SCUBA DIVING INDUSTRY

JANUARY 2025
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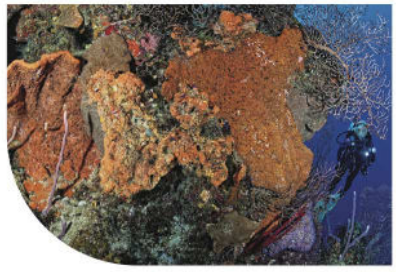
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CONTENTS

PAGE 5
FROM THE PUBLISHER
The Power of Influence: How Our Circulation Shapes Millions of Divers

PAGE 7
SAFETY
Dan Orr: Situational Awareness & Addendum to Last Month's Article

PAGE 9
TRAVEL
Peter Symes: Diving into Europe – Italy and the Agony of Choice

PAGE 11
BUSINESS EDU
Al Hornsby: Diving Risk Management: Part 2 Tempting Probability

PAGE 13
TRAVEL
David Prichard & Lily Mak: Leading a Scuba Trip Part 2: The Trip Leader's Role

PAGE 14
PHOTO PRO
Amos Nachoum: Face-To-Face with with the Greenland Shark

PAGE 18
BUSINESS EDU
Gil Zeimer: Part 2: How To "Blue" Your Business in 2025 – And Make More Green

PAGE 20
BUSINESS EDU
Cathryn Castle Garcia: A Different Kind of Blue: The Social Media App Bluesky

PAGE 22
BUSINESS EDU
Wayne B. Brown: Establishing a Clear Target

PAGE 25
RETAILING
Terry Cummins, Ph.D.: The 6 Characteristics of a Successful Company

PAGE 29
ECO PRO
Alex Brylske, Ph.D.: What is "Blue Carbon" and Why Should I Care?

PAGE 31
RETAILING
Jeff Cinciripino: Watching Your Wallet - Managing Expense and Improving Cash Flow

PAGE 34
INNOVATION
Lisa Malachowsky: Exploring Reef Smart Guides: The Future of Dive Mapping

PAGE 38
2024/25 INDEX
Article Archive for 2024/25

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media kit

ADVERTISER'S INDEX

2 & 3 Aggressor Adventures
6 Diver's Alert Network (DAN)
7 ScubaRadio
9 NOGI Awards 2025
10 Aggressor Adventures
11 Sea of Change Foundation
12 ScubaWeather.com
12 Barefoot Cay Resort, Roatan
15 Wayne B. Brown's New Book
15 Big Animal Global Expeditions
16 & 17 DIVO By Scubatech
21 Blue Force Fleet Liveaboards
22 Reef Smart Guides
23 Neal Watson's Bimini Scuba
24 Beneath the Sea Dive Show, NJ
24 Virgin Cruises Dive Industry Party
27 X-Ray Magazine
27 Sea Experience, Ft. Lauderdale, FL
28 Seacure Custom Mouthpieces
28 Clear Story Coach
28 Cline's 4th Quarter Survey Request
30 All Star Liveaboards
33 Dive Newswire
35 Explorer Ventures Liveaboards
BACK COVER DEMA



FROM THE PUBLISHER

Sharm El Sheikh, Red Sea, Egypt. Photo Credit: John Walker

THE POWER OF INFLUENCE: HOW OUR CIRCULATION SHAPES MILLIONS OF DIVERS WORLDWIDE

Yes, we dive. Just last week, I was in Curaçao, enjoying an incredible dive with Ocean Encounters. Afterward, my long-time dive buddy, Mark Young, asked, "**After all these years and thousands of dives, why do you still dive?"** His question made me pause — why?



William & Mark Shore Diving in Curacao

Like many of you, my passion for diving began early and has never faded. Most of us entered the professional side of this industry because of that passion. No matter where we dive — warm waters or cold — the experience remains the same: breathing… weightless… like an astronaut on Earth. That feeling, that connection, is why we do what we do.

That's exactly why this article kicks off the first issue of 2025. As dive retailers, instructors, and staff, your influence on new divers is profound and lifelong. **Most of us remember our first instructor** — their name, their face, their voice — because they were our first and most important influencer in the sport. Influencers play a massive role in purchasing decisions today. In the dive industry, that power belongs to you: dive store owners, instructors, and staff. New divers rely on you for guidance on gear, travel, education, and services. You shape their decisions, and that influence is worth investing in.

Consider this: There are 966 dive stores in the U.S., each with an average mailing list of 2,500 customers — that's **2.4 million divers influenced annually**. Expand that globally, and *Scuba Diving Industry Magazine* connects with over 5,000 retailers in 165 countries, plus 12,000 more dive professionals worldwide. That's millions of divers influenced by industry professionals like you. **This reach makes our magazine unique.**

So, why should advertisers take notice? Influencer marketing isn't just a social media trend — it's a proven strategy used by the world's biggest brands. In our industry, dive instructors and retailers are the true influencers. While social media influencers with 300,000 followers have impact, when it comes to driving equipment sales, travel bookings, and continuing education, **nothing compares to the influence of local dive retailers and their staff.** Supporting this magazine means reaching those key decision-makers — the professionals who directly guide divers on what to buy, where to travel, and how to continue their dive journey. In 2024, our advertisers recognized and leveraged this power, and we look forward to building on that momentum in 2025. If you're a manufacturer, tourism board, liveaboard, training agency, or resort, you need to be in this magazine. Why? Because we are divers. I'm a diver, my staff are divers, and our writers are all dive professionals. **This magazine is created by the industry, for the industry**, ensuring every page speaks directly to the professionals shaping the future of diving. Here's to another year of growth, influence, and passion for the dive industry. See you underwater.



William Cline, Publisher

email William

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William Cline, Publisher
Patty Cline, Associate Publisher
Amber Wagenknecht, Executive Editor
Betty Orr, Copy Editor
Neal Watson, Sr., Editor-at-Large
Britain Cline, Advertising Sales Manager
Gavin Young, SE Asia Advertising Sales
Walker Cline, Digital, Social & SEO Strategist

Contributors:
Wayne B. Brown, Augusta, GA
Alex Brylske, Ph.D., Avon Park, FL
Jeff Cinciripino, Rocky Hill, CT
Terry Cummins, Ph.D., Australia/Oceania
Cathryn Castle Garcia, Azores, Portugal
Cristian Dimitrius, Brazil
Al Hornsby, Singapore
Lisa Malachowsky, Phoenix, AZ
Amos Nachoum, Pacific Grove, CA
Dan Orr, Driggs, ID
David Prichard & Lily Mak, Dallas, TX
Peter Symes, Denmark
Gil Zeimer, San Rafael, CA

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SAFETY

Situational Awareness

– by Dan Orr, President, Dan Orr Consulting



Situational awareness is the ability to perceive, understand, and effectively respond to what is happening around us. From a scuba diving perspective, it involves comprehending dynamic circumstances around us that may affect us during a diving experience, gathering relevant information, analyzing it, and making informed decisions to prepare for or successfully address any potential risks, hazards, or events that might affect our safety or the safety of those we dive with.

In sports, such as scuba diving, where safety is a paramount consideration, proficiency in technical/mechanical diving skills is obviously necessary. Technical skills, however, on their own are not completely sufficient to make every diving experience safe and enjoyable. Non-technical skills, such as situational awareness, are just as important as scuba diving's technical knowledge and skills.

It is important to note that situational awareness involves a diver being aware of their surroundings, identifying potential threats, and keeping a lookout for potentially dangerous circumstances. This situational awareness actually begins during the pre-dive preparation phase. Situational awareness is not only important for recognizing direct threats to your safety and the safety of those you dive with, it also serves to identify potentially dangerous circumstances before the dive, if possible.

> **"Situational awareness is key to scuba diving safety. When you are situationally aware, you are able to perceive a threat to your safety before it sees you."**

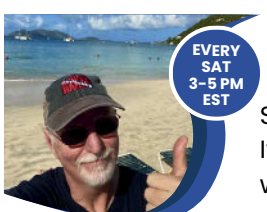
The primary element in establishing situational awareness is first to recognize that threats or dangerous situations do exist. Even though we agree that scuba diving is a safe sport, we do understand that it takes place underwater, a very unforgiving environment. If we ignore or deny that fact, we make our chances of quickly recognizing an existing or emerging problem and avoiding or correcting it highly unlikely. We must admit that bad things can happen even to the most experienced of us. Apathy, denial, complacency or violating standard safety protocols and procedures can be deadly.

An important element of situational awareness is understanding the need to take responsibility for one's own safety. Divers, even the most safety conscious and observant of us, simply cannot see everything and cannot stop every potential unsafe practice or behavior. Therefore, every diver needs to understand that they are primarily responsible for their own safety. This philosophy should be also shared by their diving companions.

Another important facet of situational awareness is learning to trust your "gut feeling" or intuition. Many times, a person's subconscious can make us aware of subtle signs of danger or unsafe practices that we may not be consciously aware of. Trusting your gut and avoiding a potentially dangerous situation may cause some inconvenience, but ignoring such feelings can lead to serious trouble.

Situational awareness generally involves a conscious effort to pay attention to surrounding events and gut feelings, even while you may be busy and distracted during pre-dive preparation or the diving activity itself. At such times even obvious errors or dangerous situations can go unnoticed, so individuals need to learn to be observant even while doing other things.

It is important to stress that situational awareness does not mean being paranoid or obsessively concerned about safety, which will certainly detract from the enjoyment and exhilaration of the diving experience. The basic level of situational awareness that should be practiced most of the time is relaxed awareness, a state of mind that can be maintained indefinitely without all the stress and fatigue associated with focused awareness. Relaxed awareness allows you to enjoy scuba diving while rewarding you with an effective level of personal safety. When people are in a potentially dangerous situation (which, in reality, can be on any dive), they should maintain a state of relaxed awareness. Then, if they spot something out of the ordinary,



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it can be quickly analyzed and a decision can be made about whether or not it requires action. For experienced divers, things like this happen on almost every dive. We see something out of the ordinary, we analyze it, take corrective action, and continue the dive without any significant issues that detract from our enjoyment. For example, on a recent dive trip, I noticed a nearby diver staring at their submersible pressure gauge (SPG). I swam over and noticed their SPG needle fluctuate each time they took a breath. Recognizing what was happening, I reached back and opened their cylinder valve, increasing the flow of breathing gas, and solved the problem. Although this was not a direct threat to my safety, it definitely was to this diver. And, it could have been a threat to my safety, had the diver been less experienced, panicked, and came to me in a perceived out-of-air emergency. Instead, the diver was calmly trying to figure out the problem that I was able to solve by simply correcting the partially opened cylinder valve.



Things like this may occur on any dive where a diver with lots of experience, especially recent experience, is confronted with a potentially dangerous situation and manages the threat successfully. They never really see it as a truly dangerous situation. On the other hand, a diver with less experience, confronted with the same potentially dangerous situation, may not be able to successfully manage the threat. This could lead to a series of incorrect decisions, resulting in an injury or death.

This situational awareness process also demonstrates the importance of people being familiar with the diving environment and the potential dangers that are present there. Such awareness permits some threats to be avoided and others to be guarded against when we enjoy a diving experience.

The components of being situationally aware should include, but not be limited to such things as:

- You and your diving companion's breathing gas supply
- Your dive plan and how it relates to your current bottom time
- Your depth, any currents, surges, or surface wave actions, and changes in visibility
- Your position in relation to your goals on that dive, and your current position relative to the desired exit point
- The workload you are experiencing during the dive. The saying, "If you are working hard on a dive, you must be doing something wrong," should be your diving mantra
- Any overhead environment, whether it be kelp, rock, ship, or surface vessel traffic
- And anything that could compromise your safety or the safety of those you dive with

By being truly situationally aware and understanding those things in diving that may compromise your safety, you can make adjustments during your dive that help you avoid or mitigate potential risks.

