Water Polo for the novice

against a good backhand shot, in which the ball is hit on the bounce, facing the goal. The goalie, the palm of his hand, and a raise in his arm form a 90-degree angle. This is the best time to block the ball. The goalie also has a high chance of stopping a well-placed shot, the nose guard is thus under the obligation to foil the hole man, a green or red face. The goalie also uses a motion toward the goal. Since the goalie also has a high chance of stopping a well-placed shot, the nose guard is thus under the obligation to foil the hole man, a green or red face.

Like basketball, physical contact, both legal and illegal, is very much a part of the game. However, in water polo, when an opponent is touching the ball, one is allowed to reach, pull, or even climb on him if one is "going for the ball." Similarly, a certain amount of violence in the act of shooting is also allowed.

In water polo, in almost every offensive drive, a "wet pass" is made to the hole man, such that the ball lands in the water in front of him, or with his body between the ball and the defender. He is then fouled by the goalie, to stop play, which gives him a "free throw." Within five seconds, the fouled player must pass the ball to a teammate, or drop it into play. During "dead time," or the time between the whistle and the time the ball is in play, the offensive players start swimming furiously, hoping to put themselves between their defender and the goal. If the player who is passed the ball does not have a clear shot, he can pass it back to the goalie. And when well-played, it is a very exciting game. This weekend offers a good opportunity to see water polo at its best: some of the best teams in New England will be in the Alabama pool from 4pm until 9pm today and tomorrow, during the MIT Invitational Tournament.

Water polo is an action sport, and a violent one, though much less violent than football or baseball. It is a game of throwing. When well-played, it is a very exciting game. This weekend offers a good opportunity to see water polo at its best: some of the best teams in New England will be in the Alabama pool from 4pm until 9pm today and tomorrow, during the MIT Invitational Tournament.

In many parts of the country, the average cost of composite insurance has increased over 50% in the past five years.

Liability insurance protects you against the claims of others. Its cost, like that of any insurance, is based on what the insurance company has to pay in claims plus its overhead. And the cost of everybody's individual liability insurance is inflated by large court settlements and exaggerated claims.

Although liability insurance is required by law in many states, in light of the trend toward higher settlements, you should ask that your coverage is adequate.

But in the "voluntary" parts of your car insurance—collision and comprehensive (fire and theft)—cover physical damage to your own car, there are some things you can do to lower your insurance bill.

Safe drivers pay lower premiums for both liability and collision coverage. Insurance rates are set that way because drivers with a good past history are less likely to be involved in an accident. Many insurance companies define "safe drivers" as those with two or less moving traffic violations and no "chargeable, at fault" accidents within the past three years. Their premiums may be as much as 25% lower.

You can often cut your premiums for collision and comprehensive by 25% to 50% by raising your deductible. Many people still choose full-collision coverage and $100 deductible collision.

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