



UNDERCURRENTS

Newsletter of the Bluegrass Dive Club / www.bluegrassdiveclub.com

August 2006

Volume 36, Number 8

August's Club Meeting

Date: Tuesday, August 8th
Time: 7:30-PM (business)
Social at 7
Location: The Racquet Club
3900 Crosby Rd.
Program: Free Diver

President's Message



As you read this newsletter 18 members of the BGDC are adventuring in the waters and jungles of Ecuador and Galapagos. We hope to see everyone return with great stories to tell and hope some will make it to the meeting August 8th.

Our program will be a presentation of part of the show Free Diver that was filmed in the waters off Turks and Cacos Islands more about that in an article by Carol Call inside the newsletter.

Make plans to attend the Pig Roast at the Geddes home in Equestrian woods the club will supply the meat s and beverages and everyone brings a dish to feed a dozen or so. Doug has a great pool and the famous volleyball game is always a hit. This year we may have a Texas Hold um poker game going as well.

Take care and see you on the 8th! □

Mark



The Editor's Notes

By John Geddes



Pics of the Month are from Dale Hollow; I think we had more fun just floating around, as you will see in some of the pics. □



Co-Vice President's Report

By Dan Miller and Carol Call



New Members & 1st Time Visitor

Former member and guest of Noel Hall, **Patrick Shackelford** of Louisville has rejoined the club. We'll see him on the Galapagos trip in place of Carol Call. Patrick rejoins us after a 3-year hiatus from the club. **Mark Little** of Lexington was a 1st time visitor as guest of Rebecca Singer. Mark is a non-diver but we hope to change that very soon! **Gordon Green** of Lexington also joined the club

Co-V P's Report Cont.

this month. He's an Advanced Open Water diver who'll be diving Belize in December. Gordon found us via a web search. Tod Lube from Versailles joined via mail. Tod and his wife are Advanced Open Water & Rescue Divers working towards their Dive Master designations.

Atlantis Memorial Reef

The largest man-made reef is now under construction just 3 miles off the coast of Key Biscayne, FL (near Miami). It covers over 600,000 square feet of ocean floor. "Die-Hard" divers can even choose to have their cremated remains interred in it. The plot price ranges are \$995 to \$4995. Of course, the main attraction of this reef is to those divers that are still alive! Check out the site at www.atlantismemorialreef.com.

International Clean Up Day, Sept 16

Sponsored by the *Project AWARE Foundation*, go "dumpster" diving on this day and help clean up our waterways. Contact Richard Rabek, President of the *KY Underwater Ecological Society (KUES)*, for details on how you may participate at Lake Cumberland at rardvm@aol.com. Another way volunteers may help conserve our underwater world is to get involved with the *Reef Environmental Education Foundation*. Find out more at www.reef.org.

Shark Week is Here!

Discovery Channel's much anticipated *Shark Week* begins Sunday night July 30 at 9pm EST and runs through Friday August 4. Mike Rowe, host of the popular *Dirty Jobs* series, will take viewers from South Africa and beyond for *Jobs that Bite!*

Tidbits from the Deep

(1) Believe it or not, we need to start planning trips for 2008. Some ideas are: Australia, the Philippines?, Belize & Cayman Brac. If you have other preferences send them to the EC or better yet, join the Dive Trip Committee and help us plan the trips. (2) We'll have new door prizes to hand out starting with the August meeting so make sure to attend. (3) We had a great time on the Dale Hollow Lake trip. Thanks go out to Charlie Denham (intrepid boat Captain), John Geddes (campsite gourmet chef) and Noel Hall & Doug Geddes who let me crash on the floor of their hotel room. (4) DEMA is in Orlando, FL from November 8-11 so if you're in the area try to attend. (5) There are still spots open for New Horizons Treasure hunt at Falling Rock Quarry in LaGrange on August 12. You're guaranteed to win 2 prizes and enjoy great diver fellowship so what are you waiting for? Dan □

Divemaster's Report

By Doug Geddes



GALAPAGOS

By the time you are reading this, we should be diving in the Galapagos Islands. We should be arriving home on the night of the meeting, if everything goes well with the air connections. Not sure how many of us will make it to the meeting, but maybe someone might. Hope to have plenty of videos and pictures to share at a future meeting. Keep us in your prayers as we travel back.