To improve our situational awareness, gain experience. Remember, experience-especially recent experience-is critical to being able to effectively react in an emergency situation. Have effective communication throughout the dive with your diving companions. When you share and analyze past diving experiences and the experiences of others, it enables you to consider possible solutions if those same circumstances were to occur again.

Scuba diving is a wonderful, and some say transformational, recreational experience. By understanding that the diving environment is very dynamic, we can enhance that enjoyment by being prepared. Situational awareness is also a dynamic, continuous process that involves continually checking and evaluating the situation around you, comparing what you see with what you know to be within your dive plan, and safe behaviors. Scuba diving safety, after all, is no accident.

"Situational awareness is the currency that buys you the time and opportunity to solve a problem"

Addendum to My Article: *Confronting the Danger from Within Immersion Pulmonary Edema (IPE/IPO).* Shortly after my article *Confronting the Danger from Within Immersion Pulmonary Edema (IPE)* was published in the December issue of *Scuba Diving Industry Magazine,* I received information that the South Pacific Underwater Medical Society (SPUMS) had published a paper in Diving and Hyperbaric Medicine Vol 54 that included a 5-point position statement jointly released by SPUMS and the United Kingdom Diving Medical Committee (UKDMC). The position statement directly references divers who have had IPE/IPO. One statement point was. "SPUMS and UKDMC strongly advises against further compressed gas diving if an individual has experienced an episode of IPO. For further information, click here for Divernet's post. NOTE: I believe this issue warrants further investigation.

email Dan Orr

TRAVEL

Diving into Europe: Italy and the Agony of Choice – Calabria

– by Peter Symes, Publisher, X-Ray Magazine



Rome, Venice, Michelangelo, Leonardo da Vinci, Chianti wine, world-class cuisine, unique local dishes, extraordinary museums, and ancient monuments—does Italy really need an introduction? This is one of my favorite countries to visit, as picturesque as it is historic, effortlessly blending elegance with culture. Beyond its art, history, and culinary delights, Italy also offers an array of diving opportunities. From the vibrant marine life of the Ligurian Sea to the underwater cliffs of Sardinia and the pristine waters of Calabria, each region presents a unique underwater experience.



Gorgonian Paramuricea clavata

With so much to explore, singling out just one destination would be a disservice. That's why, in this six-part series, *Italy and the Agony of Choice,* I'll spotlight Italy's most remarkable dive regions. This month, I begin with a recommendation from my Italian fellow editor, Simone Albanese: Calabria, the "heel" of Italy's boot.

For U.S. travelers, reaching Calabria typically involves flying into Rome and embarking on a coastal road trip—an unforgettable experience in itself. Calabria is not only renowned for its crystal-clear waters but is also the birthplace of the name "Italy," a legacy left by the Ancient Greeks who settled here in the 8th century BC. The alluring region is dotted with ancient villages, castles, and archaeological parks.

I believe nothing compares to Southeast Asia in terms of biodiversity and vibrant coral reefs, but just look at the lush yet confusingly named black coral bushes. The 'Gorgonian forest' leaves room for many other coelenterates, including centuries-old specimens of the cylinder anemone, with extensive crowns of white tentacles. In this exhilarating setting, it is possible to encounter special and rare creatures, such as the John Dory and anglerfish. The dominant colors of these indescribable underwater environments are yellow and red; a conspicuous and abundant colonial coelenterate is responsible for these intense colours: Gorgonian Paramuricea clavata.

The Calabrian Tyrrhenian Sea will offer its best just before meeting with the Ionian Sea near the Strait of Messina. Along Costa Viola, we find perhaps the most interesting stretch of coastline in the entire region, as the coastal mountain range plummets steeply into underwater drop-offs, creating spectacular landscapes. Meanwhile, the entire Ionian (eastern) coast of southern Calabria is characterised by mixed seabeds, with rock, sand, and lush seagrass meadows, which form an ideal habitat for many fish species.

With its rich history, dramatic landscapes, and vibrant marine life, Calabria offers an unforgettable diving experience — stay tuned for more of Italy's top dive spots!

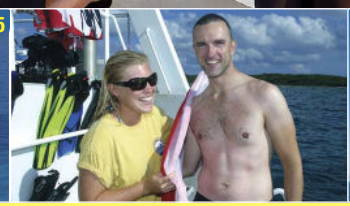
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BUSINESS EDU

Diving Risk Managment: Tempting Probability

– by Al Hornsby, owner, Al Hornsby Productions, Singapore

Recently retired after more than 42 years as a senior executive with PADI and is regarded as one of the industry's most experienced risk management litigation executives.



In last month's column, we began exploring dive accidents and the difficulty of defending them when litigation arises. This time, we'll look more closely at the root causes of why many such accidents actually occurred. First, let's again remind ourselves that diving is an activity that has inherent risks, which means that no matter how careful we are, and no matter how closely we follow standards, educational protocols, and supervisory protocols, the risk of something happening can never be brought to zero.

The fact is that inherent risks exist in adventure sports, and our behaviors and choices can help control and minimize those risks or, conversely, expand them to the point that an accident becomes a likely, eventual outcome. And let's also keep in mind that the likelihood of a lawsuit being filed as the result of an accident increases exponentially when obvious violations of standards and/or community practices are found to be directly involved. So, the overall risks—both of an accident in the first place and the probability of a lawsuit being filed—are both significantly increased when stores, dive educators, and supervisors slip into the habit of ignoring established standards and protocols.



And it's sad to note that some of the most common causes of accident litigation not only involve standards violations but simple common-sense issues as well. Some of the seemingly most common:

1. Not getting a diver medical form when required or allowing a negative answer to be changed ("Well, he told me he was healthy and that he often participated in sports…").
2. Leaving inexperienced and/or uncertified dive participants alone ("I only looked away for a moment…") or deliberate choices to do so.
3. Deliberate over-weighting ("It made it easier to supervise because they were less likely to quickly swim off…").

(And yes, these have all been heard in dive cases.) Also, as to the likelihood of litigation, plaintiffs' attorneys, like most people, tend to pursue the easiest and most winnable cases rather than the more difficult ones. In dive litigation, evidence of any sort of training or supervisory standards violations significantly encourages a lawsuit being filed—as well as the likelihood of it being successful—even if the standards violation had nothing to do with the accident.

In diving's "real world," as common sense would suggest, most of the worst accidents and lawsuits over our history have all involved significant, obvious violations of standards and/or good community practice. And all too often, such violations were not one-offs but were shown by plaintiffs' counsel to have been common practice by the stores and/or dive pros involved, participating in "a culture of neglect and cutting corners." As such, the defense of such cases becomes extremely difficult, also inviting a plaintiff's demand for punitive damages, which are often not covered by insurance.

email Al





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TRAVEL

Leading a Scuba Trip Part 2: The Trip Leader's Role

– by David Prichard and Lily Mak, Enchanted Sea Images, Inc., Dallas, TX



If you want to build up your dive travel business, you need to develop customer loyalty by keeping your customers happy with their trip experiences and ensuring they know you are "there for them" should problems arise. This is the job of the fully-engaged Trip Leader.

Similar to the maître d' in a fine restaurant or a concierge at an upscale hotel, the trusted Trip Leader is there to guide the group through the mazes of the journey, help with any issues, and ensure that everyone returns home with big smiles on their faces, ready to sign up for the next offered dive package. Like Mr. Roarke on the *Fantasy Island* TV series, you are there to help make their dreams come true.



Group Trip St. Lucia

The work begins long before the trip begins. The Trip Leader should be involved in the planning process and know all the details. Even if the trip is part of a travel wholesaler's package, the Trip Leader and the management team can negotiate extra incentives and activities with the destination resort or boat operation. Through these planning communications, the Trip Leader becomes familiar with key personnel at the destination, and in turn, they recognize the Trip Leader as the primary contact for the group.

The same goes for the trip participants. The Trip Leader should meet everyone well before the trip, either in person or through online meetings, so travelers can associate a "face" with the "go-to" person who will guide them on this exotic journey. These meetings provide an opportunity for the Trip Leader to advise trip participants on purchasing or renting gear and accessories that would be useful at the destination, as well as to arrange continuing education courses that could be completed during the trip if the Trip Leader is an instructor.

While most dive trips don't include airfare, the Trip Leader's flight itinerary can serve as a reference for the rest of the group when booking their own flights. This allows you to act as a rally point at the airport, to guide your group to their destination ensuring they feel supported and "not alone." This especially includes helping to ensure the group connects with the prearranged ground transportation at their destination.

Upon arrival, the Trip Leader assists in getting everyone checked in and handling the necessary paperwork (much of which can be completed in advance under the guidance of the Trip Leader). If there are any issues with the accommodations, the Trip Leader typically serves as the liaison between the group and the resort/boat management to resolve any issues or requests. The destination usually has an orientation which is a good time for the Trip Leader to meet management and confirm all prearranged activities and group perks are on the schedule.

Before the trip, communication between the Trip Leader and travelers should include identifying any special occasions (birthdays, anniversaries, holidays, etc.) occurring during the trip, and coordinating with the destination's staff to celebrate them. For example, if it's someone's birthday, the Trip Leader can bring a big birthday card for the group to sign and arrange for a birthday cake to be served.

If a traveler has gear issues, the Trip Leader should offer assistance or escort them to the dive center to see if repairs are possible. If someone falls ill or is injured, the Trip Leader should help arrange medical care and accompany them if needed.

A Trip Leader should instruct the group to report any problems they have with staff or dive guides so that the leader can inform management to correct any issues. In turn, the Trip Leader is also the liaison between the group and management should any issues arise ensuring problems are resolved appropriately. The Trip Leader also communicates any changes to the itinerary and that everyone is aware of daily plans.

Upon a successful arrival back home from a great adventure, your trip participants should feel that they were "in good hands" under your leadership and will anticipate joining you on the next incredible dive journey. *The next article in the series will discuss how to build on a trip's success, create excitement for future adventures, while building clientele.*

email David

PHOTO PRO

Behind The Lens: Face-To-Face with An Ancient Predator – The Greenland Shark

– Photos and text by Amos Nachoum, Big Animals Global Expeditions



The Arctic was silent, except for the crunch of ice under our boots as we crossed Baffin Island in the winter of 1996. Lancaster Sound stretched out in front of us—a vast, frozen expanse that seemed to go on forever. In this frozen world, isolation felt like a second skin—tight, suffocating, yet familiar. Each day was a test of patience and endurance, as I searched for a creature that felt almost mythical: the Greenland shark.

Before dawn, we would cut through the ice—one hole to dive, another to tether me for safety. The cold was relentless, gnawing through my gear and sinking into my bones. But the real challenge wasn't just surviving the freezing temperatures—it was finding the shark. We used seal carcasses as bait, remnants left behind by polar bears. My Inuit guides would scour the frozen landscape for them, and when they found one, we'd lower it into the inky black water, hoping the scent would summon the ancient predator.



The Greenland Shark: Ancient Predator

Days bled into weeks. Some days, the bait was gone—snatched by the shark while I remained unaware beneath the ice. Other days, it hung there, untouched, suspended like a ghost in the frigid water. My frustration grew as I stayed longer and longer underwater, pushing my body to its limits. It wasn't just about surviving the elements—it was about wrestling with time itself. The Greenland shark, a creature that has an estimated lifespan of two to five hundred years, had no need to hurry. But I was running out of time.

By the fourth week, I had lost over 30 pounds. My drysuit had become loose, and icy water began seeping in, biting at my skin. Each dive felt like a losing battle. On one particularly grim afternoon, I was ready to call it quits. I signaled to my guide to start pulling up the bait. But just then, something shifted—a faint tremor in the water, barely perceptible. I froze, holding my breath, every muscle tense against the cold. And then I saw it—a hulking gray mass, gliding up from the depths.

