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Cave Talk

Cave Association National

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CaveTalk

THE OFFICIAL NEWSLETTER OF THE NATIONAL CAVES ASSOCIATION

National Caves Association - Susan Berdeaux, Coordinating Director

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SEPTEMBER 2006

MESSAGE FROM THE PRESIDENT

With Labor Day weekend behind us the summer season is officially over. Of course, for many of you, the summer season slacks off in mid-August with many school districts starting kids back to school. But Labor Day weekend always seems to be the last big push for the season. I hope your show caves experienced good visitation as we did at Natural Bridge Caverns. With the recent drop in gas prices we were fortunate to be up about 27% over the holiday weekend which was much needed after a challenging summer. Of course, we must take the not-so-good seasons with the good ones and I hope each of you made the best of the season.

Another convention is just around the corner and I am very much looking forward to seeing everyone in Bermuda! Great news that the island fared well with the recent hurricane; from what I hear, two days afterward you could not even tell a hurricane had passed over the island. In Bermuda they certainly build to resist the forces of nature! This is going to be an awesome convention with outstanding sessions and lots of fun in between. The trip to Bermuda and registration will be money well spent because I can guarantee that cave men and women from any size operation can take home plenty of information which will more than pay for the trip. And if you network and listen carefully what you pick up can produce exponential returns on that investment. I like to say show up at convention, act like a sponge and absorb all the information and great ideas you can hold! It's worked for us and paid off big time. If you have not already registered for NCA Convention '06 in Bermuda please do, it's not too late!

There are lots of great things happening in your NCA and lots of great people making it happen. Many thanks to those who give their time for our industry and association. This is a great issue of Cave Talk with informative, important and interesting info; enjoy! I hope to see each of you soon in Bermuda. Please let me know if there is anything the NCA or I can do to assist you. And certainly let us know if you would like to become more involved in your NCA or if you have suggestions on how we can serve our membership even better.

God bless,

Brad Wuest, President
National Caves Association

ALPHA RADIATION PROJECT UPDATE

We are very pleased to announce that the NCA Executive Committee, in conjunction with the NCA Air Quality Committee and Ozark Underground Laboratory is ready to formalize all elements of the Cave Radiation Management Plans. In the early part of October each participating NCA monitored cave will receive a complete package, including a management plan notebook. All elements of the plan will be able to be customized and personalized for your own cave operation(s).

The release of this information follows four years of detailed effort on the part of Ozark Underground Laboratory, Inc, OSHA, the NCA Air Quality Committee, the officers and coordinator of the NCA and the cooperation of NCA members. Look for your documents to arrive soon and then please begin immediate work to formulate your cave specific Management Plan.

John Sagendorf, - Chair

MESSAGE FROM YOUR NCA INSURANCE COMMITTEE

This issues insurance article covers important information for all NCA members. First for those members who participate in the NCA's group program each cave has received their '06 – '07 Renewal Proposal. Thanks to each of you for timely getting your signed forms back to Arthur J. Gallagher (AJG)! If any questions arise about your renewal, contact AJG or your insurance committee contact for help. This year's quotes came back very favorably and several significant coverage enhancements were added to the package at no additional cost. The Insurance team and AJG have been successfully working with our underwriter Markel to make our group program even better!

I know that everyone received marketing information from K&K Insurance as I did. The NCA only endorses our group insurance program through AJG. The Insurance Committee and our broker AJG are working very hard to provide cost effective and comprehensive insurance solutions for show caves.

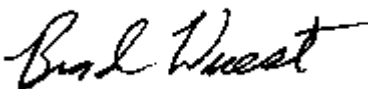
This year's convention in Bermuda will feature a presentation called "Managing the Risk of a Show Cave" where members of the Arthur J. Gallagher and Markel team will explain several different types of important coverage and things we should all know about insuring our businesses properly. Then we will open it up to the membership for questions and answers with a panel made up of the AJG & Markel team and our very own insurance committee Vice-Chair, Steve Runkle from Cave of the Winds who has forgotten more about insurance than most of us will ever know!