BONAIRE 2007

Check out the web site for details on this trip. We still have room as of now. Don't wait till it is too late to sign up. (short & sweet)



GRAND TURK 2007

At this time, we don't have a reservation form from anyone. I have talked to several persons that say they are going, but no form yet. If you are interested in this trip, please sign up. This is one of the best dive locations in the world for the price. Check out the web site for more information about the island and diving. □



From The Secretary

By George Fleischmann



General Meeting Minutes

The 7:30 general monthly meeting held on 7/11/06 was attended by 30 folks.

Kit presented the treasurer's report. Doug presented details on the upcoming trips and answered questions. He also handed out tickets and itinerary's for the Galapagos trip. A video on Roatan Shark Dive was shown by George Fleischmann.



EC Meeting

The 7:30pm meeting was held on 7/18/07 due to the number of members that will be on the Galapagos. It was attended by Mark, Kit, Doug, John, Mike, Carol and Rick.

Kit presented the treasurer's report, and it was approved. The Dale Hollow dive trip was reviewed. Also discussed fees members should pay for the up coming lake trip.

Doug presented an update on the remaining dive trips for 2006 and the scheduled trips for 2007. There was also an additional discussion on possible locations for 2008. The current status of the legal review of the by-laws was discussed. Several areas will need some revision and be outlined at the next EC meeting. Need final vote by club members by the November officer elections. The meeting was then adjourned.

(1) Discussed acquisition of door prizes, I spent \$100 @ Scuba.com. Note; I received the prizes today (7/22).

(2) All EC members were present at the meeting except you and Mike McCann □

From the Treasurer

By Kit Hudson



2006 Membership dues to be paid in January.

Student (with student id).....	\$	10.00
Single & Family (1 diver).....		30.00
Family (2 or more divers).....		40.00



Renewal: Please send payment to the address listed below. And please make sure there is a correct indication of your mailing address & phone number. And it is very important to indicate an email address.

Contact or Mail to: Bluegrass Dive Club
% Kit Hudson
231 Stourbridge Rd.
Versailles, KY 40383
(606) 873-4974
kithuds@iglou.com □



Safety Corner

By Rick Stephan



Note: *There has been a lot of discussion recently both in and out of the club meetings regarding dive insurance – what is covered by which policy, etc. This month's article is from the web, and offers a basic explanation of what you should look for in a dive insurance policy.*

Like most things, your individual needs are likely different from other folks, so you should make your own decisions on this important topic. Although the BGDC has a relationship with DiveAssure, the club does not insist on members subscribing to that insurance company or any other. We do recommend a thorough self-evaluation of your diving and travel proclivities, and buy the type and level of insurance you believe is right for you.

Meanwhile, we hope you never need to use your insurance. Keeping safe and healthy will help that.



Remember, safe diving is fun!

Dive Insurance 101

In an overseas emergency, your dive insurance could save your life.



By John Francis

Decompression illness hits like lightning: it's rare but serious, especially if you don't get prompt treatment. Dive insurance is often sold as protection from the financial hit of an accident, which can be steep. One chamber ride typically

costs between \$5,000 and \$10,000, and several treatments are often needed.



But when you're far away from home, hurting and worried, a more important benefit may be the emergency phone number on the back of your card. If your policy includes travel assistance services, that number rings into an alarm center, where doctors, EMTs and nurses will answer 24/7/365. They make a preliminary medical evaluation, direct you to the closest doctor or recompression chamber, then call ahead and make sure you're admitted.

And if you're having a really bad day and need emergency evacuation? "Usually, within a couple of hours we can have anyone evacuated from just about any location," says Tracy Camarata, director of client services at AssistAmerica.

These potentially lifesaving services are provided by a number of travel assistance companies, among them Assist America, International SOS, AIG Assist, MEDEX and MedAire.