The Greenland shark moved with a slow, deliberate grace toward the bait, as if it had all the time in the world. Its size and age were staggering—a relic from another era, a creature that had outlived wars, generations, entire civilizations. My heart raced, but I stayed calm. I raised my camera and took a few shots, knowing I had to act quickly. But it wasn't just about the shark—I was here to capture something even rarer—it was about the parasites that clung to its eye. At first glance, when I met the shark on its left side, I didn't see the parasite. I took a dozen images anyway, making sure I captured something of this elusive predator.

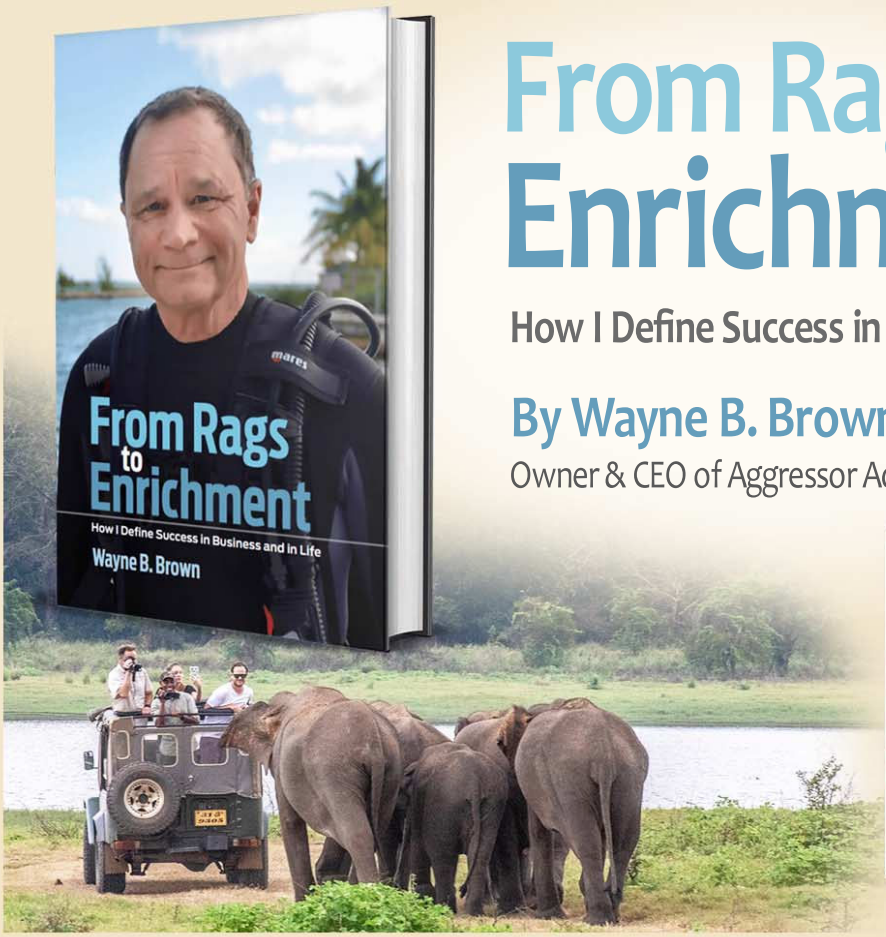
I then repositioned myself, gliding beneath the shark, moving from its left side to its right. We were 45 feet under the ice, and the water shimmered with an otherworldly light, deep blue, glowing, and faintly illuminating what I had been looking to capture—dangling grotesquely from the shark's cornea—a parasite, rising like a tiny flag in the current. I pressed the shutter again and again, capturing the shark and its companion.

After the dive, I surfaced—cold, exhausted, but exhilarated. My Inuit guides, who had been watching from above had been able to clearly see the shark, and they shared my excitement. The shark's slow, deliberate movements mirrored the Arctic itself—ancient, enduring, and unhurried. This creature and parasitic companions, has drifted through the centuries, surviving unchanged as the world above has been transformed beyond recognition.

In that moment, beneath the ice, I felt a profound connection—not just to the shark, but to the deep, cold undercurrents of the natural world. Time moves differently there, stretching and bending, as life persists in ways we can barely understand.

Baffin Island, 1996. Nikon RS, 18mm lens, 1/250 sec, f-8, Provia 400, pushed to 1600 ISO.

contact Amos



From Rags to Enrichment

How I Define Success in Business and in Life

By Wayne B. Brown

Owner & CEO of Aggressor Adventures

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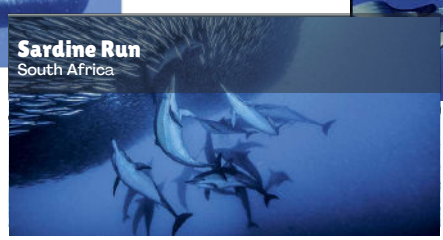


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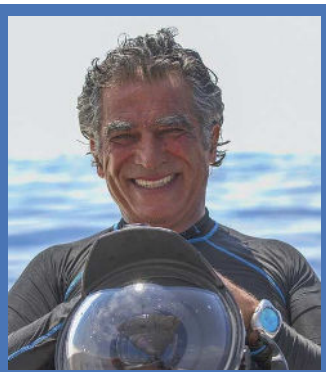
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BUSINESS EDU

Part II: How To "Blue" Your Business in 2025 – And Make More Green

– by Gil Zeimer, ScubaStoryteller.com and Zeimer.com, San Rafael, CA

As a PADI Open-Water Diver for nearly 40 years, Gil has published more than 110 articles in over 25 magazines and websites, plus another 170 newsletters about his experiences from Australia to Aruba, Hawaii to Mexico, and California to Florida.

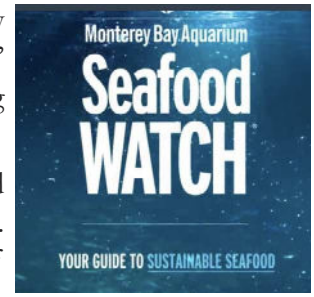


Blue is the color of the ocean that we all love for diving, snorkeling, and swimming. Blue also symbolizes serenity, stability, inspiration, hope, and wisdom. Best of all, for Part 2 of this series, "blue" can make your business more environmentally aware and friendlier to attract and keep more customers.

Here are 11 additional "blue" initiatives to consider:

1) Subsist on Sustainable Fish: Overfishing is one of the world's most critical problems, so educate your customers about the types of fish they should eat that are not on endangered species lists.

More than 25 years ago, the world-famous Monterey Bay Aquarium curated a special exhibit featuring only sustainable seafood. Now, the "Seafood Watch" mobile app and website have become a leading guide for science-based information globally.



You can search by species, by U.S. region, and by the most popular sushi items sold in America. For example, the top ten "Super Green List" of seafood is nutritious, healthy to eat, and, most importantly, abundant in our oceans. The latest list includes Albacore Tuna, Rainbow Trout, Farmed Mussels, plus Alaska Flounder and Sole. I often consult this app when I'm shopping in grocery stores and dining in restaurants.

2) Be Aware of Leading Environmental Issues: Educate your scuba students and divers about the key environmental issues our oceans are facing today. According to PADI, these include ocean warming, coral bleaching and acidification, ocean pollution (especially microplastics), overfishing and destructive fishing practices, marine debris entanglement, habitat destruction, and the impact of invasive species.

3) Host Purple Sea Urchin Clean-Ups: Combined with rising marine temperatures along the California coast, purple sea urchins have decimated bull kelp forests and abalone populations. In fact, since 2014, 96% of the bull kelp canopy has been lost.

That's why Marin Scuba Club in Northern California has hosted annual events beginning in 2018 where our hardy cold-water divers have collected these voracious predators. One of our members, Virginia Bria, says, "We culled whole urchins off the rocks at Van Damme State Park in Mendocino. We then took the baskets to Fort Bragg where Watermen's Alliance was working with local fisheries to process the urchins into fertilizer. In recent years, we have been culling them with tack hammers in Caspar Cove and Van Damme State Park."

4) Support Ocean Conservationists: There are far too many non-profit organizations and charities worldwide that promote ocean conservation to list here. But, over the years, I have supported the Coral Reef Alliance, Greenpeace, Dr. Sylvia Earle's Mission Blue, PADI Aware, Shark Stewards, The Nature Conservancy's Ocean Program, and Turtle Island Restoration Network. There are hundreds of local NPOs as well, who are all trying to make a difference.

5) Teach Kids About The Oceans From Their Homes: The Hydrous inspires ocean empathy and marine stewardship to educate the masses about our blue environment. Marine biologist Dr. Erika Woolsey takes coral reef photos, digitizes them, and creates unique 3D models, which you can then view with her Virtual Reality goggles online.

Combining scalable solutions like VR with multidisciplinary partnerships, she's making the ocean accessible to 10 million learners by 2030. Imagine how this accessibility can turn more kids into scuba diving students.

6) Host an Ocean Film Screening: The mission of the International Ocean Film Foundation (IOFF) in San Francisco is to be the premier global platform for ocean literacy and education through award-winning independent films. Its annual festival, held this year from April 11-13, will celebrate its 22nd anniversary. Their new documentary, "Sequoias of The Sea" about bull kelp will premiere then. Contact them to ask how you can volunteer, screen some films as a fundraiser for the world's oceans, or make donations.

7) Celebrate World Ocean Day: June 8: This day was originally recognized by the United Nations in 2008 to support the implementation of worldwide Sustainable Development Goals (SDGs) and foster public interest in the protection of

the ocean, its resources, and its marine life.

World Ocean Day has now become a catalyst for collective action for a healthy ocean and a stable climate. Why not host a day of diving to commemorate and celebrate this day every year?

8) Consider "Blue" Carbon Calculators: My *Scuba Diving Industry Magazine* colleague, Alex Brylske, Ph.D., wrote a Carbon Calculators story in the December issue. This online tool estimates the carbon footprint of various activities, especially air travel, considering factors like flight distance, aircraft type, and passenger-to-class to provide an accurate measure of CO2 emissions.



Then, a traveler can calculate how to offset carbon emissions by donating to environmental projects like reforestation or renewable energy initiatives. For example, round-trip airfare from San Francisco to Maui is approximately 4,700 miles. Adding a moderately priced hotel and a rental car, the total carbon to offset is 1.17 tonnes (metric units of mass). Using The Blue Ocean Foundation calculator to support what it calls "Blue Carbon," one can donate just $23.40 to offset that amount of carbon.

9) Schedule Dive Trips to Eco-Friendly Sites: My dive club and local shop both schedule tropical dive trips each year to both near and far-flung locations. These include Palau, Costa Rica, the Bahamas, the Socorro Islands, the Maldives, Bonaire, and especially the Galapagos Islands, because it's so highly government-regulated.

Jon Edens, this dive shop's owner, adds, "Most sites we visit are trying to balance being eco-friendly with making a profit. In the Philippines' Coral Triangle, we visit resorts offering coral restoration projects, but this requires divers have a higher level of buoyancy. Meanwhile, to me, environmental awareness starts at home by doing something every day to help the environment, like bringing my own cup for take-out coffee, or by reminding students on dive boats to bring thermoses instead of plastic bottles."

10) Go Bluer Like Ocean First: Graham Casden is the legendary founder and Chief Visionary Officer of OceanFirst.blue, with dive shops in Boulder, Colorado, and Key Largo, Florida. Ocean First has created a powerful ecosystem where swimming, diving, travel, adventure, education, and conservation come together to form a dynamic community of ocean enthusiasts passionate about experiencing and preserving our marine environments.

