If you like to play in or on water, there is one golden rule: Learn to swim. The American Red Cross offers swimming classes for all ages and all levels of ability.

Keep a phone handy and by the pool. You may need to call 9-1-1.

Learn CPR. As a general rule, babysitters and anyone who cares for children ought to know CPR, as well. A poster showing CPR instructions is a handy reference.

Fence the pool (consult your local building codes). Don't leave furniture near the fence that kids could use to climb over the fence.

Keep some basic lifesaving equipment—such as a pole, rope, or life rings—by the pool and know how to use it.

If you have a pool cover, always remove it before swimming.

Make sure that adults know exactly how many kids are at the pool, and that one adult is always "on duty" watching them. As soon as a child isn't visible, check the water and the bottom of the pool first.