Know the water. Know your limits. Wear a life jacket.

To have a good time around the water, plan ahead and use good judgment. To be safe, you need to think about the water conditions, your own limits and the use of safety gear like life jackets.

Know the water.

Cold water can kill. Many lakes and rivers are cold enough to cause hypothermia, even in summer. Calm rivers can hide swift currents, rocks and tree branches. High running rivers in the spring are most dangerous. Before you jump in, make sure you're in a designated swimming area, and remember the safest places to swim are those areas with lifeguards on duty.

- Avoid swimming or boating in high running water. Check water conditions with a raft company, boating store, local park staff or sheriff marine patrol before setting out.
- Check how cold or fast the water is running before you jump in.
- Respond quickly if someone appears to be in trouble. Your friend may really be in trouble.
- Never dive or jump into unfamiliar or shallow water. Check for submerged objects and make sure the water is at least 10 to 12 feet deep.

Know your limits.

- Swimming in lakes and rivers is harder than swimming in a pool. Drowning most often happens when someone gets too tired to make it back to shore. Friends who are there are tired too and can't help.
- If you don't know how to swim well, find someone to teach you. Learn to float and tread water too. Call your local pool and ask if they have classes for young adults.
- If you are tired, rest and stay out of the water.
- Never use alcohol or drugs while you're swimming, diving or in a boat. Alcohol's effects are heightened by the weather, water and boat movement.
- Learn what to do for a water rescue or when someone stops breathing. Learn CPR.

Wear a life jacket.

No matter how good a swimmer you are, it is easy to misjudge the water or your skills. Weather and water conditions change quickly. Once you get tired or fall in, it may be too late to put on a life jacket. Life jackets are sold in stylish designs, and they aren't as bulky as they used to be.

- Wear a life jacket when you're boating, inner tubing or rafting. Boat owners are required by law to carry life jackets in their boats. Wear one even if you can swim.
- Wear a life jacket if you are swimming in a lake or river where there are no lifeguards.