

A Special Report On Health Insurance

by
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Operating a small, independent business may be rewarding and financially profitable but, for the small businessman, it often means that benefits, such as insurance and retirement programs are overlooked or difficult to obtain. Though personal savings plans may suffice for most needs, health care is one area that should not be left to chance. With medical costs rising rapidly, a single accident or illness by a family member may wipe out a family's life savings or put them into debt. Health insurance may be expensive, but it could be a real saving in the long run.

Because commercial fishermen and others involved in the marine trades industry typically fall into this small-business—no benefits slot, the following information on current health care options has been prepared. A good point to keep in mind as you review each of these options is that, regardless of the sponsor, most health insurance premiums can be lowered if you join a group plan. So, be sure to investigate this possibility before you make any definite commitments.

1. Blue Cross/Blue Shield (BC/BS)
Blue Cross covers your expenses while you are in the hospital; Blue Shield covers your surgical and medical costs. Together with a major medical option, these plans would cover your health needs as well as could be expected today. These programs can be obtained in several ways:
 - a. Directly through New York State Blue Cross/Blue Shield Associations;
 - b. Through trade groups that already have health plans with BC/BS;
 - c. Have an insurance agency develop a BC/BS plan to fit your needs.
2. Group Health Insurance (GHI)
Group Health Insurance is the name

of a plan intended to cover doctor's costs for office visits and surgical expenses, with some related costs covered. As with a Blue Shield plan the benefits vary with the group, so definite coverage cannot be stated here. GHI pays on a schedule-of-fees basis (i.e., a list of flat rates for services). A GHI participating doctor must accept this scheduled fee as payment in full, while non-participating doctors may have an additional charge. GHI does not cover general hospital costs, and by itself would be only partial coverage. It is available on a group basis only.

3. Health Insurance Plan of Greater New York (HIP)
HIP is a plan that covers you for general medical-surgical care. It is available only in the New York City area. As a HIP member, you pay only a set annual premium in return for unlimited medical services. These services, however, must be performed by a HIP doctor who is usually part of a HIP clinic. (The HIP clinic closest to Eastern Long Island is located in Babylon). HIP premiums are generally the most expensive ones available.
4. Private Insurance Companies
Private insurance companies provide health and medical plans similar to Blue Cross/Blue Shield coverage. Check the "Yellow Pages" of your phone book for insurance agents who represent these firms. They will supply you with information on these plans.
5. Public Health Service
Certain fishermen may be eligible for medical care through the Public Health Service. The Public Health Service maintains a hospital in Staten

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BOATS in the news



A success story for Long Island trap fisherman, John Rempe. Last year, John heard about the Capital Construction Fund—a special investment program for commercial fisherman sponsored by the National Marine Fisheries Service—and so decided to investigate it for himself. John was able to set up a savings program and eventually invest part of his income in a new, larger fishing vessel, which he is calling the "Billori II".

On March 1, approximately 40 friends and colleagues helped christen the boat and celebrate this happy ending—or, new beginning—as the case may be. John is pictured here with the new vessel.

The Capital Construction Fund is available to commercial fishermen who have documented vessels and who may wish to purchase a new boat or make major repairs on one presently owned. For in-depth information, write for "Insight #1: The Capital Construction Fund", a New York Sea Grant Advisory Service publication available through any of the offices listed on the back page.

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Shown here in the foreground is the newest member of the Marine Sciences Research Center (SUNY at Stony Brook), the R/V Onrust. This vessel was built for the Center in 1974 and specifically designed for research and educational use in estuarine and continental shelf waters. It is thoroughly appointed for conducting the most advanced research in coastal oceanography.

The historical significance of the name "Onrust" dates back to 1614. Captain Adrian Block, a Dutch trader and explorer, with his crew became stranded on lower Manhattan Island by the burning of their vessel, the "Tiger." During the winter of 1613-1614, these men constructed what is believed to be the first decked vessel built by Europeans in North America. The small vessel of 44 feet (LOA) was named the Onrust (the Dutch word for restless) as it was launched into Upper New York Bay in April 1614.

