

undercurrent®

THE PRIVATE, EXCLUSIVE GUIDE FOR SERIOUS DIVERS

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The Good, The Bad, And The Distant

--Three Reviews, Three Opinions

When we started Undercurrent eleven years ago, few Americans or Canadians went beyond the Caribbean to dive. We wondered if within ten years we would have reviewed every known resort and would then have to repeat ourselves. At the rate new operations continue to spring up today, we don't have to worry about running out of new places. And with the advent of extended boat charters, divers today ply the seven seas in search of good diving.

Since a single review per issue cannot be enough to cover all the destinations of interest to divers, we have annually printed readers' comments as guides. And we'll continue. Occasionally, we believe, it is beneficial to provide shorter reviews to give just enough information to help a diver make a travel decision without providing the full details. Three types of resorts qualify for quickies: those which really aren't worth the trip; those we have covered before and haven't undergone sufficient metamorphosis to require a full report; and those destinations far, far away that few people will ever get the chance to visit, but if the opportunity arises it would be nice to know the basics.

In this issue I'll feature three quickies from our correspondents. Each review meets one criterion from above. I've spoken with the writer to verify the facts and to ensure that the writer has no hidden motives and received no favors. Where possible, I've garnered comments from other readers who have visited the same location. Here, then, are three reports which I trust you'll find enlightening.

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C. C., Travel Editor

Captain Morgan's, Ambergris Caye, Belize, Central America

Having read favorably of Captain Morgan's Retreat on Ambergris Caye I listed it high among the possibilities for my May Belize diving trip. Then, after

calling Belize Connection, a Houston-based travel agency and getting even more pumped up about the Captain's, I headed off for the "high adventure" their advertisement promised: "We at Captain Morgan's don't stop with the ultimate in diving. Your adventure continues on shore." It sounded good to me. I didn't stop to think, however, that the legendary Captain Morgan was a pirate.

When I arrived on beautiful Ambergris Caye I was immediately informed by the hotel staff that no resort dive boats were operational. Nor would any resort guides take us outside the reef. Although I had prepaid the dive package, I was told I would have to hire a local guide for "ultimate" diving. Angry? You bet. Especially when I had been especially careful to check out this operation (or so I thought). The manager insisted that I would have to pay the new guide myself and wait to be reimbursed when I got home. Not buying that old story, we met three times during the first morning until he agreed to pay another guide, a local named Changa Paz who had a funky little boat but seemed friendly enough and was ready to go. Changa turned out to be an exceptional guide, even though The Captain's staff offered no help with our gear or our tanks, and on one day had no tanks for Changa. He found others.

I might have cooled down if everything else were in order, but it seems that Captain Morgan had staged a raid on his own kitchen. Bread and other staples were often not on the table because, as the friendly native kitchen staff explained, "we have no money." Breakfast would be a glass of juice and some fried dough, better labeled "fritters." Dinner was often little more than a piece of fried fish and beans. Back home I dreamed of the sumptuous meals described in the literature; down here I dreamed of a full belly.

But the diving? In a word, superb. Changa took me more than once to Mata Cut, a rift in this great barrier reef rife with common tropicals as well as unique life. For example, there were massive and beautiful queen triggers -- by the numbers. On one dive six eagle rays swooped by and more were to come. I saw several adult spotted drums, a fish I see infrequently at other Caribbean locations. And at one moment a massive school of bar jack and pompanos circled above my head, spiraling down and around. All this on a single dive.

At San Pedro Cut three eagle rays slipped by, and on the bottom I visited a couple of lumpy nurse sharks. Here Changa uncovered a jewfish well over five feet long, so big that I recalled photos of the unrespecting spearfishermen of the '50s who shot these geriatric beasts only as trophies.

Belize has extraordinary diving outside the reef. In May the seas were calm, the visibility about 50-80 feet, and the people superb. Changa even invited me to his home for dinner and, to make sure the hotel didn't leave me stranded, picked me up at 6:15 a.m. to get me to the airport for my trip home.

I can heartily recommend Belize diving. But not Captain Morgan's -- even though it's a lovely place, with clean, well maintained cabanas on a beautiful beach. It's unfortunate that the dive operation and the kitchen were a bust. My memories of good diving with Changa still linger. (You can call him directly

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Chuck Sewell

I lost a very good friend on a Monday in early August. And so did the entire diving community. Through his teaching, his travel, and his intimate involvement with *Undercurrent* over the years, his contribution to our sport has been quite substantial.

Chuck Sewell was a remarkable and joyful man with two feet planted firmly on the ground. Yet, he spent every moment he could high in the sky flying whatever aircraft he was given the opportunity to fly, or deep in the ocean photographing any little critter his lens could find.

Chuck, a heavily decorated Marine pilot, had been chief test pilot at Grumman Aircraft for nearly 15 years. *Life* magazine wrote about him. *Time* magazine wrote about him as did dozens of other publications. He was often called the best in the business. He taught John Glenn how to fly. As the leading test pilot for Grumman, he faced the challenge in 1984 of flying the experimental X-29, with wings swept forward to reduce vibrations at speeds greater than MACH 1. On this craft these dangerous vibrations would occur before MACH 1 so the flight would smooth out by the time it hit MACH 2. Chuck succeeded and every major paper in the country carried the news.