He says, "Be not a slave of your past. Plunge into the sublime seas, dive deep, and swim far, so shall you come back with self-respect, with new power, with an advanced experience that shall explain and overlook the old." (We'll take a deeper dive into Graham's innovations in a future *Scuba Diving Industry Magazine* article.)

11) Foster a New Generation of Ocean Stewards: Jeff Cinciripino is the founder of the *Scuba Educational Alliance* of Connecticut, a public charity dedicated to supporting the educational needs of young people with grants and tuition assistance for enrolling in scuba training at the introductory, advanced, and professional levels. He is also the former owner of a small local dive shop.

Jeff asks, "How do we get younger people involved with scuba? When they do, they'll most likely become stewards of the ocean. When I owned Scuba Shack, I donated a lot of my time to my non-profit as part of my business model. I gave discounts to students for their gear, our dive instructors donated their time to certify students and to present a coral conservation course at a couple of local high schools."

For example, a few years ago, he got three high school students into an Open Water certification class. Through a partnership, his NPO paid for the e-learning, while Scuba Shack provided discounted dive equipment (mask, snorkel, fins, and boots), and three students got certified. One of them is now working at the shop and wants to become a Junior Divemaster. Two of these three students are looking to pursue marine biology in college.

He concludes, "I'm now reaching out to local dive shops to gain their support for the non-profit scholarships and hopefully partner with us to help break down the financial barriers that prevent young men and women from becoming scuba divers and the new generation of ocean stewards."

The Bottom Line: Connecting these blue dots can make your business more environmentally friendly. You'll then be able to provide your client base with even more reasons to continue being customers for years to come. And that can positively affect your bottom line. To find out more about how you can "Blue" your business, please reach out to me.

email Gil

BUSINESS EDU

A Different Kind of Blue: The Social Media App Bluesky

– by Cathryn Castle Garcia, Co-Owner C2G2 Productions, The Azores

Cathryn Castle Garcia is a writer, business strategist and co-owner of C2G2Productions.com, a multimedia production company. She lives on Faial Island in the Azores.



The proverb "The grass is always greener on the other side of the fence" dates back thousands of years, but in branding and marketing terms, it might need a makeover thanks to the rise in popularity of the social media platform Bluesky. Its new account signups skyrocketed from 13 million to more than 24 million in the last quarter of 2024.

Bluesky's bump is undoubtedly linked to the announcement made on January 7 by Meta Platforms, Inc. CEO Mark Zuckerberg that Meta is abandoning its third-party fact-checking program. Critics say this will likely result in widespread distribution of misinformation on the company's social media platforms, including Meta (formerly Facebook), Instagram, and Threads. Rather than get into the complicated and politically charged discussion of fact-checking on social media, this article will focus on the features and benefits of Bluesky and how you can use it for your dive business's marketing needs.



1. Go to bsky.app and click on the "Sign Up" button.
2. Enter your email address, create a password and enter your date of birth.
3. Choose a username. This will be your handle on the Bluesky platform.
4. Add a profile photo or avatar and click on the personalization tabs that fit your areas of interest.
5. Be sure to announce your new Bluesky profile on all your social channels and include it in your email newsletter and on your website so your existing audience can easily find you.

Bluesky Basics

Bluesky is a microblogging social media platform where you can post short comments, photos, videos, and links. It's more like X (Twitter) than Meta (Facebook), which makes sense because it was started by former X CEO Jack Dorsey. What makes Bluesky different from other social media platforms is that it's built on a decentralized social network protocol called the Atmosphere (AT) Protocol (https://atproto.com). This means anyone can see how it works and can even build their own apps that can interact with Bluesky. (If I'm honest, this part is a bit beyond my tech skills and my interests. You won't find me building my own apps anytime soon.)

> **With most social networks, if you leave, you leave empty-handed. You lose your identity, your posts, your followers. But with Bluesky, if you decide to switch to another social network that uses the AT Protocol, you can take your username, followers, and content with you.**

Another interesting feature of Bluesky is account portability. With most social networks, if you leave, you leave empty-handed. You lose your identity, your posts, your followers. But because Bluesky is built on the AT Protocol, if you decide to switch to another social network that uses the AT Protocol, you can take your username, followers, and content with you.

Another attractive feature of Bluesky is that it makes social media more customizable and gives you more control over what you see–including offering more options to block or mute content, accounts, hashtags, and more.

Perhaps the coolest feature of Bluesky is that you can use your own website address as your profile handle. Using a custom domain helps boost your brand because it gives you greater credibility.

Is Bluesky the New Green?

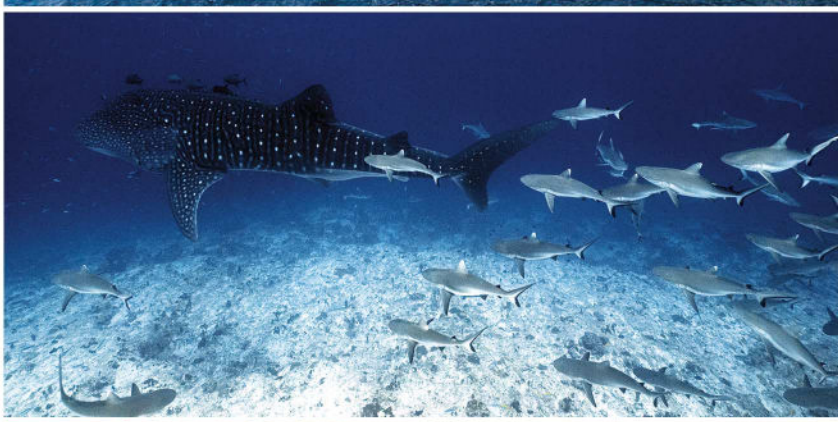
Do you have to immediately ditch your old, familiar Facebook or Insta accounts and make the switch to Bluesky? In a word, no. You don't. In fact, I'm a total newbie on Bluesky, and I'm not digging it yet. I still prefer to market my business offline-through personal contact, word-of-mouth referrals, in-person meetings, and (gasp) handwritten postcards sent by mail. My business success has always centered on making strong one-on-one connections with my clients. Yes, I use social media, but sparingly.

So why write an article about Bluesky? Because I need to stay informed. And so do you. It appears the tides are changing in the social media world. The changes are subtle, but they could become substantial.

I'd love to know what you're doing with your social media. Please click or scan the QR code to email me at hello@clearstorycoach.com to share your thoughts.

email Cathryn









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BUSINESS EDU

Establishing a Clear Target

– by Wayne B. Brown, author "From Rags to Enrichment" & CEO, Aggressor Adventures



I don't have an MBA, so it might not surprise you that I don't run my businesses the way a business school graduate might. Sales forecasting is a prime example. A lot of companies spend a great deal of time, energy, and money trying to determine the total size of the market and estimate what percentage of the market they can capture. They think it's important to put a lot of effort into analyzing the various factors that might impact their business.

When I've been interviewed by people from business publications, they are often shocked to learn I never forecast sales. When they ask why, I explain that I have two reasons. First, there are so many variables at play-many factors are outside of my, or anybody's, control. I pay close attention to what's happening in the world around me, but I don't obsess about things I can't change. Next, I work hard every day to maximize sales. This is what's within my control. I'd rather spend my time making sales than forecasting them. I don't need a forecast or target to motivate me; my work ethic is strong without needing to create an imaginary carrot dangling in front of my face. Instead of aiming to hit made-up targets, I focus my energy on marketing, advertising, and providing the highest level of customer service possible.

> **Three disadvantages of forecasting:**
> 1. Forecasts are never 100% accurate.
> 2. It can be time-consuming & resource-intensive.
> 3. It can also be costly.

I am excited about growing my business, and I lead my team in a way that helps each person develop a work ethic like mine. I have always despised bonus plans based on sales targets. To continue with the carrot-and-stick analogy, I've seen bonus plans backfire, where an employee that wasn't a hard worker benefitted from a bonus scheme because of the work of others. They got a free carrot. I've also seen the opposite, where a hard worker busts their tail and then barely misses a target that was required to meet their bonus goal. They got the stick when they deserved a carrot. In either case, it's bad for business because it can bring morale down. I prefer to use customer satisfaction to incentivize exceptional service. This establishes a clear target and a winning bonus strategy. For instance, a business can develop a way to receive direct customer feedback on a staff member using a numerical ranking, then assign a dollar value to that ranking. In this way, you can track and reward excellent customer service; you'll also get an idea of which staff members' performance needs improvement. By using a merit-based bonus system rather than a made-up sales target, the business creates direct rewards and removes external factors that might otherwise impact a bonus scheme.

The bottom line is that so-called "standard business practices" aren't the only way to go. While there are some standard practices that are good to follow, there is no blueprint for how every business should operate, so don't be afraid to step outside what most people would call the norm. Experiment to find what works best for you and your business.

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RETAILING

The Six Major Characteristics of a Successful Company

– by Terry Cummins, OAM, Ph.D., CEO, Terrence Cummins International Business Coaching & Consultancy
Terrence (Terry) is a diver, photographer, writer, and educator. Terry has a long list of prestigious awards and accomplishments, including an Order of Australia Medal for his contribution to scuba diving.



When we look at the characteristics of the world's most successful companies it becomes clearly apparent that six major factors stand out: The quality of their Leadership, the Corporation's Culture, the Talent within their team, a keen Market Focus, use of the latest Technology, a clear Business Strategy, and the ability to align these six factors as drivers of their success. It is no different for the scuba diving industry. If you want your diving company to be successful and sustainable, you need to consider how you can best incorporate these factors into your business model sooner rather than later.

While you consider how to integrate these factors to produce your dream company, realize that you don't have to introduce and implement them in the order related here. But, let's start with leadership. Needless to say, good **leadership** originates from an individual that is talented, clear in their directions, and fair in their decision making. However, outstanding leadership is more than that! These days, good leaders build teams, not just staff. They are not afraid of team members who know more about certain aspects of the business than themselves, see high performers as assets rather than threats to their position, and are keenly focused on developing the entire team's skills. Moreover, a good leader ensures that everyone is clear about their personal, and the company's, overall performance objectives and how this distinctly relates to team reward schemes. That is, 'the boss' cannot do it all on their own, so it is critical that each team member understands how their performance and behavior impacts the entire company.

Six Major Characteristics of a Successful Company

1. **The quality of their leadership**
2. **The corporation's culture**
3. **The talent within their team**
4. **A keen market focus, use of the latest technology**
5. **A clear business strategy**
6. **The ability to align these six factors as drivers of their success.**

Leadership is closely linked to **corporate culture**. Multiple research findings have indicated that when staff are happy, the corporation is likely to be a high performer. Generating a great corporate culture is not just about salaries, wages, and other rewards. Successful companies have a high level of ethical standards in relation to how the company treats its team members, customers, and other industry participants. They also grant team members the freedom to make judgements and decisions within a clearly defined framework, which in turn contributes to job satisfaction and a healthy sense of responsibility and achievement.

They reward inspiration, which in turn places the company in a state of constant innovation, ultimately seating the company ahead of the rest. That is, team members in successful companies are not worried about who moved their cheese; they commonly adapt well to change and are contributors, not passengers. Meanwhile, a simple indication of a happy corporate culture and a "great place to work" can often be reflected in a team member's willingness to go the extra mile when needed and their active resistance to any aspects that may develop into a toxic workplace.

Successful corporations also have a commitment to gaining the right **talent** (i.e. team members), whether the company is an F1 team seeking a new driver for the 2025 season or a dive retailer developing a new sales team. For them, it begins with a strategic appraisal of the workforce available. This may include how the available talent relates to the metric-based key performance indicators (KPIs) of the company. This involves looking at the company in detail to identify the major business components, areas that drive value, and what talent is specifically needed to steer the corporation to high levels of success and sustainability. That is, while a key part of leadership is about developing talent, finding the right talent initially is more about moving away from the normal criteria often employed by HR departments to a more strategic approach-one that links the search for talent to corporate goals and specific outcomes for the company.

