



Buddy Line

Diving the Channel Islands with NCRD

by Brad Carter

My first experience organizing a trip for Northern California Rainbow Divers (NCRD) worked out really well. We had 25 divers onboard the *Conception* when we departed Santa Barbara Harbor on Friday morning, July 26, at about 4 a.m. for a three-day trip. Our original plan was to leave about midnight and head for San Nicolas Island, but Mother Nature threw high winds at us, and a small craft advisory was in effect. So we changed plans, diving two days on the leeward side of Santa Cruz Island, which provided some protection from the swell. On our third day, we moved to San Miguel Island, where we were literally mobbed by California sea lions. I'm still amused by the memory of my partner Fred who was kayaking about 100 yards from the *Conception* while at least 100 sea lions followed closely behind him. Two Grass Valley divers, Lee Kauk and his son Colby, were close by in the water at the surface, taking photos of this mob of sea lions torpedoing through the waves all around them, while Ralph Wolf, Larry Chow and Lauren Wilson were part of the action below the waves.

This was actually my first experience on a multi-day dive boat. All the Rainbow Divers onboard had great attitudes and were having lots of fun. And I had plenty of help organizing the trip from NCRD Board members Christophe Beraud and Tommy Todd when I needed it. So, it was quite a good experience overall. An added bonus on this trip was that at no extra cost, we got moved from *Truth*, the

boat we originally chartered, to *Conception*, a larger, better-equipped vessel. And because we did not go to San Nicolas as planned and instead visited Santa Cruz and San Miguel Islands, which are much closer, we got a rebate of the \$1,070 fuel surcharge. We also ran a budget surplus on the trip because the larger boat allowed us to add a few more divers than originally planned. Bottom line is that we were able to process refunds for all attendees.



Diving on the *Conception*

Photo by Ed Bierman

We are currently planning our 2014 Channel Islands trip and are looking at the *Vision*, a bit larger boat with a different captain/crew than the *Conception*, but only marginally more expensive. We have tentatively reserved *Vision* for Sunday-Tuesday, September 14-16, 2014. End of summer is the considered the best time to go because seas are most likely to be calm, water temperatures as warm as they get for this area (about 65°F), and visibility optimal at about 30-60 feet or more.

Please mark your calendars now and plan on joining us in 2014!



Images by Ralph Wolf

President's Log: Travel Insurance

by Karen Doby


I remember the first time I dove with friends from Europe, noting enviously that for a relatively small fee, they were able to obtain annual, flat-fee coverage for trip and travel insurance. I had never bought trip insurance because in the United States, it was available only on a per-trip basis, and for someone like me who travels a lot, per-trip coverage adds up to a lot of money over the course of a year.

On some level, I'd convinced myself that I didn't need it, that nothing ever happens in my travels. But looking back, I can see that this really isn't true. There was the time in Raja Ampat when I dove in my underwear because my checked baggage, including all my clothing and dive gear, didn't make it onto the small propeller plane to Sorong. There was another time when my checked bag got misrouted to Columbia instead of to Quito, and I had to buy 3 days' worth of clothing while waiting for a flight to Galapagos. Another time, I had to cancel a dive trip completely when my partner had an injury requiring emergency knee surgery. Just recently, my flight to Grand Cayman was delayed out of Miami, causing me to miss my connection to Little Cayman, which happened to be the last flight of the day. I spent over \$400 on airport transfers and a last-minute hotel room in touristy Grand Cayman. All of these unanticipated costs would have been covered events under trip and travel insurance. Without such coverage, I bore the expense of these travel mishaps myself.

Imagine my surprise when I learned at this past DEMA that insurance companies have begun to follow our European friends' lead: annual, flat-fee coverage for trip and travel insurance for an unlimited number of trips outside the U.S. within one year! Not only that, multiple companies are competing for our business.

The first to catch my eye was DiveAssure, a long-time player in the trip insurance business for both dive and non-adventure travel. DiveAssure continues to offer coverage on a per-trip basis but now also offers annual travel insurance as well. Even better, discounts are given for family members registering together, so you and a partner can get annual flat-fee coverage for even less money when you register together.

The second company I found to offer flat-fee annual trip coverage is DAN. DAN Annual Travel Insurance covers all trips within one year for a flat-fee for both adventure and leisure travel. It includes trip cancellation and interruption, equipment and baggage coverage as well as medical and dental insurance. Like DiveAssure, per-trip coverage continues to be available as well.

These improvements in travel insurance products make it more affordable than ever to obtain coverage at a reasonable price. Please read the fine print before buying any insurance policy, as you might like to check out the new coverage offerings to see if they make sense for you. 