In 1977, Chuck, then a new subscriber to *Undercurrent*, wrote to say that he was going on a trip and wondered if we would like a report. I called him, chatted, and immediately grew fond of this exuberant man. I couldn't promise publication, but I told him if his story were factual and interesting I'd consider it. His story arrived: nearly twenty pages with facts about the longitude and latitude of the island, airport lighting, water sources, currency, and fish species, not to mention dive boat details so complete they could be specs for an architect. As a test pilot, he had not only a great eye for detail, but a commitment to truth. He immediately became a regular reviewer for *Undercurrent*, reporting on his trips to Bonaire,

Saba, St. Eustatius, Haiti, Baja, and more than a dozen other destinations.

At times writing about his experiences troubled him. When he would visit a dive resort that was run by "super people" but didn't have the diving or the hotel to go with it, he would labor over the words that he knew could affect the business of the owners, managers and dive masters he had befriended in his week or two. To his credit, he accepted his role of an objective journalist, wrote carefully, and always maintained his first level of responsibility to his readers -- but with an eye to suggesting to the resort itself what it might do to improve itself. He loved diving, and he loved writing about it.

But, flying was his first love and it was flying that brought his death. On August 4, not long after his 56th birthday, he took off in a Grumman Avenger, a restored World War II torpedo plane. The ground crew saw him turn back, smoke issuing from the wing. The plane inverted and crashed.

Chuck, I miss you already. And so will thousands of divers who never knew your name, but followed your anonymous advice in these pages to select their own special week of diving. You've touched thousands of people with your warm words, and they have shared moments in the sun they'll never forget, thanks to you. Perhaps most touching was your review just a few months ago of Christmas in Bonaire. It was so important for you to find a place where you could be with your family to share the diving, the experience, and the love. Bonaire turned out to be the perfect place, and your words glow with the joy of having your family together again. Your love of the sky and the sea, of family and friends, will linger with me whenever I recall you.

You were a remarkable fellow, Chuck Sewell. Rest in peace.

Ben Davison

from the states: 011-501-026-2061.) It's a primitive world, this Belize, but it's worth the trip -- just avoid boarding with a pirate.

The Seychelles Islands, Indian Ocean

When I told my buddy that I wanted to truck off to the Indian Ocean to go diving, that I didn't know a thing about the marine life, but I knew there was a dive shop, he mumbled not a word and went to the refrigerator for a beer.

I told him the Seychelles were 85 beautiful islands, underdeveloped, with pleasant people, blue clear water, a trip back in time. He still didn't say much. We could get there round trip from New York for \$1500, with a stop 1000 miles away in Kenya. He had another beer.

And when I told him I was off to the travel agent to pick up my ticket, he asked me to pick up one for him as well.

I got to the major island of Mahe, and immediately had to check out the dive shop, the Seychelles Underwater Centre, adjacent to the Coral Strand Hotel in Victoria, a pleasant town of 60,000 citizens. Having no idea who would be running a dayboat operation halfway around the world, I was pleasantly surprised to meet two recent graduates of PADI's California College, Glynnis Sanders and David Rowat. As we did for several days thereafter, we walked out gear through the surf, were then helped aboard the 20' boat, and headed off a short way to dive.

Diving is just about always in 40 feet or less of water. The corals are nice, but the fish are the highlight and, if one is used to Caribbean critters, so very, very different: red coral cod, blue banded angles, moorish idols, batfish, several species of butterflies, and always one or more octopus each time we descended. Three lionfish (a.k.a., turkey fish) their sail-like, poisonous fins spread wide, slowly floated by on one dive. On another dive a swarm of striped catfish, whiskers quivering, wiggled in a hole like worms in a can. A school of razorfish in a head-down position moved as one. Everywhere wriggled 6" snake-like fish, with tiny seahorse heads.

I resided in the beautiful Beau Vallon Guest House, across from the beach. \$34/night for two, with full breakfast served on the veranda. Other meals were relatively inexpensive. The friendly people of the islands speak French, Creole and English.

Sanders and Rowat organized a three day charter aboard a 44 foot craft for \$500, which we provisioned (though we ate dinners on the small neighboring islands). We dived a number of other shallow sites, equally as alive with the unique fish of the Indian Ocean. Praslin island, one stop on our itinerary, will be used to film the Castaways, the story of an Australian who advertises for a "wife" to join him on an uninhabited island off the north coast of Australia. A female journalist responds. Though she is never very wifely, it's an interesting tale of survival and stress between the two island tentmates.

The Seychelles? A marvelous place. Tropical and lush, friendly and undiscovered, it ranks among the best isolated island retreats anywhere. My tab for two, flights, food, diving and all, for two weeks was under \$5000. To contact the dive shop, write: c/o Coral Strand Hotel, P.O. Box 384, Mahe, Seychelles.

Bimini, Bahamas

Seven years ago, Undercurrent wrote that Bimini rated among the best of Bahamas diving -- a fine bargain for weekend travelers. You see, it lies but 50 miles off southern Florida, right smack in the Gulf Stream.

The only operation here is owned by Neal Watson, and run by two able dive guides, Bill Keefe and Nowdla Stevenson, who always accommodated their divers' needs. Their 40-foot "Sharkbuster," easily handled 14 divers while making quick trips to the sites.

A Rollicking Return To The *Thorfinn*

We've never seen more letters thrown back and forth between booking agents, charters, and divers than occurred regarding the Micronesia trip of the *Thorfinn* we covered in our June issue. The trip was booked through La Mer and they, along with the *Thorfinn*, took a little heat.