The Onrust set sail that April to first challenge the treacherous passage of Helle-gat in the East River, to enter and become the first western ship to explore Long Island Sound. The Onrust probed the harbors of Long Island and Connecticut, discovering the Housatonic, Thames and Connecticut Rivers—even sailing up the Connecticut River past Hartford.

The Onrust continued on to explore Narragansett and Buzzards Bay and Cape Cod. On the voyage the captain immortalized his name by calling a small island Block Island. On the basis of this exploratory voyage of the Onrust, the Dutch laid claim to the territory of New Netherlands which included Long Island and Connecticut. The Onrust disappeared from history after completing a successful expedition in 1616 down the

coast of New Jersey to explore the Delaware river under the command of Captain Cornelius Hendricksen.

It is this restless curiosity of the original Onrust and her crew which will be the guiding spirit of the new R/V Onrust in its exploration of the coastal waters of the New York Bight and Long Island Sound.



Coast Guard Urges Fuel Tank Inspections

As another boating season gets underway, the United States Coast Guard has issued a warning to all boat owners to have their fuel tanks inspected. Recent reports and statistical analysis of accident data indicate that a substantial number of fires and explosions on gasoline power boats result from the ignition of fuel or its fumes which leak from deteriorated terneplate fuel tanks.

All boat owners should have their fuel tanks inspected; the Coast Guard recommends that fuel tanks be inspected at least once a year. Owners who are operating their boats through the winter and spring seasons should be alert to the possibility of fuel tank leakage.

Boat owners are advised to make a complete removal of their tanks, if practical, and conduct a thorough inspection. If removal is not possible, a complete visual examination should be made, or a non-destructive pressure test conducted by competent personnel. Bottom surfaces and any part of the tank in con-

tact with the boat structure are particularly susceptible to corrosion. As a general rule, terneplate fuel tanks cannot be successfully repaired if they are rusted or corroded.

When reinstalling fuel tanks after the inspection or because replacement is deemed appropriate, conduct thorough examination of fuel hoses, fuel line fittings and tank supports. Defective components should be repaired or replaced. In addition, the Coast Guard recommends that the fuel system be installed in accordance with the recommendations in the *National Fire Protection Association Standards for Motor Craft* (NFPA 302) National Fire Protection Association, 60 Batterymarch Street, Boston, Mass. 02110 or *Safety Standards for Small Craft* published by the American Boat and Yacht Council, Inc. (ABYC) 15 East 26th St., New York, N.Y. 10010. Owners installing new tanks in their boats in preparation for the next boating season should avoid terneplate fuel tanks.

Salmon Committee Formed

Eleven persons were selected recently to serve on New York Sea Grant's new Salmonid Information Advisory Committee. The committee which is the first of thirteen such committees to be organized by the Advisory Service staff, is designed to provide users of the coastline with a means of influencing and directing Sea Grant programs and research projects. The thirteen committees, when formed, will include over 150 community leaders and other concerned citizens who live along New York's Great Lakes and Atlantic shoreline.

The salmon committee, which will assist Sea Grant staff in defining informational needs of the public related to the salmonid fishery, is comprised of citizens representing different geographical areas of the state and having diverse interests in the fishery. Its members

are: Jeff Baker, President of the Fair Haven Chamber of Commerce and the Bay Betterment Association; Dr. Martin Berrigan, Oswego City Hospital Emergency Room; Ray Chesbro, Oswego County Sheriff; Edward Cobb, Chairman of the Jefferson County Board of Supervisors; Michael Donovan, WSCP Radio; Burt Goodnough, Green Point Marina; Carl Holcomb, Mayor of Altmar; Ralph Jennings, Oswego County Weeklies and County Planning Board; Robert Larison, Sport Shop owner and outdoor writer; Michael McCrombie, Oswego City Recreation Bureau; and Bruce Soule, Oswego County Legislator.