In simple terms, a successful diving company will not just seek a new retail sales or diving instructor team member to fill a gap, but rather will seek one that has a strong performance history. In terms of sales teams, it is important to note

that this person may not necessarily come from within the diving industry. Think outside the box. For example, outstanding salespeople can quickly adapt their skills to any specific merchandise line after some necessary product research. This also raises a big, related question the diving industry must face sooner or later: Is the transient dive instructor, "living the dream," moving from one resort or store to the next, the best type of individual interacting directly with your valuable customers? Do they have the personal characteristics, the local skills/knowledge, dedication, permanency, and associated 'buy-in' to your business to contribute to the company's critical talent pool? A definite item for further discussion at another time.

Customer satisfaction features extensively in successful companies' mission statements, on 'score cards' (i.e. metrics), during team performance measures and assessments, within sustainability equations, and in driving innovation and the development of new products and services. So, it is a 'no brainer' that these companies are fully in-tune with what their customers' desires, needs, wants, and aspirations are, rather than what the company financial stakeholders, section managers, and team members, may personally like to offer customers. That is, they have a strong market focus devoid of personal preferences. I have witnessed, on numerous occasions, a store losing sales and customers due to their personal preferences. For example, a decision to promote a specific brand or even a travel destination must be market driven and customer focused, not what equipment the business owner likes to use or the resort he/she wants to visit.

> **Strategy is all about 'walking the talk.' There can be no misunderstanding of the direction the company is heading amongst the financial stakeholders or the team the business has assembled around it.**

A market focus also involves an intense emphasis on customer service and untiring efforts to outperform competitors in delivery strategies. If this was not so important we would never hear many of the complaints some dive operations make about the store down the road. Market focus should involve the use of customer relations management systems (CRMS), which are especially important when attempting to develop innovative solutions for customer needs. In other words, successful companies know their customers and act on insights they gain from client metrics rather than 'gut feelings.' The days of, "what can I do for you today," should be well and gone and, in most cases, such an initial greeting can send a chill up the spine of the modern consumer.

Today, successful diving businesses develop customer engagement strategies with the aid of **technology**. For example, a short time after engagement, eCRMS should give a team member the name of the customer, when the last time they visited your company, what they have already purchased, what kind of products meet their interests, what they are excited about doing next, any insights to why they have engaged with your business in the past/future/present, etc. This knowledge should lead to a more inspiring and fruitful introduction. Additionally, customer metrics, desires, needs, wants, and aspirations should feature in the company's attempts to be continuously innovative. In a nutshell, success does not fly blind!

No, I am not going to talk about the internet-except to say if you do not have a website with a 'chat' function, online sales options, activity on a variety of social media platforms, an eNewsletter, use QR codes as part of your marketing tools, and have not even considered blogging and vlogging, you are probably well out of the game. On the other hand, successful businesses do not allocate all their marketing budget to online strategies. Regardless of what you may sometimes hear regarding print media being dead, it is very much alive. Astute corporate marketeers will tell you that there is a need to have a marketing mix that may include online, print, outdoor (e.g. billboards), radio, and TV depending on the company's specific customer environment and position in the game. For example, in my hometown, diving operators use a mix of all these elements, and even our regional council uses diving, snorkelling, and Great Barrier Reef critter images to passively promote the region's character on street signs and rest benches.

Strategy is all about 'walking the talk.' There can be no misunderstanding of the direction the company is heading amongst the financial stakeholders or the team the business has assembled around it. And it is not just about having that 'must-have' formal strategic plan on your computer's hard drive or a piece of paper. It is more about consistency of approach, behaviour, and an unwavering adherence to the corporate philosophy incorporated in the factors discussed above. Too many times in the diving industry we see individuals and corporations meandering here and there, with no apparent specific long-term direction. This can be confusing and, sometimes, destructive-especially in shared supply chains, as it has the potential to take others off their

RETAILING continued

defined missions. At the end of the day, where successful companies commonly outpace their competitors is where their KPIs and other performance metrics fully match their well-thought-out, clearly communicated and formally recorded corporate strategy and mission statements.

If you have not already started to think about where your company and others in the diving industry sit within this dialogue, at least consider iconic corporations like Apple, Microsoft, and Amazon did not just happen overnight. Even if you don't make the 'Forbes Top 500 Companies List' in the future, you need to start somewhere if you want to mirror their path to success. They all have characteristics you can mimic: innovative leadership, strong talent pools, favorable corporate cultures, a solid market focus, technological savvy, and a clearly defined strategy. Above all, they align these six factors that bring a company from being average to being a highly successful industry role model. The more of those we have, the better off the entire diving industry will become.

email Terry





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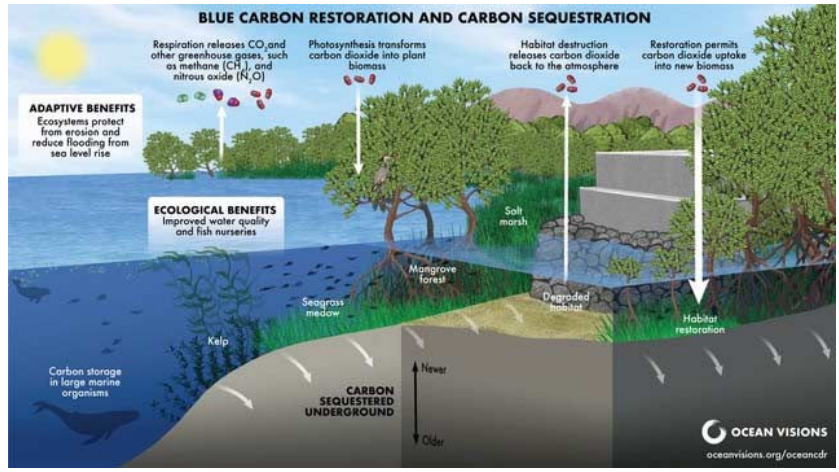
What is "Blue Carbon" and Why Should I Care?

– by Alex Brylske, Ph.D., President, Ocean Education International, LLC



Last month, I explained the purpose and value of "carbon calculators" and why dive centers should consider incorporating them into their travel programs. I explicitly recommended the calculator maintained by the non-profit organization, The Ocean Foundation, because it only funds "blue carbon" projects. However, I did not explain precisely what "blue carbon" is nor why such projects are superior to more familiar terrestrial carbon sequestration programs, such as reforestation or other carbon capture strategies. So, let's explore what blue carbon is all about and why it should be the preferred choice for divers and other ocean lovers.

The ocean is more than just a playground; it is vital to our planet's health and climate stability. Among the ocean's many functions, its ability to capture and sequester carbon is particularly noteworthy because it is crucial in combating climate change. While terrestrial ecosystems like tropical and temperate forests have long been heralded as the champions of carbon storage, "blue carbon" ecosystems surpass their land-based counterparts in many ways.



What Are Blue Carbon Ecosystems?

Blue carbon ecosystems refer to three coastal marine habitats.

- Mangroves: Tropical and subtropical trees and shrubs growing in saline coastal waters.
- Seagrasses: Underwater flowering plants found in shallow, sunlit waters around the globe.
- Salt Marshes: Coastal wetlands flooded and drained by saltwater brought in by tides.

These ecosystems act as natural carbon sinks, capturing CO2 and storing it in both plant biomass and sediments for hundreds or even thousands of years. But why is blue carbon superior to terrestrial options for carbon sequestration?

1. Long-Term Carbon Storage in Sediments. Unlike terrestrial ecosystems, which store carbon primarily in plant biomass, blue carbon ecosystems store most of their carbon in sediments. These sediments, often anaerobic (oxygen-poor), significantly slow down the decomposition of organic material, allowing carbon to remain trapped for millennia. For example, mangrove sediments can store carbon for up to 5,000 years, and seagrass meadows lock away carbon up to 35 times faster than tropical rainforests. This means the seafloor beneath a lush seagrass meadow or mangrove forest is a hidden carbon vault, quietly stabilizing our climate.

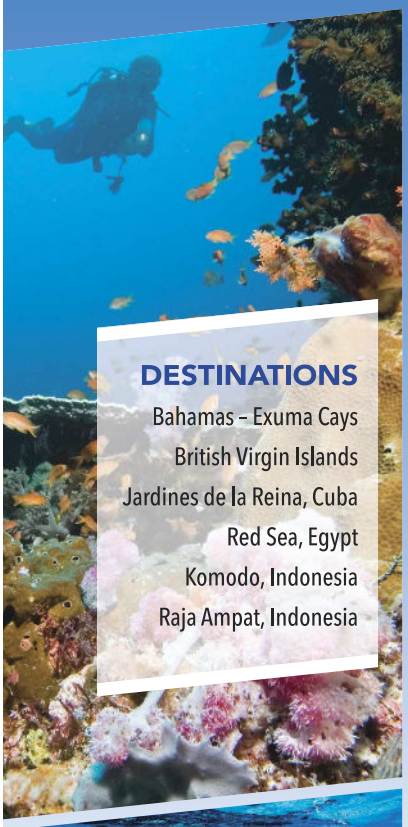
2. Higher Carbon Density. Blue carbon ecosystems can store more carbon per unit area than most terrestrial ecosystems. For instance, one hectare (2.4 acres) of mangroves can store as much carbon as three to five hectares of tropical forest. Seagrass beds, though covering only 0.2 percent of the ocean floor, are responsible for approximately 10 percent of the ocean's carbon storage. This small footprint belies their massive contribution to climate stability.

3. Continuous Carbon Capture. Unlike forests, where carbon sequestration may plateau as trees mature, blue carbon ecosystems continue to accumulate carbon indefinitely in their sediments. For example, the layers of organic material in salt marshes builds up over centuries, creating a historical archive of carbon storage.

4. Resilience to Disturbance. While terrestrial ecosystems are vulnerable to disturbances like wildfires, pests, and deforestation, blue carbon ecosystems are more resilient. Even when above-ground vegetation is damaged, the carbon stored in sediments remains largely intact, provided the sediment is not disturbed. This highlights the importance of protecting these ecosystems from dredging and coastal development.