When our writer returned, he reported that a number of passengers were seriously displeased about the trip and had carped about one thing or another during most of the journey. Some of the problems stemmed from the difference between the pre-trip information presented by La Mer and the reality of the *Thorfinn* and its trip. Our writer felt that many of the complaints were justified, but keeping with the style of *Undercurrent*, wrote not about the complaints of others, but about his own experience, trying to be as balanced as possible. Nonetheless, this *Thorfinn* trip did not fare well upon close scrutiny -- particularly for a tab of \$3000 for 12 days, 11 nights.

After the trip, but before our story, La Mer President Amos Nachoum wrote a scathing letter to Seaward Holdings, Ltd., the owners of the *Thorfinn* citing all kinds of problems. The owners wrote back, skillfully defending the trip, arguing that much of the problem lay with La Mer for "omissions, promises, or statements made by La Mer about our trips that we were either not aware of or given details on." We received copies of both sets of correspondence, although at this time neither party knew we had a writer aboard.

And then our article appeared.

Carl Roessler, who books the *Thorfinn* through See and Sea Travel, wrote to us:

"See & Sea Travel has sent nearly 250 divers aboard the *Thorfinn* with excellent results. The last group, which left the vessel the day your reviewer arrived, were glowing in their praise of *Thorfinn*, her crew and the diving program.

"Micronesia in general and *Thorfinn* in particular must be described accurately so that the potential clients make informed choices. A 170 foot ship operates differently from a 60 foot dive boat. Divers boarding *Thorfinn* should be aware they will they will cruise some 350 miles. Accommodations

should not be oversold."

Another UC subscriber, Yvonne Hessler of Los Angeles, said:

"Yes, indeed, the price we paid for scuba diving there was high. And, as a scuba diving grandmother, I would say to your ecstatic, silly writer; there is no value attached to that privilege -- so high was the price."

And we heard from readers. Robert G. Gohr (Virginia Beach, VA) wrote that the "Divers Alert Network was sponsoring a *Thorfinn* trip and their write up of the trip was a lot more promising than your real life review. Obviously taken directly from La Mer brochures. DAN has bowed out, at least for the time being. . . . The bottom line is simply that this one review was worth more to me than the cost of the subscription for the year.

Then, on July 28, Amos Nachoum wrote:

"The *Thorfinn* management has agreed to provide a free trip to each and every participant who was on the March 30 - April 12, 1986 expedition." It is on a space available basis and can be booked no earlier than 30 days in advance. The traveler must pay his own airfare. Nachoum told *Undercurrent* that he's satisfied with the arrangement and will continue to book the *Thorfinn*.

We called *Thorfinn* captain Lance Higgs who began right off by calling our report slanderous. He said that people were angry when they got on board because of land arrangements made by La Mer. One man was seasick *throughout* the trip and complained continually. At the voyage's end, the log book did not indicate any degree of dissatisfaction with the trip, according to Higgs.

He says they decided on the free trip because La Mer pushed for it and they believed that if they talked to these people on a one to one basis they can smooth out some ruffled feathers.

Both Nachoum and Higgs recognized there were problems and dissatisfied divers, and they have developed a satisfactory means for resolution. The difficulties that occurred were troublesome at the time as this seems an equitable solution. Bully, bully.

In four full days I logged a dozen dives. The first was within an hour after disembarking from the plane. Most were at 40 feet or so, but I dropped twice to 90 feet and did a drift dive on the Wall, actually the Continental Shelf, to 140 feet. In April the water temperature was a constant 78° at every depth and visibility was never less than 100 feet. Now there was some current here, so a line was dragged for anyone in trouble to grab. Someone is aboard the

boat whenever divers are down should anyone need aid.

On occasion, the reefs seemed to have as many fish as Florida's preserve, Pennekamp Park. Piquette rock was teeming with typical tropicals, and I even spotted a couple of spotted rays here. In fact I saw upwards of a dozen on my dives at Bimini. At mid-Turtle rocks stands purportedly the largest brain coral anywhere -- 21 feet high and estimated to be 6000 years old. At north Turtle rock there were no turtles, but plenty of lobster among the tropicals -- lobster no one was allowed to take. The deep dives were spectacular. Dropping into the blue at 140 feet and floating among the gorgonia and black coral bushes is an unparalleled experience. A couple of sleek tuna sped by me, but I saw no other pelagics and saw few big fish anywhere in Bimini -- with the exception of several 2-3 foot groupers.

I don't think a novice ought to dive with this operation. You see, the divemasters stay in the boat. They provided a good briefing, but they neither get a first-hand look at a diver's skills nor were they available should difficulties occur under water. They carefully inspected C-cards, asked about experience, and watched how one suited himself up. One New York diver who showed his limited, if at all extant, skills by not getting any of his equipment on right, caused the divemasters to select shallow sites whenever he was on board (had he been on board every dive I would never have gotten below 40 feet). Surely, one can observe another's anxiety before a dive, but if the novice somehow passes observation he can still find himself face-to-face with fear once he gets below. Yet, as an experienced diver, I welcome this freedom from guides, though now and then it is nice to have a tour leader to point out critters that I would otherwise overlook.

To make this a memorable trip, one has got to pick the right lodging. Watson offers a package at Brown's Hotel (3 days, 2 nights at \$325/person or 8 days, 7 nights at \$725/person) and at the Big Game Club (for the same nights \$399 and \$975 respectively). These are double occupancy, 7 or 22 dives, depending upon the length of stay, and include breakfast and dinners (and lunches at Brown's), the round trip flight from Fort Lauderdale or Miami, and transfers to and from the hotel on Bimini.