Northern California Rainbow Divers, Inc.
a California non-profit mutual benefit corporation

2013 BOARD OF DIRECTORS

President, Karen Doby
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Vice President, Kathleen Doster
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Treasurer, Tommy Todd
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Membership Director, Dennis Nix
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Social Director, Open

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Newsletter Editor, Karen Doby
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Local Dive Planner
Christophe Beraud

Communications Director, Karen Doby
communications@rainbowdivers.org

Host, 2013 Summer Party & Gear Swap
Dennis Nix

Host, 2013 Holiday Party & Annual Election
TBD

Trip Leader, Channel Islands 2013 & 2014
Brad Carter

Trip Leader, Cozumel 2013
Tommy Todd

Trip Leader, Seychelles 2013
Kathi Doster

Trip Leader, Fiji 2013
Karen Doby

Trip Leader, Micronesia 2014
Karen Doby

<http://www.rainbowdivers.org/>

CLUB POLICIES

Board meetings are held once a month and are open to any club member in good standing. If interested in attending, please contact any of the Board members listed above for location.

Membership dues are \$35/year and \$55/year for domestic partners at the same address. A free email-only option is also available, although paid club membership is required for trip participation.

Advertising is available to club members for a business card-size ad, or for \$10/issue for non-club members, space permitting. If you are interested in advertising, please contact the editor. NCRD does not warrant, recommend or guarantee the products or services contained in advertisements in this newsletter.

Unless otherwise noted, all monies paid for club-sponsored events are non-refundable.

Q & A with the NCRD Treasurer

by Tommy Todd

Q. *What kind of business is Northern California Rainbow Divers?*

A. **Northern California** Rainbow Divers is a 501(c)(7) social club, making it tax exempt. To qualify as a 501(c)(7), the club's activities must be for pleasure, recreation or other similar purposes.

Q. *Can anyone participate in club activities?*

A. Yes, as long as they join. 501(c)(7) social clubs exist strictly for the benefit of members and must be supported financially by membership dues. Clubs are not allowed to discriminate on the basis of race, religion, etc., so essentially anyone can join.

Q. *So that is why I have to join in order to go on a dive trip. What does my annual membership pay for?*

A. Membership dues are used to provide member benefits like social gatherings, newsletters, new member outreach, and to pay for operating expenses, which include website hosting, domain registration, and various administrative fees.

Q. *I am not from the Bay Area and don't like to dive cold water in Monterey, but I do enjoy Rainbow Divers' trips around the world. Do I still need to join?*

A. Yes, to maintain our tax-exempt status, we are forbidden to sell goods or services to the general public. We have members from all over California, the U.S., and even abroad. Some travel great distances to the Bay Area just to attend our social activities, but most join in order to participate in our dive trips.

Q. *What about charitable activities?*

A. Unlike a 501(c)(3) charity, we cannot accept tax-exempt donations.

We can, however, accept donations and can also make charitable contributions ourselves. Almost every year, we donate to the Diving For Life Foundation and occasionally to other causes. For example, a couple years ago we donated to an ALS-related charity in the memory of a long-time member who had passed away from that disease.

Q. *Didn't you raise some money for the Pacific Grove Recompression Chamber earlier this year?*

A. Yes. When the chamber closed, we followed the lead of a couple of members who made generous donations to reopen this valuable community resource. We donated club funds as well as helped facilitate a matching donation effort for our members. Nearly \$5,000 passed through the club's treasury in support of this effort, and another \$5,000 or more was donated directly by members.

Q. *Do Rainbow Diver's Officers and Trip Leaders get paid for their time?*

A. No. We choose to support the club's efforts on a strictly volunteer basis. It really isn't much work to serve on the Board, and it is a great way to build a large network of friends who enjoy diving and adventure travel.

Q. *But don't Trip Leaders get free or discounted trips?*

A. Usually, but not always. A discount is a good incentive to get members interested in leading trips. With most big trips we negotiate discounts, either in the form of free rooms or berths, or a percentage discount, or both. Often we deal directly with providers

and cut out middle-man commissions, further discounting our total cost. To set the price, we apply part of these savings to a discounted trip for the Trip Leader(s) and part to the participants in the form of a lower price than they could get by booking directly with the operator. In no case do we charge our participants more than they would pay retail, so nobody is ever in the position of paying for a Trip Leader's discounted trip.

Q. *Do trips make money for the club?*

A. As mentioned above, membership dues are meant to cover operating costs, and therefore, trips are generally priced to break even after rebating Trip Leader discounts and covering overhead expenses like PayPal and wire transfer fees. Each trip is meant to break even on its own, but circumstances can sometimes result in an overage or a loss after a trip is closed out. After a trip, the Board can choose to rebate excess trip funds to participants or hold those funds as reserves for possible shortfalls on future trips. We presently have very healthy reserves, so I do not anticipate holding back contingency funds on trips in the near term.

Q. *Do Trip Leaders always get free or discounted trips?*

A. No. For some smaller trips and most local diving, the Trip Leader is acting more like a friend coordinating for other friends to go on a dive trip together. On larger trips, a Trip Leader could also choose to price the trip to share equally all discounts and the value of free spots, and take no additional discount for himself or herself.



Photo Tour: Channel Islands Diving, July 2013



Photo by Erica Klett



Photo by Erica Klett



Photo by Ed Bierman



Courtesy of Ralph Wolf



Photo by Ed Bierman



Photo by Zack Karlsson



Photo by Oleg Grachev



Northern California Rainbow Divers are headed to beautiful Micronesia in 2014

Micronesia offers the most varied warm, tropical diving in the world.

