this information to heart and stay safe on the water. A little bit of prevention goes a long way for boaters.

NBOA MEMBER BENEFITS EXPAND

NBOA has partnered with Essex Credit to offer a wide range of marine finance services to the club's new Marine Finance Center. As always, NBOA's goal is to provide its members with the best benefits in the industry; partnering with the leading provider in marine finance is the latest enhancement to their program. Check out the full-service addition yourself under Specialty Programs at NBOAT.com!

HAPPY BIRTHDAY TO
THE COAST GUARD.
220 YEARS OF SERVICE
TO AMERICA!

Formed in 1790 as part of the Treasury Department's "Revenue Marine" division, the U.S. Coast Guard was originally called the Revenue Cutter Service. It joined forces with the U.S. Lifesaving Service in 1915, becoming the "Coast Guard" division we all know today.

In 1967 the Coast Guard officially transferred from the Treasury Department to the Department of Transportation, and in 2003 they made their final move to the Department of Homeland Security.