At their first meeting in March, the committee identified harbor and launching facility development and community awareness as top priorities for future action. Also discussed was the need to fill information requests for people interested in businesses related to the salmonid fishery (such as rooming houses and charter boat services) and other problems of trespassing, stream

Visual Quality Conference Set For Syracuse

A Conference/Workshop on Visual Quality and the Coastal Zone will be held May 29-30 at the State University of New York College of Environmental Science and Forestry in Syracuse, New York.

The event will focus on the theories and practical applications of identifying, evaluating and managing visual resources of our coastal regions, with particular attention to New York State, and specifically, the shores of New York City, Long Island, Lake Ontario, and Lake Erie.

As this goes to press, the program is scheduled to include panel discussions and general sessions entitled "Visual Attitudes and Perceptions," "Visual Quality Planning on the Coast" and "Visual Quality Assessment Methods." Keynote speakers will include, Alan Gussow, noted artist and teacher, whose topic is "Not an Edge—But a Delicate Interpenetration" and R. Burton Litton, Jr., Chairman of the Department of Landscape Architecture at the University of California at Berkeley, speaking on "The Water's Edge—Visual Tension Zone."

A registration fee of \$15 will be charged and will cover all sessions, two luncheons, coffee breaks, conference materials and proceedings. Those interested in registering or receiving additional information should contact David Harper, Conference coordinator, at the School of Landscape Architecture, College of Environmental Science and Forestry, Syracuse, N.Y., 13210.

bank erosion, parking and traffic control. These subjects will receive further careful consideration by the committee over the coming year.

Anyone having questions about community developments or other information related to the salmonid fishery are invited to write to Sandy Schuman at the Oswego Advisory Service Office.

Great Lakes Research Conference

All persons interested in the future of the Great Lakes are reminded that registrations are now being accepted for the Eighteenth Annual Conference on Great Lakes Research. The conference, scheduled at the State University of New York at Albany, May 20 through 23, will include the annual meeting and dinner of the International Association for Great Lakes Research.

Dr. Dixie Lee Ray, Assistant Secretary of State for Oceans and International Environmental and Scientific Affairs will keynote the afternoon session on Thursday, May 22 at a special pre-plenary luncheon. Immediately following will be a plenary session where representatives of the Great Lakes Basin Commission, International Joint Commission, Office of Coastal Zone Management (NOAA), and Ministry of the Environment (Province of Ontario) will discuss the problems of coastal zone management along the Great Lakes. Papers on general limnology, biology, meteorology and social sciences among others, will be presented throughout the three days. Interested persons should contact Marian Steinberg at the Albany Sea Grant Office.

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Island, and also three clinics located in Easthampton, Huntington, and Mastic. To see if you qualify or for further information contact:

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155 Biology Bldg. 004
SUNY at Stony Brook
Stony Brook, N.Y. 11794
(516-246-7777)

The Federal Government is moving toward adopting some form of National Health Insurance, most likely as a reaction to the crisis caused by sky-rocketing hospital and medical costs. Presently there is no national health program besides Medicare, however the possibility of a plan being enacted into law is increasing.

For additional in-depth information on health care, write to the Stony Brook Advisory Service office for a free copy of "Selecting a Health Insurance Plan that Meets Your Needs."

FINAL RULES FOR MARINE SANITATION DEVICES

The Coast Guard (U.S. Dept. of Transportation) has issued final rules for marine sanitation devices. The new rules are different from those published in March, 1974 and include the following major provisions:

1. Persons may install a Coast Guard certified no-discharge device on any recreational boat at any time and use it for an indefinite period.
2. Persons installing Coast Guard certified discharge devices prior to January 30, 1978 on vessels built before January 30, 1975 may continue to use these discharge devices for as long as they remain operable.
3. Persons installing Coast Guard certified discharge devices on existing vessels after January 30, 1978 may use these devices until January 30, 1983, after which time they must use certified no-discharge devices on their vessels.
4. Persons installing Coast Guard certified devices prior to January 30, 1976

on vessels built after January 30, 1975 ("new vessels") may continue to use the devices indefinitely.