Unless you are near bankruptcy, pay the few extra bucks to board at the Big Game Club. I stayed at Brown's, where my room turned into an entomologist's dream after the lights went out. The restaurant had an adequate menu, but few of the items were ever available. The kitchen closed at nine; one night I advised them that we would be arriving at 8:30; we were prompt and they refused to fix anything but a single dish. So hang your shorts at the Big Game Club. The facilities, the food and the service more than offset the five-minute extra walk to the dive shop.

I'd be hard pressed to stay in Bimini for a week unless I wanted to take in some of the big game fishing. This small island offers little to do in the day unless it's sitting in the sun or drinking with the tourists and fishermen. The Compleat Angler Bar was a drinking retreat for Ernest Hemmingway. The whole island was a retreat for late Congressman Adam Clayton Powell. For me, it's good for 3 or 4 days, where I can get three good tanks each day. But, one caveat. The northern Bahamas enjoy the weather of Florida. In the wintertime, it can be chilly and most divers will require a full wet suit.

For reservations and more information: Bimini Undersea Adventures, PO Box 21766, Ft. Lauderdale, FL 33335 (305/763-2188).

Undercurrent Travel Questionnaire

Response Requested

Mail to: *Undercurrent*, PO Box 1658, Sausalito, CA 94965

Location being evaluated _____ Would you return? _____

Date of your trip _____ Hotel _____ Dive shop _____

What other resorts have you dived? _____

fish size	<input type="checkbox"/> large ones plentiful	<input type="checkbox"/> a few big ones	<input type="checkbox"/> too small to eat
tropical fish	<input type="checkbox"/> abundant	<input type="checkbox"/> not bad	<input type="checkbox"/> sparse
kinds of tropicals	<input type="checkbox"/> impressive variety	<input type="checkbox"/> fairly interesting	<input type="checkbox"/> common ones only
hard coral	<input type="checkbox"/> plenty and colorful	<input type="checkbox"/> o.k.	<input type="checkbox"/> kind of a bore
soft coral	<input type="checkbox"/> plenty and colorful	<input type="checkbox"/> o.k.	<input type="checkbox"/> kind of a bore
sponges, gorgonia...	<input type="checkbox"/> very nice	<input type="checkbox"/> pretty average	<input type="checkbox"/> not much
caves, ledges...	<input type="checkbox"/> good variety	<input type="checkbox"/> some of interest	<input type="checkbox"/> none worth diving
wrecks	<input type="checkbox"/> exciting	<input type="checkbox"/> worth a tank or two	<input type="checkbox"/> none
sharks	<input type="checkbox"/> a couple for fun	<input type="checkbox"/> none	<input type="checkbox"/> too many
shelling	<input type="checkbox"/> excellent	<input type="checkbox"/> o.k.	<input type="checkbox"/> none or prohibited
snorkeling from boats	<input type="checkbox"/> some of the best	<input type="checkbox"/> not bad	<input type="checkbox"/> nothing to see
water temperature	<input type="checkbox"/> 80° +	<input type="checkbox"/> 74°-79°	<input type="checkbox"/> less than 74°
visibility	<input type="checkbox"/> 90 ft. or more	<input type="checkbox"/> 50-90 ft.	<input type="checkbox"/> less than 50 ft.

rules for experienced divers	<input type="checkbox"/> no restrictions	<input type="checkbox"/> a little tight	<input type="checkbox"/> treated as a novice
guides for new divers	<input type="checkbox"/> top-rated	<input type="checkbox"/> acceptable	<input type="checkbox"/> flousy
diving frequency	<input type="checkbox"/> 3 or more tanks/day	<input type="checkbox"/> 2 tanks per day	<input type="checkbox"/> none per day
night diving	<input type="checkbox"/> frequent	<input type="checkbox"/> 1-2 times/week	<input type="checkbox"/> none
boat diving	<input type="checkbox"/> two tanks under \$25	<input type="checkbox"/> \$25-\$35 for two	<input type="checkbox"/> over \$35 for two
beach diving	<input type="checkbox"/> as good as the boats	<input type="checkbox"/> fair possibilities	<input type="checkbox"/> no way
dive shop manager	<input type="checkbox"/> a great person	<input type="checkbox"/> just does the job	<input type="checkbox"/> a real bastard
air quality	<input type="checkbox"/> no problems	<input type="checkbox"/> I wondered	<input type="checkbox"/> I worried
air fills	<input type="checkbox"/> 3000 psi +	<input type="checkbox"/> 2250 psi +	<input type="checkbox"/> short-changed often
rental gear	<input type="checkbox"/> everything you need	<input type="checkbox"/> tanks, wt. belts...	<input type="checkbox"/> bring everything
repair capability	<input type="checkbox"/> can handle anything	<input type="checkbox"/> some repair capacity	<input type="checkbox"/> pray nothing breaks

hotel food	<input type="checkbox"/> gourmet	<input type="checkbox"/> not bad	<input type="checkbox"/> ough!
nearby restaurants	<input type="checkbox"/> must try	<input type="checkbox"/> adequate	<input type="checkbox"/> better off fasting
accommodations	<input type="checkbox"/> luxury	<input type="checkbox"/> o.k., decent	<input type="checkbox"/> far below par
car needed	<input type="checkbox"/> of no use	<input type="checkbox"/> only for touring	<input type="checkbox"/> a daily must
nightlife	<input type="checkbox"/> swinging	<input type="checkbox"/> enough	<input type="checkbox"/> dead
locals	<input type="checkbox"/> helpful, friendly	<input type="checkbox"/> no complaints	<input type="checkbox"/> hostile
weather	<input type="checkbox"/> great every day	<input type="checkbox"/> o.k.	<input type="checkbox"/> many bad days
insects	<input type="checkbox"/> none	<input type="checkbox"/> now and then	<input type="checkbox"/> too many bites