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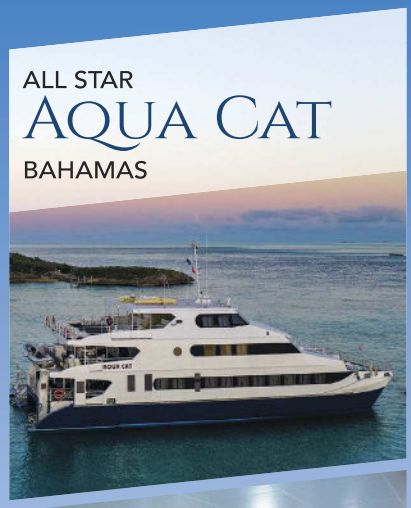
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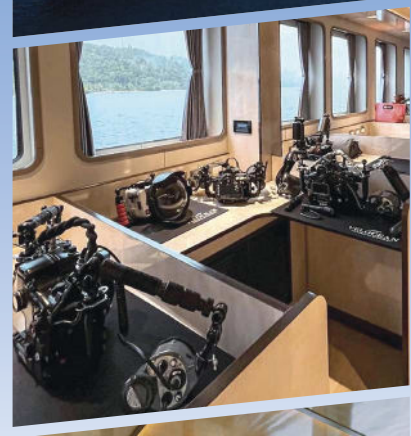






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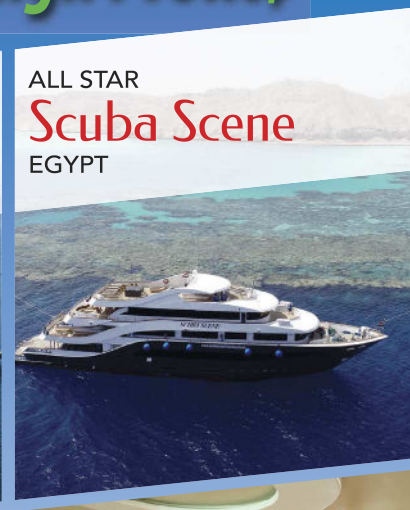




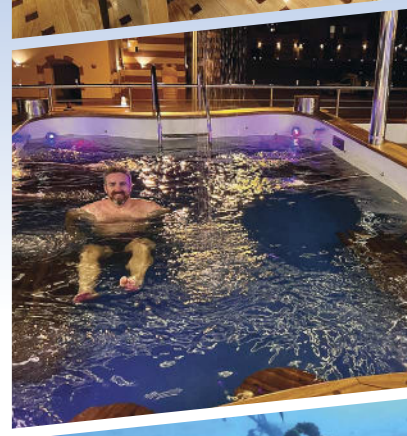




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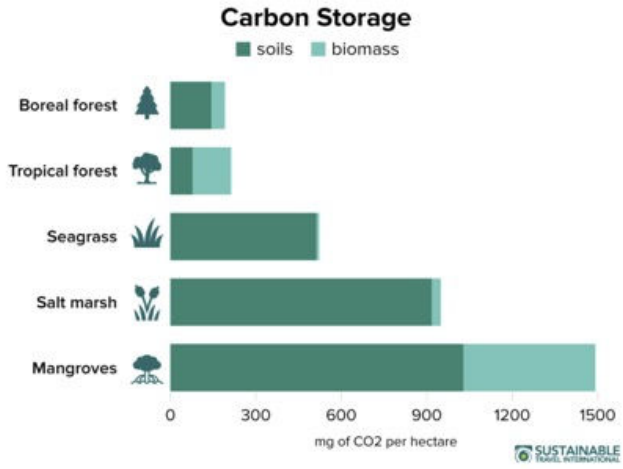
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The Role of Divers in Protecting Blue Carbon Ecosystems

As divers, we are uniquely positioned to witness and protect the underwater world, and there are many ways we can play an active role in protecting blue carbon ecosystems. As advocates for marine conservation, divers can educate others about the essential role of blue carbon by sharing their underwater experiences and emphasizing the importance these habitats play in mitigating climate change.



Divers can contribute directly to restoring mangroves, seagrasses, and salt marshes by participating in blue carbon projects in their area. Several organizations now offer opportunities to assist in planting seagrass shoots and mangrove seedlings, monitoring restored areas, and participating in other citizen science initiatives. Additionally, divers can encourage policymakers to prioritize the protection and restoration of blue carbon ecosystems. Because of their firsthand experience, divers can be a compelling voice in advocating for marine protected areas and sustainable coastal management.

Blue carbon ecosystems are underwater treasures that do more than dazzle us with their beauty. They are essential allies in combating climate change, outperforming terrestrial ecosystems in carbon sequestration by leveraging their unique biological and geological processes. As divers, we have a front-row seat to this underwater magic and a responsibility to protect it. So, the next time you glide over a seagrass meadow or explore mangrove-lined shores, remember these habitats' critical role in safeguarding our planet. Share your passion, participate in conservation, and be a voice for these unsung heroes of carbon storage. Together, we can ensure that these ecosystems continue to thrive—for the health of the ocean, the planet, and the generations of divers yet to come.

You can download a list of blue carbon resources at this QR code/link.

Alex's links

RETAILING

Watching Your Wallet - Managing Expense and Improving Cash Flow

– by Jeff Cinciripino, JeffCinciripino.com, Former Owner of Scuba Shack, Rocky Hill, CT.



There have always been challenges for small businesses like dive shops, and we know they evolve over time. In a post-pandemic world, we have seen inflation rear its ugly head, particularly affecting watersports. Costs have increased dramatically across the spectrum related to world events that have disrupted energy markets and supply chains. Our margins remain flat or, in many cases, are shrinking. In this current small business environment, it is imperative that you watch your wallet in terms of what is going out and additional money that you can tuck away.

In this article, we will look at four different areas where you can either lower your cost or improve your cash flow. These areas are:

- Shipping
- Bank fees
- Credit card processing fees
- Interest rates

Shipping Levels Available: As shipping rates continue to increase, there are two things to consider to help control these costs: free shipping based on your dealer agreement and using your own shipping account with vendors.

Your key suppliers many times have free freight options that are normally tied to the amount of your purchase. It is important to fully understand these free freight programs and then look at the timing of your purchases to ensure that you can hit the free freight level. There is, however, a bit of caution here - you have to make sure that you aren't buying products that you really don't need just to hit that threshold. Remember

– inventory can be viewed as a liability until it is sold. Conversely, sometimes you just have to make a purchase below your free freight level, and that is where the second element kicks in - your own shipping account.

An easy way to get your own account with a discounted rate is through the DEMA shipping program with Siriani Shipping Solutions. This program will set you up with a UPS account that gives you a discount on the normal UPS rates. To take full advantage of this program, you will need to ensure that your suppliers use your shipping account when sending products. There are some suppliers who will not use your account, so you will need to check with them. Additionally, for certain international vendors, you may find it more cost effective and efficient to use their shipping program. Remember, if you use the vendor's program, you are probably paying full price with a potential markup.

Avoiding Bank Fees: Unless you're a banker, you're probably, like me, don't like bank fees. These fees are like charging you for the privilege of using your money. Wire transfer fees vary - some banks have a flat inbound fee along with a different fee for domestic or international outbound wire transfers. These fees can range from $20 to $60 per transaction. If you routinely do wire transfers, take a few minutes to look at how much you are spending and, if possible, look for other solutions to move money. The best scenario is to completely eliminate wire transfer fees from your expense, if practical.

Another often overlooked bank fee can be tied to your bank issued credit card where you are charged foreign exchange fees. These can add up, especially if you are making large purchases internationally, and your rate can be up to 1.1% of the purchase. If your credit card is charging foreign exchange fees, you should seriously consider a card that does not increase your cost when making international purchases.

Here are four essential tips for managing expenses & improving cash flow in a business:

1) Controlling Shipping Costs
- Leverage Free Shipping Programs – Understand supplier free shipping thresholds and time purchases accordingly.
- Enroll in discount shipping programs like DEMA's Siriani Shipping Solutions.
- Compare Vendor Shipping Rates – Some vendors mark up shipping fees; weigh the cost benefits of using their service versus your own.

2) Reducing Bank Fees
- Avoid Wire Transfer Fees – Evaluate how much you're paying and seek alternative methods to move money.
- Eliminate Foreign Exchange Fees – Use credit cards that do not charge extra fees for international purchases.
- Watch for Hidden Bank Fees – Read fine print on banking policies and negotiate better terms.

3) Lowering Credit Card Processing Fees
- Monitor and Negotiate Processing Rates – Regularly review statements for fee increases and renegotiate rates.
- Explore Lower-Cost Processing Options – Consider alternatives like DEMA's affiliate program with Desormais Management.
- Compare Flat vs. Variable Rates – Analyze whether a fixed percentage across all cards or varying rates based on card type is more cost-effective.

4) Maximizing Interest on Business Accounts
- Negotiate Higher Interest Rates – Request better returns on savings accounts or look into money market funds.
- Consider Short-Term Investment Options – Utilize certificates of deposit (CDs) for higher returns.
- Switch Banks if Necessary – If your current bank won't offer competitive rates, move funds to an institution with better terms.

If your business bank is like mine, they have a detailed, fine print summary of all the potential fees, but you will also need to be careful about any fees that aren't disclosed. For example, I wanted to transfer money from one bank to another online and, when I got to the end, they disclosed that there would be a fee involved. Keep an eye out for all these various bank fees. Try to eliminate them and see how much money you'll save.

Credit Card Processing Fees: Credit card processing fees have a significant impact on small businesses. There has been some legislative focus on this recently, but it is extremely unlikely that they will be eliminated. Therefore, it is up to each business to take steps to minimize the impact. You must first understand what you are being charged in processing fees and be diligent in reviewing your monthly statement. Sometimes the only notice of a rate increase is on your statement. Also, you need to be cognizant of per-swipe fees, card-not-present costs, and any variable rates based on the specific type of card.

Since we cannot eliminate the credit card processing fees, there are several other areas to investigate. First, if you have a point-of-sale system, reach out to them to see if they have lower cost options. DEMA also has an affiliate program with Desormais Management that offers discounted rates on these fees, and can be leveraged if integrated with your point-of-sale solution. If your point-of-sale provider or DEMA's program is not an option, don't be afraid to call up your credit card processor and negotiate for a lower rate. Get a low per-swipe fee. You will need to decide if you opt for a fixed percentage across all cards or vary the rate across various card types.

A small difference in your fixed percentage rate can have a big impact. As a case study, I was able to negotiate our fixed rate for all cards from 3.22% to 2.92%. That doesn't seem like a lot, but for every $100K of credit card sales, you save $300. Additionally, we also fixed our

per swipe-fee at 10 cents for all transactions. If you are unable to negotiate lower rates, you also can investigate switching processors.

Getting a better interest rate: In the world of business banking, interest rates for savings accounts are notoriously low-in some cases as little as 0.3%. Additionally, you may not be able to get any interest on a checking account. As a business, we often have reserve funds for unexpected expenses or future investments. We also may have special accounts associated with travel. For our personal investments, we look to maximize our interest and investment return. As a small business we should be looking to do the same, especially when we are seeing higher interest rates.

A first step in achieving a better interest rate is to approach your bank or financial institution and investigate their options. You may be able to take advantage of money market funds or short-term certificates of deposit. It may take some negotiation, as banks normally only offer the higher rates for transfers of "new money" to the institution. Be persistent. I was able to negotiate a rate increase from 0.3% to 3.0%. If, however, your financial institution doesn't budge, don't be afraid to investigate other banks with better deals and make the move.

Final Thoughts: As a small business, we need to control our expenses and look at all levels available to improve our cash flow. Some other areas to investigate include: Utilities, Insurance and Cash back programs.

We can anticipate more change and uncertainty in the future, and watching your wallet will be as important as ever.

email Jeff

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Top Press Releases From This Month – *by Scott Jones, President, Dive Newswire Press Service*



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INNOVATION

Exploring Reef Smart Guides: The Future of Dive Mapping

– by Lisa Malachowsky, owner, Dive N Ride Adventures, Phoenix, AZ



While at DEMA 2024 in Las Vegas, I always make it a point to meet new people doing interesting things in the dive industry. After 15 years of attending, it's a great way to discover fresh ideas. My chance meeting with Ian Popple at the Adventure Connect breakfast was one of those surprises. Ian and I bonded immediately over technology, and I knew there would be future conversations about his work. Ian and Peter McDougall are two of the founders behind Reef Smart Guides—a company revolutionizing how divers explore dive sites.

The Evolution of Reef Smart Guides: Founded in 2017, Reef Smart Guides started with printed dive maps and hand-held products but is now shifting toward digital, online-based mapping. Their product line includes destination guidebooks, shoreline signage, briefing charts, and waterproof dive site cards, all using the same core technology. However, Ian and Peter believe the future lies in detailed digital dive maps integrated into websites. I couldn't agree more—these 2D and 3D dive site maps enhance online engagement and provide divers with valuable insights before they even arrive. One of the biggest challenges in planning dive trips is the lack of accurate underwater site maps. Often, information about what's beneath the surface is vague or missing altogether. This affects divers, dive shops, and travel planners trying to sell trips to exotic destinations. With Reef Smart's mapping technology, resorts, liveaboards, and tourism bureaus can provide more comprehensive information to attract divers and showcase their unique offerings.