For additional information, contact: Norm Bender at the Stony Brook Advisory Service office and ask for "Boating Safety Circular #19, Marine Sanitation Devices."

The National Marine Fisheries Service recently instituted a nationwide Communications Alert and Liaison System (CALL) designed to sort and disseminate information when fishery products are or appear to be linked to public health hazards.

The system will have a central coordinator at the NMFS and 16 relay points—"in the field," including persons from the National Oceanic and Atmospheric Administration, the Federal Drug Administration and several other trade associations. Field contacts will transmit information to the central coordinator.

I WANT MORE

Further details to help solve several coastal problems are available. Each month we try to list several publications of possible interest to you; please check off those you would like and return to the Sea Grant Advisory Office nearest to you. Addresses are listed on the back page.

(Single copies of the following publications are free.)

- _____M9 Insight #2 — Shoreline Protection Guide for Property Owners. (24 pp.)
- _____M10 Wetlands Symposium — (August 1972) 58 pp. (limited copies available)
- _____M11 Fisherman's Simplified Recordkeeping Sheets. J. David Almand and Bruno G. Noetzel. 16 pp. (available to commercial fishermen only)

There is a charge for the following publications. Make checks payable to "Cornell University."

- _____J24 The Relationship of Spartina-Alternanflora to Mean High Water. Lorraine Lagna. 48 pp. \$3.00.
- _____J25 Atlantic Outer Continental Shelf Energy Resources: An Economic Analysis. Robert J. Kalter, Wallace E. Tyner and Thomas H. Stevens. 88 pp. \$3.00.
- _____J26 Nature's Immobilized Enzyme. R. S. Shallenberger, S. M. Herbert and B. A. Lewis (Reprinted from New York's Food and Life Sciences Quarterly) 3 pp. \$.25.



HOW'S YOUR WATER SAFETY IQ?

By The American National Red Cross

1. After a hard game of running about on the shore and getting overheated, the best thing to do is:
 - (a) Run and dive into the water to cool off _____
 - (b) Wade into the water gradually right away _____
 - (c) Sit down on land until the superheated condition disappears _____
2. To avoid succumbing in cold water, a swimmer should:
 - (a) Swim rapidly to keep the body warm _____
 - (b) Swim at a moderate pace to keep the body warm _____
 - (c) Move as little as possible to stay afloat _____
3. You are swimming in heavy surf and find yourself being carried out to sea. You should:
 - (a) Swim toward shore at an angle _____
 - (b) Swim to one side and not against the current _____
 - (c) Stop swimming and float with the current _____
4. A wooden rowboat with a hole through the bottom and carrying a proper load in deep water should:
 - (a) Sink to the bottom _____
 - (b) Float and still support passengers _____
 - (c) Always be abandoned by the passengers _____
5. You are out in a boat in rough water and the boat capsizes. You should:
 - (a) Get away from the boat, tread water, and call for help _____
 - (b) Try to swim to shore _____
 - (c) Hang on to the boat _____
6. You are swimming in open water and get a severe cramp in your leg. You should:
 - (a) Roll over to a face-down position and massage the aching part _____
 - (b) Swim to shore as quickly as possible _____
 - (c) Tread water and call for help _____
7. A person fully clothed in jacket, shirt, trousers, etc., who accidentally finds himself in deep water should swim to safety using:
 - (a) The American crawl _____
 - (b) The breaststroke _____
 - (c) The back crawl _____
8. A person who has fallen into water over his head while wearing rubber boots should:
 - (a) Have to work real hard to stay up _____
 - (b) Float readily as a rule _____
 - (c) Sink to the bottom and stay there _____
9. A human body immersed in water should become:
 - (a) Lighter than it was on land _____
 - (b) Heavier than it was on land _____
 - (c) The same weight as on land _____
10. All people aboard a boat, canoe; or sailboat should by law:
 - (a) Have a personal flotation device available aboard _____
 - (b) Wear a personal flotation device _____
 - (c) Wear a ski belt _____