Policies offered by the Divers Alert Network (DAN) differ slightly in that the diving emergency phone number on your card connects directly to DAN's dive-specific medical staff, also on-call around the clock and calendar. The DAN staff performs the initial assessment and connects you to local care. The handoff to the traveler's assistance company, MedAire in DAN's case, happens afterward if evacuation or other help is needed. The number for nondiving emergencies, direct to MedAire, is also on the card.



Safety Corner Cont.

Read the Fine Print

Access to rescue and coordination services is part of many dive insurance policies--but not all--and not all are the same. Read the fine print when comparing policies. Other key features to consider include:

Coverage and Benefit Limits: Look for a generous benefit for emergency evacuation (you'll need to pay for that chopper ride) and hyperbaric chamber treatments. The maximum amount covered varies considerably by plan, from \$15,000 to \$500,000 per incident.



Exclusions: Some evacuation benefits kick in only if you are more than a certain distance from home, usually 50 or 100 miles, for example.

Depth and Gas Limits: Some plans will not cover divers who purposely exceed preset depth limits or use breathing gases other than air.

Additional Coverages: Some policies reimburse for related expenses like vacation cancellation costs, transportation for family members, etc. Individually these costs are minor compared to the big ones, but in a worst-case scenario (the kind you buy insurance for in the first place) they can add up. Some premium policies even add coverage for nondiving illnesses and accidents--worthwhile, you may think if you've tried to cross the street in, say, Cozumel.

Premiums: The annual premiums for comprehensive dive insurance policies are pretty reasonable--\$54 to \$99--so the real challenge is getting the most bang for the buck.

One final note: Diver's Security has an unusual, roll-your-own approach that allows you to combine four plans, each covering a different type of injury or expense. No traveler's assistance benefit is included with any class, and unlike the

other policies, you must have primary health insurance in order to qualify.



Will that be Cash or Charge?

Dive insurance policies are what are called coinsurance, meaning they're designed to reimburse you after the fact for covered expenses. That means you usually have to pay the hospital or chamber yourself, seek reimbursement from your primary health insurer (if you have one), and then from the dive insurer. To avoid any potential delay in treatment or evacuation, you should have a roomy credit card at your disposal.



Some travel assistance companies like AssistAmerica will guarantee payment for at least your admission and emergency treatment. DiveAssure claims to be the only insurer that regularly pays the provider directly and seeks reimbursement from your primary health insurer later. Others, DAN for one, will also do so on a case-by-case emergency basis, but they aren't obligated to under their policies. As always, read that fine print. □



Bluegrass Dive Club 2006 Calendar

[Print out and post in your favorite place](#)

August

- 8, Tuesday Dive Club Meeting
- 12, **New Horizon's Treasure Dive**
- 19, **Saturday Club Pig Roast**
- 26, **Laurel Lake Dive**
- 29, Tuesday E.C. Meeting



September

- 12, Tuesday Dive Club Meeting
- 26, Tuesday E.C. Meeting

October

- 10, Tuesday Club Dinner / Meeting
- 31, Tuesday E.C. Meeting



November

- 14, Tuesday Club Meeting (Elections)
- 28, Tuesday E.C. Meeting

December

- 16, **Saturday Club Christmas Party**
- ## January 07

- 9, Tuesday Dive Club Meeting
- 27-3, **Thursday Bonaire Trip**
- 30, Tuesday E.C. Meeting



February

- 13, Tuesday Dive Club Meeting
- 27, Tuesday E.C. Meeting

March

- 13, Tuesday Dive Club Meeting
- 27, Tuesday E.C. Meeting



2006 BGDC Officer's & Staff

Mark Kidd, President	266-2276
Carol Call, Co-Vice President	253-3992
Dan Miller, Co-Vice President	948-5133
George Fleischmann, Secretary	873-9539
Kit Hudson, Treasurer	873-4974
Doug Geddes, Divemaster	224-3197
Rick Stephan, Safety Office	223-3719
Mike McCann, Webmaster	255-3937
John Geddes, Undercurrents Editor	223-7926