A sample dive site map.

The Technology Behind Reef Smart's 3D Mapping: Reef Smart's mapping approach is built on photogrammetry, a technique that stitches together thousands of high-resolution images to create detailed 3D models of dive sites. Their team of divers, equipped with specialized cameras, follows carefully planned routes, photographing reefs and wrecks from multiple angles. These images are then processed using advanced photogrammetry software, which analyzes overlapping sections and calculates depth and structure. This results in an incredibly accurate digital model of the underwater environment, capturing fine details such as coral formations, caves, and shipwrecks.



Enhancing the Maps with Data Layers: Once the 3D model is created, additional data layers are added using Geographic Information System (GIS) tools. For example, bathymetric data is incorporated to provide precise depth measurements. Other environmental factors, such as water currents, hazards, and biodiversity hotspots, can also be included—turning these maps into valuable navigational tools for divers.

2D, 3D, and Interactive Mapping: What sets Reef Smart apart is its ability to produce both 2D and 3D maps. The 2D versions provide top-down site views, complete with points of interest, dive routes, and depth markers. Meanwhile, the 3D models offer an immersive experience, allowing divers to explore sites virtually before entering the water. Reef Smart is also integrating Augmented Reality (AR) and Virtual Reality (VR) into their maps. These features allow divers to interact with the models using just a smartphone or computer—no special equipment needed. Users can zoom in on reef structures, navigate dive paths, and even simulate their dives.

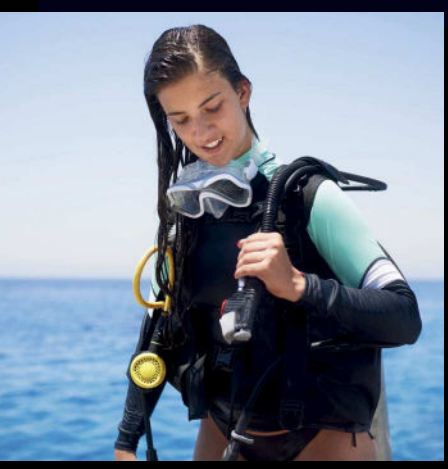
The Future of Dive Mapping: Reef Smart's technology could significantly improve diver engagement. For those of us who are science geeks—and that includes many frequent diving travelers—this innovation could enhance trip planning and site understanding. More destinations should embrace detailed mapping, particularly areas like Fiji's Rainbow Reef or Chuuk Lagoon's wrecks. Beyond tourism, this technology has conservation applications. By mapping sites in detail, Reef Smart's models could help monitor the impact of diver activity on reefs, highlighting both positive and negative changes over time. I look forward to seeing more of the dive industry adopt this game-changing technology.

email Lisa

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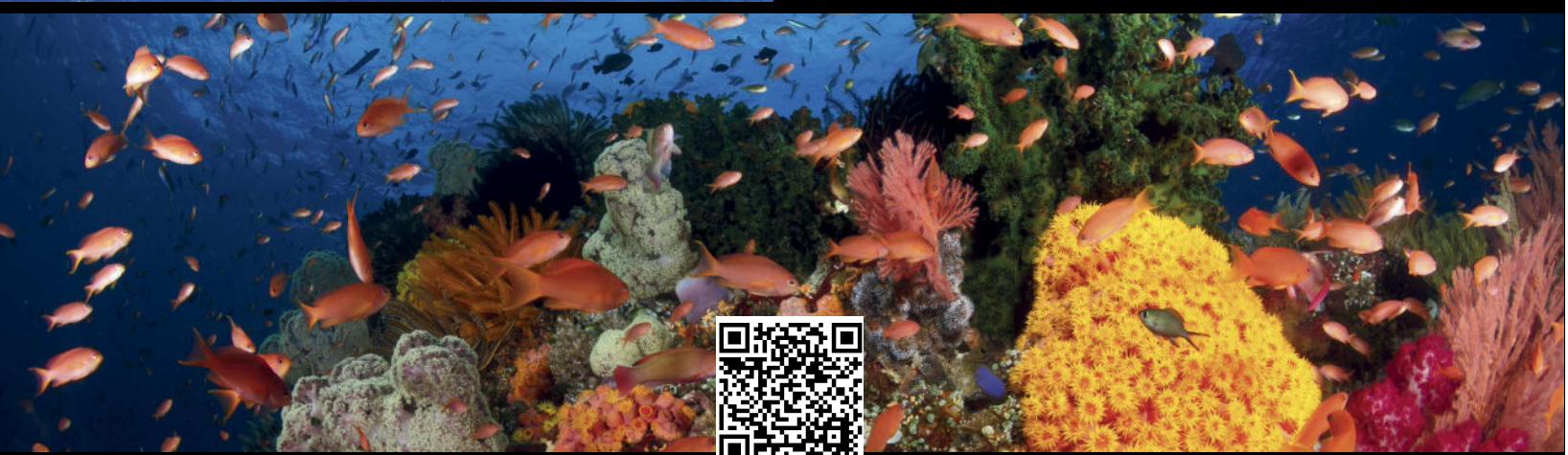


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2024/25 ARTICLE INDEX

Listed are all Articles Listed by Subject Matter

Subject	Issue	Title/Link	Author	Page
Across The Globe	February 2024	How are Destinations Faring Since COVID?	Terry Cummins, Ph.D.	23
Across The Globe	March 2024	The Big Differences Between the USA & European Markets	Peter Symes	8
Across The Globe	May 2024	ADEX 30 Years of Commitment to Marine Conservation	Ian Bongso-Seldrup	10
Business EDU	January 2024	How Big Is The USA Dive Retail Market?	William Cline	20
Business EDU	March 2024	'How To' Podcasting Guide for Dive Retailers	Jeff Cinciripino	15
Business EDU	March 2024	Working with College & University Dive Programs	Tec Clark	26
Business EDU	April 2024	How to Get Your Business Growing, Part One.	Cathryn Castle Garcia	12
Business EDU	April 2024	Master Your Data to Enhance Your Divers' Experience	Peter Letts	22
Business EDU	May 2024	How to Get Your Business Growing, Part Two	Cathryn Castle Garcia	12
Business EDU	June 2024	How Executive Coaching Can Help Your Business	Cathryn Castle Garcia	39
Business EDU	June 2024	How to Operate a Full-Service Dive Center	Tom Leaird/Brooke Speedy	11
Business EDU	June 2024	Rebreathers 101 – The Individual Perspective	Jeffrey Bozanic, Ph.D.	17
Business EDU	July 2024	Are We at an Inflection Point in the Dive Industry?	Jeff Cinciripino	17
Business EDU	July 2024	Selling With Your Wallet: The Secret to Upselling Equipment	Jennetta Adams	28
Business EDU	July 2024	The Top 10 Ways to Promote Your Scuba Business	Gil Zeimer	15
Business EDU	July 2024	Thinking About Selling Your Dive Business?	Dean Hollis	26
Business EDU	August 2024	Building a Strong Online Presence	Cathryn Castle Garcia	22
Business EDU	August 2024	Selling a Dive Business Part Two – How Much is it Worth?	DeAnn Olsen	26
Business EDU	September 2024	Come Join Me at DEMA & Let's Grow Your Business	Cathryn Castle Garcia	28
Business EDU	September 2024	Communicating A Change in Ownership – Part 3	Jessica Jarosh	22
Business EDU	September 2024	To "A.I." or Not "A.I." – That Is The Question	Gil Zeimer	10
Business EDU	October 2024	Avoiding the "Castle Mentality" in Business	Wayne B. Brown	18
Business EDU	October 2024	Let's All Jump on The Global "Blue Friday" Bandwagon	Gil Zeimer	13
Business EDU	October 2024	The Business of Women Divers	Linda Sue Dingel	42
Business EDU	October 2024	Tips from Former Owners – Part 4, Selling Your Business	Dean Hollis	53
Business EDU	October 2024	Using Heros & Guides to Brand Build	Cathryn Castle Garcia	29
Business EDU	November 2024	Audience of One: How to Find Your Ideal Customer	Cathryn Castle Garcia	20
Business EDU	November 2024	My First Time – Make It Memorable and Give Thanks	Gil Zeimer	11
Business EDU	November 2024	Rebreathers 202 – The Dive Resort/Liveaboard Perspective	Jeffrey Bozanic, Ph.D.	21
Business EDU	December 2024	Diving Risk Management: Part 1	Al Hornsby	11
Business EDU	December 2024	Honing Your Marketing Message: How to Craft a One-Liner	Cathryn Castle Garcia	20
Business EDU	December 2024	Part 1: How To "Blue" Your Business in 2025	Gil Zeimer	18
Business EDU	January 2025	A Different Kind of Blue: The Social Media App Bluesky	Cathryn Castle Garcia	20
Business EDU	January 2025	Diving Risk Management: Part 2 Tempting Probability	Al Hornsby	11
Business EDU	January 2025	Establishing a Clear Target	Wayne B. Brown	22
Business EDU	January 2025	Part 2: How To "Blue" Your Business in 2025	Gil Zeimer	18
Calypso Files	October 2024	Calypso & Jacque's Photographer	Bill Macdonald	38
Cousteau Files	November 2024	PROTEUS™ – One Small Dive for Man One Giant Leap	Fabien Cousteau	8
DEMA	February 2024	Driving Growth, Empowering Businesses, and Public Policy	Tom Ingram	30
DEMA Show	May 2024	DEMA's 2024 Advertising Survey Results	Tom Ingram	34
DEMA Show	June 2024	A Retailer's Perspective: The Value of Networking	Peter Letts	20
DEMA Show	June 2024	View our DEMA Show Marketing Plan & Road Map	William Cline	40
DEMA Show	July 2024	View our DEMA Show Marketing Plan & Road Map Update	William Cline	38
DEMA Show	August 2024	Creating Effective Pre-Event Awareness for the DEMA Show	Scott Jones	36
DEMA Show	August 2024	DEMA Show 2024: A World of Opportunity	Tom Ingram	38
DEMA Show	September 2024	A First-Timer's DEMA Guide	Peter Letts	38
DEMA Show	October 2024	2024 DEMA Sponsored Seminar Schedule	DEMA	50
DEMA Show	October 2024	2024 Exhibitor List with Booth Numbers	DEMA	47
DEMA Show	October 2024	A Manufacturer's Perspective of the Show	John Flanders	31
DEMA Show	November 2024	DEMA is Over... Post-Show Report	Patty Cline	27
Dive God Diaries	June 2024	Diving & Guard Dogs? How it All Began.	Neal Watson, Sr.	23
Eco Pro	January 2024	Redefining Dive Tourism: There is no "Planet B"	Alex Brylske, Ph.D.	26
Eco Pro	February 2024	"What Business are we Really in?" Alex's take on Tourism	Alex Brylske, Ph.D.	27
Eco Pro	March 2024	Big Picture Thinking: Don't Be "Just Another Instructor."	Alex Brylske, Ph.D.	7
Eco Pro	April 2024	It's the Play, Not the Actors in Coral Reef Education	Alex Brylske, Ph.D.	28
Eco Pro	May 2024	What is a ECO PRO & How Do They Help Our Industry?	Alex Brylske, Ph.D.	32
Eco Pro	June 2024	Redefining Today's Dive Professionals	Alex Brylske, Ph.D.	36