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1. (c) Sudden great change is a shock to the system.
 2. (c) Exertion brings fatigue and loss of heat.
 3. (b) This maneuver takes you away from the current and conserves your energy so you can swim back to shore in a straight line.
 4. (b) A wooden rowboat or a canvas canoe full of holes will still support the proper load each carries normally.
 5. (c) Boats usually float.
 6. (a) The face-down position enables you to float while you are relieving the cramped muscle.
 7. (b) Keep all the weight of water-soaked clothing in the water where it is lighter by far, and by so doing the swimmer makes his way to safety with less effort.
 8. (b) Although the use of the legs is sharply reduced in propelling the body, the body has about as much buoyancy as without the boots.
 9. (a) Water is a heavier medium than air, hence the body in water is lighter than it was in air.
 10. (a) Federal law requires that each craft carry a U.S. Coast Guard approved personal flotation device, except that racing shells must be accompanied by a craft with devices for those aboard both craft. Whitewater canoeists may wear flotation gear of a specified type.
 Give yourself 2 points for each correctly checked blank. The maximum score possible is 20. If you scored less than that, better investigate your Red Cross chapter's water safety classes! If you reached the top mark, you might qualify for water safety aide or instructor courses.

NOAA Issues New Shellfish Poster

The sixth in a series of Commerce Department posters depicting marine life in coastal waters has been issued by the National Oceanic and Atmospheric Administration. The four-color poster, "Mollusks and Crustaceans of the Coastal U.S.," displays 60 species of shellfish that are or have been important to food and recreational fisheries of the United States. The poster is keyed to indicate those shellfish found on the Pacific Coast, and in the Atlantic and Gulf areas.

The 30-inch wide by 48 inch long charts are printed on washable, non-glare plasticized paper that hangs flat against a surface without curling. A list of common and scientific names of the shellfish is included, as well as artwork showing the natural habitat.

Copies of "Mollusks and Crustaceans of the Coastal U.S." may be obtained from Government bookstores and the Superintendent of Documents, Washington, D.C. for \$3.20.

UPDATE

Over 60 marina operators and persons involved in the marine trades industry attended the 2nd Annual Upstate Marine Trades Conference in Rochester. This year's session included workshops on accounting, advertising and financing marine firms as well as presentations by federal agencies.

Highlighting this year's program was an evening session on "Organizing for Action." A special videotape presentation preceded an intensive discussion of how New York marine trades groups can work more effectively individually and together. At the conclusion of the session, a resolution to strive for better cooperation was drawn up, and an April 15th meeting set to continue discussions with representatives of Long Island marine trades groups.

Written summaries of many of the sessions will be made available in the near future. Watch "Coastlines" for listings.

"Insight #2: Shoreline Guide for Property Owners," a new Advisory Service publication, should be of interest to all persons who live along the coastline, and who are concerned with erosion problems. Included are sections explaining the natural coastal processes and various shoreline protection devices. Detailed drawings illustrate and contrast each device. Single copies are available free by checking the appropriate space under "I Want More."

"Wetlands Symposium," the New York Sea Grant publication formerly out of print, has been reprinted. Limited copies are now available through either the Ithaca or Albany Sea Grant offices.

"Cruise 'n Chart" kits, complete charts and cruising guides to the major waterways in New York State are available for \$5.00 each from the New York State Division of Motor Boats. For further information write:

N.Y.S. Dept. of Environmental Conser.
Division of Motor Boats
Public Information Unit
Albany, New York 12226

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