Yap is very special in that its people are actively working to preserve their traditions, cultural heritage, language and way of life. It's not that they haven't been touched by Western civilization — they have, but made a conscious decision not to be assimilated by it. Consequently, Yap is as captivating topside as it is underwater. Yap is well known for its large resident population of schooling manta rays that may pass within inches of divers' heads at cleaning stations within its channels. Shark action and macro life are also abundant on Yap's world-class reefs.

Yap: March 11-15, 2014 \$1,425 (4 nts)

Yap: March 8-15, 2014 \$2,150 (7 nts)

The azure tropical waters of **Palau**, its unspoiled reefs, blue holes, hidden caves and walls are spectacular and host the world's first official Shark Sanctuary, where water currents bring in large pelagics like grey reef sharks, white-tip sharks and manta rays. Even better, Northern California Rainbow Divers has

scheduled this trip to coincide with the mantas' and sharks' mating season! Palau's biodiverse waters boast an astonishing 1,500 species of fish and 500 species of coral, including eels, cuttlefish, mandarin fish, nudibranchs, crabs, shrimps, giant clams weighing a quarter of a ton, even the rarely seen chambered nautilus and a lake with 21 million pulsating stingless jellyfish!

Palau: March 16-23, 2014 \$2,500 (7 nts)

Micronesia is rich in World War II history, both on land and underwater. Remnants of gun emplacements can still be seen in caves on the rock islands, and downed planes, ships and tanks dot the marine landscape. **Chuuk**, formerly known as Truk Lagoon, sports the best wreck diving the world has to offer, with a density of wrecks that is unmatched anywhere else in the world. Strong, constant currents also bring the nutrients into the lagoon required for healthy fish life. It's not surprising that over 300 varieties of hard and soft corals thrive in Chuuk's waters.

Chuuk: March 23-31, 2014 \$1,800 (8 nts)

JOIN US! SPOTS AVAILABLE
Recreational, CCR & Tech Divers Welcome
<http://rainbowdivers.org/>

PG Chamber Re-Opening

In early 2013, Northern California Rainbow Divers (NCRD) raised \$5,585 from club members and the local dive community towards the re-opening and continued operation of the Pacific Grove Hyperbaric Chamber. Together with a \$5,000 matching grant from an anonymous club member, NCRD sent checks totaling \$10,585 to the Monterey Bay National Marine Sanctuary Foundation, earmarked for the chamber.

On Saturday, September 28, at 11am, you are invited to join the City of Pacific Grove and the volunteers of the Pacific Grove Hyperbaric Chamber (PGHC) as they celebrate the re-opening of the chamber at the official ribbon cutting ceremony. Come and see the working chamber, as well as the historic original chamber, and meet members of the staff. Tours will be given following the ceremony. Light refreshments will be served.

If you cannot attend on September 28, an open house will be held on October 12 from 10am to 2pm in conjunction with the Pacific Grove Fire Department Safety Day.

The chamber is located at the Pacific Grove Fire Station #4, 600 Pine Avenue, Pacific Grove, CA 93950.

If you would like to donate to the chamber's ongoing operation, you may do so online at mbnmsf.org/pages/donate-pgb.html

Board Meetings

Tuesday, October 15

Board meetings are open to club members. If you are interested in attending, please email Karen at president@rainbowdivers.org

Annual Election of NCRD Board

The club's annual election of Board members is coming up in a few months. We are actively looking for people to serve on the 2014 NCRD Board who have energy and enthusiasm for keeping our club one of the best LGBT dive clubs in the world. If you like working with fellow divers on dive-related projects, planning and leading local dives or far-away trips, we'd love to hear from you! Please contact us at board@rainbowdivers.org

Calendar		
Please see details at http://rainbowdivers.org/		
Non-Diving Events	California Diving	Exotic Dive Destinations
<p>September 28, 2013 11am PT <i>PG Chamber Re-Opening Ceremony</i> 600 Pine Avenue, Pacific Grove, CA</p> <p>October 12, 2013 10am-2pm PT <i>PG Chamber Open House</i> 600 Pine Avenue, Pacific Grove, CA</p> <p>October 15, 2013 7pm PT <i>Board Meeting</i> via Skype</p>	<p>TBD — check website for dates Monterey/Carmel, CA</p> <p>August 23-26, 2014 UPDATED <i>Conception</i> Liveboard Channel Islands Southern California</p>	<p>September 21-28, 2013 <i>Diving For Life</i>: divingforlife.org Curacao, Caribbean</p> <p>September 23-28, 2013 <i>Garden Island Resort</i> Taveuni, Fiji Islands</p> <p>September 28-October 5, 2013 <i>Nai'a</i> Liveboard Bligh Waters, Fiji Islands</p> <p>October 3-10, 2013 <i>Chalet Cote Mer</i>, Praslin Seychelles, Africa</p> <p>March 9-16, 2014 <i>Yap Pacific Dive Resort</i> Yap, Micronesia</p> <p>March 16-23, 2014 <i>Tropic Dancer</i> Liveboard Palau, Micronesia</p> <p>March 23-31, 2014 <i>Blue Lagoon Resort</i> Chuuk, Micronesia</p>



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