Comments and comparison to other places visited: _____

Circle the number of stars applicable to your experience, from 0 to five (for the tops)

Diving for beginners	★	★	★	★	★
Diving for old pros	★	★	★	★	★
Beach snorkeling	★	★	★	★	★
Hotel meals	★	★	★	★	★
Hotel otherwise	★	★	★	★	★
Moneysworth	★	★	★	★	★

The Crisis In Liability Insurance

--Does It Affect The Sport Diver?

For the past several months the news media has been rife with stories about the crisis in liability insurance. People who need it -- homeowners, manufacturers, business people, members of boards of directors, governments (i.e., just about anyone with financial resources) -- are finding that their rates have skyrocketed, if they can get coverage at all.

Has the problem come to the diving industry? Can the sport diver be assured that insurers back up the industry?

Yes, insurance does back up the industry. But the prices are high and not everyone carries it. Here is the latest on the insurance crisis.

Manufacturers And Distributors

The people who make and distribute diving equipment tell us they're being hit with increases ranging from three to four times their previous premiums. These costs eventually get passed on to the consumer, which is exactly what Dacor did last February with an average price increase of 3% to retailers. Since retailers mark up wholesale prices by as much as 100%, that meant consumer price increases of 5-6%.

Rather than include insurance hikes in the price of the product, U.S. Divers has added an insurance surcharge of 5% to its bills to retailers. If insurance costs continue to rise the surcharge will no doubt rise as well. Some retailers treat a surcharge differently than a price increase and tack it on but don't mark it up. Those who did mark it up, jumped their prices on U.S. Divers equipment by as much as 10%.

Certification Agencies

Not only do certification agencies get insurance for their own protection, but they are the middlemen in obtaining insurance for most shops and instructors. Negotiations with the insurance carriers have recently been completed and prices and coverage are fixed through next June.

Dive Shops

Half a million dollars in store liability coverage is increasing to \$3150 a year, a jump of \$200, not enough to have much of an effect on consumer prices. Some shops still find that too expensive and elect to go without coverage. One California shop owner we spoke with is going only with instructor coverage. According to Walt Amidon at NAUI, if the shopowner were to repair a regulator which later failed outside the shop he might find his entire net worth exposed to a lawsuit.

Instructors

Instructors got hit with the biggest increases; they seem to be the most likely target of lawsuits, whether they are teaching a course or accompanying certified divers who have fatal accidents. For a million dollars in liability coverage, instructors pay \$500, double last year's rate. More important, the rules of the game have changed. Previously, an instructor who stopped teaching was covered under his original policy for five years after an accident as long as it occurred while he was covered -- as established by the statute of limitations. The insurance carrier is now dropping that tail, so to ensure coverage for past accidents the instructor must pay \$295/year for five years even after he stops teaching.

Instructor Don Anderson has not been charging students for his YMCA courses in Richmond, California for the past six years. He now is considering hanging up his fins. He told *Undercurrent* "free instruction is very common among Y instructors, particularly in the midwest. Some courses consist of up to 100 hours of class, pool and ocean work. New students will be forced into dive shop classes that cost

Dear Undercurrent:

I just finished the March '86 issue and was interested in the letter regarding life insurance. Being a life insurance agent and an avid diver, I have obtained life insurance for a number of divers. Due to my understanding of our safe sport, I have been able to obtain standard preferred rates for my clients without any problems. I have also been able to obtain Disability Income for my clients without any rating.

For divers looking to obtain life insurance for the first time or to increase their current program, I must caution them to answer "Yes" to questions regarding scuba diving. Failure to do so is fraud and will result in nonpayment of a claim if there is a diving fatality. In some of the current contracts, the two-year incontestability clause is not in effect if there is deliberate fraud.

If any *Undercurrent* reader has questions regarding life insurance and diving, let me invite inquiry. Remember, our sport is safe. Don't let the insurance companies take advantage of us.

Bob Schein
Schein and Associates
29 Murray Place
Merrick, NY 11566

more and offer less -- not that shops are bad, but it's a different environment."

Although there is a concerted effort by the YMCA to keep their classes operating, often by paying instructor premiums, some are being dropped. Several universities have stopped teaching scuba, Brigham Young the most recent to pull out.

Dive shops have had to raise prices for instruction. Kay Lasley of Princeton Aqua Sports in Princeton, N.J. pays the full premium of her two full time instructors and half the premium of her three part time instructors. Because of her volume she has had to raise tuition only \$5 per student. We have reports of other shops kicking up the price as much as \$35.