2024/25 ARTICLE INDEX

Subject	Issue	Title/Link	Author	Page
Eco Pro	July 2024	Shark Diving – To Feed or Not to Feed	Alex Brylske, Ph.D.	22
Eco Pro	August 2024	The Role of Bad Photography in Marine Conservation	Alex Brylske, Ph.D.	31
Eco Pro	September 2024	Sustainability – What is it & Why Should I Care?	Alex Brylske, Ph.D.	31
Eco Pro	October 2024	Reef-World's ED Chloe Harvey Interviewed	Alex Brylske, Ph.D.	20
Eco Pro	November 2024	A New Soft Coral Invasion	Alex Brylske, Ph.D.	16
Eco Pro	December 2024	Carbon Calculators: Empowering Sustainable Air Travel	Alex Brylske, Ph.D.	16
Eco Pro	January 2025	What is "Blue Carbon" and Why Should I Care?	Alex Brylske, Ph.D.	29
From the Publisher	January 2024	Why Publish a Dive Industry Magazine Now?	William Cline	5
From the Publisher	February 2024	What's New in our February Issue!	William Cline	5
From the Publisher	March 2024	Should I Be Planning for the DEMA Show in April?	William Cline	5
From the Publisher	April 2024	Artificial Intelligence vs. Authentic Intelligence	William Cline	5
From the Publisher	May 2024	171 Days Until The DEMA Show – Start Planning Now	William Cline	5
From the Publisher	June 2024	Another Survey? how many of these do you need?	William Cline	5
From the Publisher	July 2024	The Power of Working Together	William Cline	5
From the Publisher	August 2024	How Can We Look Forward if We Don't Remember the Past?	William Cline	5
From the Publisher	September 2024	The DEMA Show is Coming – Are you Ready?	William Cline	5
From the Publisher	October 2024	Come Together for the Ultimate Diving Event in Las Vegas	William Cline	5
From the Publisher	November 2024	it's not me, it's y'all...	William Cline	5
From the Publisher	December 2024	Did you know U.S. Retailers Reach over 2.4 million Divers?	William Cline	5
From the Publisher	January 2025	The Power of Influence: How Our Circulation Shapes Millions	William Cline	5
Industry News	February 2024	A Tribute to Paul Humann	Neal Watson, Sr.	16
Innovation	March 2024	The Avelo System – an Improvement to Scuba?	Peter Letts	30
Innovation	May 2024	Revolutionizing Diver Safety: A New Self-Rescue Solution?	Dan Orr	29
Innovation	January 2025	Exploring Reef Smart Guides: The Future of Dive Mapping	Lisa Malachowsky	36
ISDHF	September 2024	Cayman ISDHF Update	Amber Wagenknecht	40
Non-Profits	April 2024	Ralph Erickson Educational Foundation Builds Legacies	Pat Hammer	26
Non-Profits	June 2024	Take a Suitcases – Change a Life!	Theresa Aranda	35
Non-Profits	September 2024	The Sea of Change Foundation – Small but Mighty!	Samantha Whitcraft	23
Non-Profits	December 2024	Christ of the Abyss Statue & Diveheart Foundation	Patty Cline	27
Photo Pro	April 2024	The Passion of Underwater Photography – A Business Plan?	Stephen Frink	7
Photo Pro	May 2024	From Fear to Triumph – Diving with Polar Bears	Amos Nachoum	17
Photo Pro	October 2024	How I Got The Shot: Sailfish on the Hunt	Amos Nachoum	15
Photo Pro	October 2024	Into the Depths of Nature and Storytelling	Cristian Dimitrius	24
Photo Pro	November 2024	Behind The Lens - Eye to Eye with a Leopard Seal	Amos Nachoum	14
Photo Pro	December 2024	Behind The Lens: Face-To-Face with Albert & Nile Crocodile	Amos Nachoum	14
Photo Pro	January 2025	Face-To-Face with the Greenland Shark	Amos Nachoum	14
Research	February 2024	Cline Group's 4th Quarter 2023 Global Survey Results	William Cline	14
Research	October 2024	3rd Quarter Survey Results	William Cline	52
Retailing	January 2024	New Research Reveals The Importance Of Local Certs.	William Cline	7
Retailing	February 2024	Using Metrics to Enhance Diver Engagement	Jeff Cinciripino	7
Retailing	March 2024	Advice to Help Improve Customer Retention	Cathryn Castle Garcia	10
Retailing	March 2024	Five Steps to Future-Proof Your Business	Terry Cummins, Ph.D.	31
Retailing	April 2024	Is It Time To Clean-Up Scuba Diver Research Databases?	Terry Cummins, Ph.D.	31
Retailing	April 2024	The Big Event – Harnessing The Power of Local Events	Richard Thomas	25
Retailing	April 2024	The Tip of the Spear – The Local Dive Shop	Jeff Cinciripino	15
Retailing	May 2024	Building a "Dive Tribe™" for Your Store	Richard Thomas	25
Retailing	May 2024	Tips on Managing Your Store's Inventory	Jeff Cinciripino	15
Retailing	June 2024	Dive Shops Need an At-Once World	Jeff Cinciripino	25
Retailing	June 2024	Harnessing The "Gray Tsunami" for Your Dive Operation	Gil Zeimer	15
Retailing	July 2024	Role of Dive Centers in Fostering Adventure & More	Peter Letts	34
Retailing	August 2024	Constant Innovation – a Driver Of Dive Tourism	Terry Cummins, Ph.D.	11
Retailing	August 2024	Pros and Cons of Starting a Technical Dive Program	Richard Thomas	27
Retailing	August 2024	Rebreathers 201 – For Dive Retailers	Jeffrey Bozanic, Ph.D.	15
Retailing	August 2024	Using Intros as a Marketing Tool	Tom Leaird/Brooke Speedy	34
Retailing	August 2024	Working with a Dive Travel Partner – The Secret to Success	Jeff Cinciripino	24
Retailing	September 2024	A Service Department Challenge - Antiquated Gear	Jeff Cinciripino	34
Retailing	September 2024	Importance of DEMA and the DEMA Show	Tom Leaird	20
Retailing	October 2024	Attitude & Innovation is Everything	Terry Cummins, Ph.D.	45
Retailing	October 2024	The DEMA Show & Why it Still Matters for Dive Retailers	Jeff Cinciripino	34

2024/25 ARTICLE INDEX

Subject	Issue	Title/Link	Author	Page
Retailing	November 2024	Show Sponsored Sessions Being a Part of Making it Happen	Jeff Cinciripino	30
Retailing	December 2024	Building Strategic Partnerships	Terry Cummins, Ph.D.	23
Retailing	December 2024	Considerations for Entering New Dealer Agreements	Jeff Cinciripino	21
Retailing	January 2025	The 6 Characteristics of a Successful Company	Terry Cummins, Ph.D.	25
Retailing	January 2025	Managing Expense and Improving Cash Flow	Jeff Cinciripino	31
Safety	January 2024	Issues For Older Divers: Health & Insurance Coverage	Dan Orr	18
Safety	February 2024	Insights for Dive Pros & Retailers: Safety Means Business	Dan Orr	18
Safety	March 2024	Go on an Amazing Citizen Science Trip to Antarctica.	Dan Orr	18
Safety	April 2024	The Normalization of Deviance: Danger of Taking Shortcuts	Dan Orr	18
Safety	June 2024	The Value of Customers Taking Refresher Training	Dan Orr	28
Safety	July 2024	The Older Diver & Health Questionnaires	Dan Orr	7
Safety	August 2024	Scuba Diving Safety: Whose Responsibility Is It?	Dan Orr	7
Safety	September 2024	Cardiac Issues – Getting to the Heart of the Matter	Dan Orr	7
Safety	October 2024	The Four "P's" of Scuba Diving Safety	Dan Orr	7
Safety	November 2024	Sipping Your Way To Safety	Dan Orr	7
Safety	December 2024	Confronting Immersion Pulmonary Edema (IPE)	Dan Orr	7
Safety	January 2025	Situational Awareness & Addendum to Last Month's Article	Dan Orr	7
Training	May 2024	Experiential Learning: A Campus Trend Perfect for Diving	Tec Clark	28
Training	January 2024	Adding Swim Lessons, Freediving And Mermaid Programs	William Cline	9
Training	January 2024	Setting Meaningful Goals for Dive Professionals	Shelli Hendricks, Ph.D.	10
Training	February 2024	Are Collaborations Good for Business?	Shelli Hendricks, Ph.D.	13
Training	March 2024	How to Run a Succesful Instructor-Level Training Program	Pat Hammer	32
Training	March 2024	Ways to Deal with Workplace Conflict	Shelli Hendricks, Ph.D.	29
Training	April 2024	Our Take on Training New Divers: A Seven Week Course	Tom Leaird	29
Training	July 2024	Why Teach Specialties?	Pat Hammer	19
Training	August 2024	The Liability Release – Protection for the Dive Industry	Al Hornsby	8
Training	September 2024	Using Seal Team Training to Change Lives	Sherry Hammer	26
Training	October 2024	Don't Let a Single Point of Failure Ruin a Good Day Diving	Eric Douglas	22
Training	November 2024	Tips for Keeping Divers Engaged and Active	Patrick Hammer	25
Travel	January 2024	Great Barrier Reef Condition Update	Terry Cummins, Ph.D.	23
Travel	January 2024	How Operators Can Improve Customer Service & Safety	William Cline	13
Travel	January 2024	Nordic & European Countries Winter Update	Peter Symes	25
Travel	February 2024	European Shows: Updates from BOOT & Scandinavian Show	Peter Symes	15
Travel	March 2024	Info on the South America & Brazil's Dive Industries	Andre Valentim	13
Travel	May 2024	A Perspective on the Global Coral Bleaching Event	Terry Cummins, Ph.D.	35
Travel	May 2024	Diving into the Scandinavian Market: Opportunities/Insights	Peter Symes	23
Travel	May 2024	The Dreams that Feed the Diving Industry: Dive Travel	Brooke Speedy	7
Travel	June 2024	Enhancing Diver Retention – by speaking Mandarinfish?	Marty Snyderman	7
Travel	June 2024	The Evolution of 'The Bottom Line' in Dive Tourism	Terry Cummins, Ph.D.	31
Travel	July 2024	Branding and Marketing Basics, Part One	Cathryn Castle Garcia	31
Travel	July 2024	Diving into Europe? No Junk Fees or Junk Food	Peter Symes	38
Travel	July 2024	How Climate Change Impacts the Dive Industry	Terry Cummins, Ph.D.	11
Travel	August 2024	How Divers Helped Capture the Paris Olympic Games	Jeremy Gabrielson	19
Travel	September 2024	Diving into Europe? Try Portugal's Diving	Peter Symes	19
Travel	September 2024	Korean Diving Country Clubs: From a Small Stream	Karl Shreeves	15
Travel	September 2024	South America's Dive Industry: Brazil Dive Show Report	Andre Valentim	24
Travel	October 2024	Colombia's San Andrés Archipelago	Carlos Lander	17
Travel	October 2024	Diving into Europe? Try Spain's Costa Brava	Peter Symes	37
Travel	November 2024	Adventure Tourism & Diving: A Call to Action	Lisa Malachowsky	18
Travel	November 2024	Diving into Europe – Try Malta	Peter Symes	29
Travel	November 2024	Insta-Buddy: Advice for Assigning Buddy Teams	Carly Anderson	24
Travel	November 2024	The Mystery of Margarita Island	Carlos Lander	13
Travel	December 2024	Diving into Europe – Greece: A Journey Through History	Peter Symes	9
Travel	December 2024	Part 1 of 3: What Dive Travel Means to Retailers	David Prichard & Lily Mak	30
Travel	December 2024	The Natural Beauty of Trinidad and Tobago	Carlos Lander	13
Travel	January 2025	Diving into Europe – Italy and the Agony of Choice	Peter Symes	9
Travel	January 2025	Leading a Scuba Trip Part 2: The Trip Leader's Role	David Prichard & Lily Mak	13