

It's June So The Whale's Are Coming!

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By SA-Venues.com Editor

Whale watching in South Africa: Every year, these beautiful gentle giants congregate to our shores to mate and calve. South Africa has got to be one of the most incredible destinations in the world for watching marine mammals. In early June, southern right whales leave their Antarctic feeding ground to frolic in the warmer waters of the Western Cape coast. Here they mate, calve and generally hang out, occasionally flopping a tail up, or sticking their heads out of the water, much to the delight of onlookers. They are a true marvel to behold.

Whale watching in South Africa is done from June to November, although it's not uncommon for whales to be spotted outside this period. They pick some of the most beautiful stretches of our coast for their activities. Some of the best viewing spots include Lamberts Bay on the Cape West Coast, the Cape Peninsula, False Bay, Hermanus, Arniston, Mossel Bay, Wilderness, Sedgefield, Knysna and Plettenberg Bay. Some 37 species of whales and dolphins are found in South African waters, but the most common are the humpback whales and southern right whales (in spring), which are frequently encrusted with white barnacles. Humpback whales are similar in size to southern right whales (around 15m), and are often seen off the South African coast between July and November as they move to Mozambique to calve and breed, and to Antarctica, where they feed.

The absolute best way to enjoy whale watching in South Africa, is to go on a whale-watching boat trip. The boats are big, comfortable and moderately dry. Boarding is easy and people in wheelchairs can be accommodated. In some cases, the prices of these whale watching boat trips can be quite high, but the chance to get within metres of whales at water-level is simply unforgettable.

Hermanus is one of the finest places for South African whale watching. It is home of the Southern Right Whale which is named as such because it was considered to be the 'right' whale to catch. Whether it is the calm waters or their well-documented curiosity that brings them closer in, whales often come within a few meters of the shore. Hermanus as a town, is very much geared towards whale watching and many vantage points have been set up to accommodate the hundreds of people who flock here for the Hermanus Whale Festival every year in late September. The festival consists of nine days filled with music, theatre, sport and parties. The famous Whale Crier will be around to give everyone the latest whale watching news.

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You could also visit one of the many coastal nature reserves to enjoy more South African whale watching. For example the De Hoop Nature Reserve near Bredasdorp which offers numerous spectacular trails and hikes varying in distance to get the most out of your whale watching experience.

Plettenberg Bay justly lays claim to the title of the South African Whale Watching Capital. The southern right whales can be seen for the whole season and when they are getting ready to leave in early November, the humpback whales arrive with their calves, and stay until the end of December or early January. A truly memorable sight! Plettenberg Bay is where the South African dolphin and whale watching industry is said to be the most organized. There are whale watching boat trips, dolphin-watching kayak trips and a number of aircraft from which you can check out the whales from the air. The town has made a vast effort to promote a responsible boat-based whale and dolphin watching program. Viewing, distances and time spent with each animal are strictly monitored so that

there is minimal interference.

Which ever way you choose to watch these magnificent creatures, it is an absolute must. South African whale watching is truly an unforgettable experience!

SA-Venues.com is a comprehensive travel guide for South Africa with essential travellers information including visas, safaris, hotels, accommodation, maps, attractions and more. Visit the site at:

<http://www.sa-venues.com/>

The Effects Of Multiple Credit Inquiries On Your Scores

By Gus Skarlis

Credit inquiries impact credit scores negatively because statistical studies show that multiple inquiries are associated with high risk of default.

Distressed borrowers often contact many lenders hoping to find one who will approve them. On the other hand, multiple inquiries can also result from applicants shopping for the best deal.

To avoid penalizing loan "shoppers," credit ratings ignore inquiries that occur within 30 days of a score date.

Suppose, for example, I shop a lender on June 30 and the lender has my credit scored that day.

Even if I had shopped 50 other lenders in June and they had all checked my credit, none of those inquiries would affect my credit score on June 30.

Inquiries from May and back 11 months would, however, be counted on June 30.

To avoid biasing the credit score from earlier shopping episodes, the scorers treat all inquiries that

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occur within any 14–day period as a single inquiry.

If you shopped 50 lenders during June 1–14, they would count as one inquiry. If you spread them over June 1–28, they would count as two inquiries.

You will damage your credit if you spread your loan shopping over many months.

But, because the market can change from day to day, it makes little sense to do this in any case.

Circumstances can cause a consumer to shop, drop out of the market, and return later when conditions are more favorable.

You minimize the adverse effect by concentrating each shopping episode within 14 days or less.

Gus Skarlis is one of the top loan officers in the country due to his extensive knowledge of loan placement and credit issues. His methods include educating his clients and keeping them up to date on the entire loan process. To contact him directly call 702–491–7251 or visit his website at:

<http://www.GusSkarlis.com>



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