You can not legislate commoon sense! Still some activities such as PWC riders, and water skiers, should wear PFDs. White water canoe and a kayakers, should too. But in calm water there is no need to require life jackets for all canoes, or kayaks. A sailor rowing a few hundred feet or yards out to a boat on a mooring is not at risk. The real issue is whAT LEVEL OF SWIMMING CAPABILITIES DO THE BOATERS have! All boaters must have a certain competency in swimming. The US Red Cross has various swimming levels. These are the best indicator of a boater's ability to survive a dunking. A boater should have a red Cross life saving certificate and at least a STATE BOATING CERTIFICATE, IS well qualified to know when to wear a life jacket, and when it is not necessary!