Charter Boats

Many charter boats separate themselves from the diving liability by simply providing transportation to divers who are in the charge of an instructor, presuming that most of the liability will fall upon the instructor and his insurance carrier. That's less expensive but, as Roy Hauser, who runs a couple of big Southern California Boats (Truth and Conception), believes, it's not enough. He has more complete coverage, which jumped \$10,000 or 30% this year. Business is good enough for Hauser to limit his increase per diver by only \$2.40, but that still only covers part of his increase. He's concerned that in any suit, regardless of where the primary fault lies, he'll be named a party because of the deep pocket thinking of lawyers and courts. Instructors with a million dollars in coverage don't begin to meet the claims established in a wrongful death suit.

Travel And Resorts

Smaller operations in tropical countries seldom affords the diver much in the way of protection. For example, if an accident occurs in Roatan, a U.S. or Canadian attorney will look for someone else to sue besides the shop -- the tour operators, the certification agency, even an individual who put the trip together for his injured friend. Liability can be a serious issue.

Travel agents skirt more liability by only making arrangements. Those who package deals, however, are substantially exposed and cover themselves well. Carl Roessler of See and Sea Travel told *Undercurrent* that his liability rates doubled this year, but "I

plan to absorb the increase as just another cost of doing business."

The DIVI DIVI Corporation runs several dive hotels in the Caribbean with Peter Hughes' dive operations. According to Dave Griffen, National Sales Manager, insurance costs have gone up, but "all of our promotion material has been printed for the year so no increase will be considered until December. Barry Taylor, a partner at UNEXSO in the Bahamas said "we just absorbed the increase costs last year and I assume will do it again this year.

Clubs

Liability insurance is available through training agencies at \$800 for half a million in liability coverage. Some clubs have been sued for carelessness in organizing dive trips and the leaders might, themselves, be considered responsible if the club has no coverage. This could mean stiff dues for smaller clubs.

Local Diving:

Local diving might be curtailed in some areas, because lawyers for injured parties sue everyone in sight, and governments are a prime target (although not as much, now, in California, for a recent initiative relieved some of the potential deep pockets burden). Although we're currently unaware of problems facing divers, we know that across the nation windsurfers have been barred from using certain public areas due to liability questions. A councilman in Belvedere, California, explained their ban by saying "we don't want to close off Belvedere to windsurfers, but it's our most vulnerable area for a liability lawsuit. Suppose someone drowns out there and says we made an attractive nuisance." Such problems don't augur well for the dive industry.

Conclusion

Increased insurance costs are having their effect, here and there, in bits and pieces. Although the economy is slow and prices are remaining stable, insurance increase will keep pushing prices up, 2% here, 3% there, and continue to do so for at least another year. If one is contemplating buying a major piece of equipment or going for a higher level in certification, there's no time like the present.

The Unexpected Need To Decompress: Part II

--What To Do When You Don't Know What To Do

Many divers have never decompressed and never plan to decompress. In their certification class, the

Navy Tables were a jumble of figures and a mass of calculations all but incomprehensible. They may

have learned enough to pass the course. But several years down the line, knowledge of the no decompression limit for a specified depth is but a hazy memory, and repetitive dive groups and residual time a mystery.

This leaves the diver in a serious position if he unexpectedly finds himself too deep for too long. The initial reaction is fear and panic, and the novice will shoot for the surface with an instinctive but false perception of the safety it seems to offer. It is only the level-headed diver who will acknowledge that, although his position seems untenable, he does have viable options and can avoid the dreaded bends.

It is true that as soon as this situation is recognized, one should head for the surface. But it is extremely important to realize that too quick an ascent can bend a diver just as drastically as missing a decompression stop. Start up, but follow those tiny bubbles so that your rate does not exceed sixty feet per minute.

If the anchor line is nearby, and you can see it, go for it. But don't waste time on a prolonged search, using up valuable air and increasing your decompression penalty. If possible, signal your difficulty to another diver (other than your buddy). There is no hand sign for this, but the universal finger across the throat declares trouble, and should elicit aid.

At What Depth To Decompress

Assuming that you have neither a decompression computer or a set of Navy Tables, you are left to your own devices. First, virtually any dive you conduct outside the no decompression limits will require a stop no deeper than ten feet. Table 1 shows that there is an inordinate down time differential between the no decompression limits and the time requiring a twenty foot stop.

For example, a planned no decompression dive to 90 feet extended from thirty to sixty minutes would still not require a stop at twenty feet. Five minutes at 150 feet is the no decompression limit. A ten minute stop is required if you stay up to fifteen minutes at that depth. But if you're uncomfortable with this, stop at twenty feet for two or three minutes. It can't hurt.

A Goofy Idea

One diving accident I noted while on a recent research project was a new cause for mask squeeze. I saw it in very experienced divers. One had been diving for 40 years and he never previously had a face mask squeeze, but here he produced the most beautiful mask squeeze. He could not understand why, but one look at the mask he was wearing and the answer is obvious. It's a new type that has flooded the market. The mask has been converted from flexible rubber into a rigid structure and so continuous equalization is needed to prevent a squeeze.



People did not get face mask squeeze often when masks were flexible and they would be sucked in under pressure. With these new masks, which are made mainly of rigid material, there is only a small possibility of flexibility in the silicon around the forehead where it makes the seal. A stupid bit of equipment to sell on the open market, pretty colors and all. You have always got to be wary of the diving equipment manufacturers. They will sell anything without thinking about it, or testing it first.

Dr. Carl Edmonds
Journal of the South Pacific
Underwater Medicine Society

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U.S. NAVY TABLES

Depth	bottom time requiring 10 ft stop	initial stop time	bottom time requiring 20 ft stop
50 ft	100+ minutes	3 min	none
60 ft	60+ minutes	2 min	280+ minutes
70 ft	50+ minutes	8 min	100+ minutes
80 ft	40+ minutes	10 min	70+ minutes
90 ft	30+ minutes	7 min	60+ minutes
100 ft	25+ minutes	3 min	40+ minutes
110 ft	20+ minutes	3 min	30+ minutes
120 ft	15+ minutes	2 min	30+ minutes
130 ft	10+ minutes	1 min	25+ minutes
140 ft	10+ minutes	2 min	20+ minutes
150 ft	5+ minutes	1 min	15+ minutes

How Many Minutes To Decompress?

The next step is to figure out how much time you need to spend at ten feet. Since the no decompression limit is maybe the only number you know, you can save yourself by following a rule of halves. Suppose you went to ninety feet and overstayed your time by half: i.e., you were there for 45 minutes. Trying to figure out how much time to decompress could throw you into a panic. If you stop for half the bottom time originally allowed: i.e., 15 minutes, you'll be all right (actually the tables require a seven-minute stop for a forty-minute dive and an 18 minute stop for a 50 minute dive).

If you stayed 60 minutes instead of 40 minutes at 80 feet, you would halve 40 and get 20 minutes (the Tables require 17 minutes). If at 120 feet you stayed for 22½ minutes instead of 15, you would hang for 7½ minutes (the Tables require 6 minutes).

If you've dropped your watch, if it's stopped working, (or if you never brought one) count slowly from one thousand and one (one thousand and two, one thousand and three....) to approximate the passing of each second. A twice per second knife beat can help in accomplishing both aims. Barring this, follow the rule "when in doubt, hang it out." If you've lost all track of time, just breathe slowly and deeply until

your tank is dry. A single minute of decompression may be the difference between paraplegia and a happy ending.

Maintaining Buoyancy

Now that you've picked your decompression depth, you have to stay there. Free floating buoyancy control is difficult at best, but it can be done. Keep your eye glued to your depth gauge, stay slightly negative, and use a slight waving motion of your fins to maintain depth. If you get even the least bit positively buoyant, you're likely to rocket to the surface before you can dump the excess air.

Some divers weight themselves in such a way that they literally cannot get under without a line to pull themselves down. This is as dangerous as being too heavily weighted. They lose the option of hovering. The name of the game is neutrality.

If there's a current, face down current. That's where the dive boat will be, at the end of its scope, so there is a chance you'll see the anchor line as you drift by. And while you're doing all this, take out your knife and continually rap on your tank. The sound will travel underwater and someone might get the idea that a diver is in trouble somewhere. At least he can pass on the word and those on the surface can

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be on the lookout.

Running out of Air

Suppose the worst. You run out of air. Need I say, come up? Getting bent is better than the alternative, so don't hover until the last breath is gone. When you have your first difficulty breathing, get your head out of the water, swallow your pride, and yell for help. I've seen situations where a diver, watching his tank pressure gauge closely, broke decompression with a hundred psi left, called for more air, then dropped back down. Surface personnel swam out a spare tank on a line and lowered it so the diver could complete his decompression. The short bob to the surface did not materially affect his penalty, although at the very least an extended stay is called for.

Believe it or not, years ago (before we knew better) sport divers often broke the surface, swam to the boat, and went back down the anchor line -- with no ill effects. While not recommended, the onset of the bends normally takes several minutes. For decades it was standard operating procedure for the Navy to yank their hard hat divers out of the water, speedily undress them, and chuck them into an onboard recompression chamber. I don't care who does it, I still don't like it. But it's called for in certain emergencies and it usually works.

Still, if you surface short, immediate recompression is the safest course to take until you can head for a chamber. Don a full tank and get back down. In all predicaments where decompression is interrupted, when a diver redescends, someone should get in the

water with him and keep a constant vigil. In the case of a severe cerebral hit, he could lose consciousness and sink. Psychologically, too, having a companion to watch over him is calming, allowing him to make better decisions about how to proceed.

Assuming you've done everything you can in the water, including buddy breathing, you can still counteract decompression symptoms on the surface. More and more dive boats carry oxygen, so as a precautionary measure you should breathe pure oxygen for at least a half hour. Remove constricting clothing and increase your awareness of your body; feel for tingling sensations, pinch for numbness. Pain will soon become apparent.

If you feel out of the ordinary, keep your buddies apprised of your condition. As in hypothermia, once you start suffering bends symptoms, your decision-making capacity is wrongly influenced by fear of ridicule, of inconvenience, of helicopter rides, of expense. Let others decide for you the proper course of action: to contact the Coast Guard, to arrange transportation, to prepare the chamber, to have doctors on hand. All organizations that can offer aid should be notified, just in case.

At this point you've done all you can. Even if it develops you do not need these services, you should make a full report of your activities to authorities who can use the information constructively. And at the very least, please learn something about yourself, and don't let it happen again. You can be helped against ignorance or accident, but not stupidity.

The author of this article is Gary Gentile, who, in his explorations, has made more than 700 decompression dives. The first part appeared in the July issue.

Care And Feeding Of Rechargeable Batteries

--Why Some Rechargeables Develop Short Memories

It's a night dive. You've just entered the water with two freshly charged dive lights (a primary and a backup) and you turn on the primary. It burns brightly for about five minutes and then begins to fade. You switch to your backup but five minutes later it, too, fades to a dim yellow beam. You head to the surface after a ten-minute dive.

What happened? You had both of these lights charging for hours, and yet they faded after only a few minutes. Will the same thing happen next time?

Not if you know what you're doing. There are two types of commonly used rechargeable batteries, each requiring different methods for recharging and storing.

Lead-Acid Batteries

A lead-acid battery is the same type as the battery

in your car -- a sealed case containing lead plates in a solution of sulfuric acid. Left in a fully discharged condition, a lead-acid battery will eventually lose its ability to be recharged. So, it should be stored with a full charge. If left unused for weeks or months, it should be "topped up" by recharging. A lead-acid battery that has lost its charge is a "goner." No amount of recharging will restore its ability to hold a full charge.

During the charging cycle (and for several hours afterwards) a lead-acid battery will generate hydrogen gas. When a freshly charged lead-acid battery is placed in a sealed container while still "off-gassing" hydrogen, a spark or small amount of electrical current could produce an explosion.

Allow the battery to "offgas" for an hour or so before using it. Also, hydrogen gas catalyzers -- small

plastic devices that stick to the side of the battery --are available which neutralize any residual gas. They are effective as long as they are kept perfectly dry.

Ni-Cad Batteries

Ni-cad batteries are plates of nickel and cadmium in a gel solution of potassium hydroxide. They last longer, charge faster, and are lighter and smaller than lead-acid batteries. They are also more expensive. Ni-cads should not be recharged too often. They should be discharged as fully as possible before recharging, and stored discharged -- the exact reverse of the instructions for a lead-acid rechargeable.

Ni-cads are prone to a phenomenon called "memory." For example, if your dive light has a full charge, and you use it for only 20 minutes, when you recharge the battery, it may develop a 20-minute memory. Each time you partially recharge the battery, the battery will "learn" to hold only a short charge.

If your ni-cad has developed a memory, it may be possible to recover some of its original capacity. Simply discharge the battery as completely as possible and recharge, and then repeat this procedure three or four times. This will help the battery to

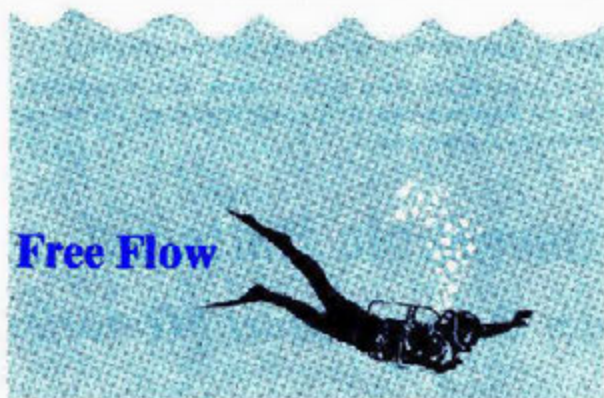
"forget."

When you purchase a new ni-cad battery, it's a good idea to discharge it completely before charging it for the first time. If you're not going to be using it regularly, you should charge it and run it down every month or so just to exercise it.

Most equipment manufacturers recommend that you remove the batteries if they're not to be used for an extended period, and store them in a cool, dry place. The emphasis is on cool -- heat will cause a battery (especially ni-cads) to lose its charge and its ability to hold a charge. Extreme heat may cause it to explode.

While rechargeable batteries require more attention than their carbon and alkaline cousins, they are far less expensive in the long run. Bringing along cases of heavy, expensive, disposable batteries that may have become partially discharged while sitting on the shelf in the store is no fun. And since virtually every dive destination today has electricity available (and converters if they're required), ni-cads are just about the only way to go.

--Bob Townsend
Surge Newsletter
Kona Diving Team



Last year a storm so violent flared up in the Florida Keys that Captain Jack Ferguson of the Marathon Divers shop thought his 22 foot craft was seriously threatened. He retrieved four of his snorkelers from the water, but broke for the shore leaving three scuba divers behind. As soon as he arrived, he contacted the Coast Guard and a short time thereafter the divers were picked up. The Coast Guard, unhappy that Ferguson had abandoned his people, went after his license. In an administrative hearing Ferguson argued that he made a proper response to an emergency, and cited that no one was hurt and no property was lost. He was found guilty on several counts, including exceeding the six passenger boat limit. A couple of months ago, Ferguson agreed to change his plea from "not

guilty" to "no contest." The Coast Guard agreed not to seek complete revocation of his captain's license, but suspended it for 18 months. Ferguson may still lead trips as a divemaster, but he can't be the licensed boat operator.

Are you old enough to remember when Canadian Club staged its big promotion by stashing cases of whiskey in far away places for people to search for? That major advertising campaign was launched nearly 15 years ago. They providing hints as to the whereabouts of the booze and most cases were discovered, including one planted on the Great Barrier Reef. Not long ago, canoeists on Loch Lomond discovered one of the famous cases on shore and contacted Canadian Club; they were delighted with their discovery but, to their dismay, the whiskey had been lifted and Canadian Club had never been notified. It was learned later that a bunch of British blokes were off for a casual dive in Loch Ness last fall when they stumbled across a case of C.C. 100 yards off shore, and 30 feet down. They removed the dozen bottles to quaff later, and left the case behind, without any notion about why the case got there in the first place. Throughout the advertising campaign, 22 cases were secreted in faraway spots. Several remain undiscovered; one is on Robinson Crusoe Island off Chile, another is somewhere in New York's Lake Placid and a third is not too far from the North Pole.