As a matter of housekeeping the NCA office and insurance committee felt it would be helpful to provide members with a simple step by step guide on how "To Order a Certificate of Insurance" ([page 3](#)). As everyone knows it is a NCA membership requirement to carry adequate liability insurance and proof (the Certificate of Insurance) must be sent to the NCA office each year when your insurance is renewed. Copies of your binder, policy or application are not what is required. It's the Certificate of Insurance and having one sent to the NCA office each year when your policy renews is very easy. If your cave participates in the NCA's group insurance program AJG already takes care of this for you.

Lastly we have provided an article from Fun World magazine entitled "Riding the Insurance Roller Coaster" by Kevin Quinley. Insurance executive Kevin Quinley shares insight on how to maximize liability coverage and minimize cost. It's a good article that can apply to any attraction, even a show cave! ([page 7](#)).

If you have any insurance questions or needs, please contact any of our insurance committee members, Steve Runkle Committee Vice-Chair or me.

Sincerely,



Brad Wuest, Chair
NCA Insurance Committee

TO ORDER A CERTIFICATE OF INSURANCE

1. Call your insurance agent and tell them to order a **Certificate of Insurance** for your cave(s). It should provide the following information:
 - a. **AGENT:** Name, Address, Phone number.
 - b. **INSURED:** Company Name, Address & the name of your cave(s).
 - c. **INSURER:** Name of insurance company providing the insurance coverage.
 - d. **TYPE OF INSURANCE:**
 - **GENERAL LIABILITY:** Dates of coverage, \$ amounts of coverage
 - **EXCESS/UMBRELLA LIABILITY:** Dates of coverage, \$ amounts of coverage
 - e. **CERTIFICATE HOLDER MUST SAY THE FOLLOWING:**
 - National Caves Association
 - Attn: Susan Berdeaux
 - P.O. Box 280
 - Park City, KY 42160
 - f. **UNDER THE CANCELLATION INFO:**
 - It should say “**30 days**” & have an authorized name and/or signature
2. **This Certificate of Insurance has to be ordered and sent to the NCA office every year your insurance is renewed.**

If you have any questions about this **Certificate of Insurance**, please call Susan Berdeaux at the NCA office 888-55-CAVES.

GURNEE GUIDE TO AMERICAN SHOW CAVES

A couple of months ago, a letter and questionnaire were sent to your cave in preparation for the entirely new edition of GURNEE GUIDE TO AMERICAN SHOW CAVES.

Your responses have been coming in, and I am assembling each cave's information and photos, and writing the text for this all-new, FULL COLOR edition.

Gary Berdeaux [Diamond Caverns], who as you know is a fine cave photographer, is Photo Editor for the book; and Tom Rea, who produces books for the National Speleological Society, is heading Production. Gordon Smith will be a special help as Regional Liaison.

If you have not already returned your questionnaire, a brochure, and a best-quality photo print or photos on CD, please send them to: Jeanne Gurnee, 720 Flat Ridge Road, Goodlettsville, TN 37072. Telephone: [615] 264-0019. If you would like another letter and questionnaire, just give me a call. Many thanks, and I am enjoying visiting with each cave through the material that you are sending.

- Jeanne Gurnee



2006 NCA CONVENTION UPDATE October 16-21 * Grotto Bay Beach Resort, Bermuda

Before you can say "Dark and Stormy" it is going to be time to hop on the plane to Bermuda. The 2006 NCA Convention and Annual Meeting is less than a month away! Our gracious hosts, The Crystal Caves of Bermuda, have once again planned a venue that promises to be another benchmark for this event that we all look forward to each year. Convention attendees this year have the unique opportunity to extend their Bermuda experience to include the 2006 Congress of the International Show Caves Association, which begins immediately after the NCA Convention adjourns. The Bermuda host team is working very hard to finalize arrangements and need your help in order to make sure that all necessary services, such as restaurants, are prepared for the correct number of attendees. **It is very important that all of you who plan to attend but have not yet registered for the NCA Convention and/or ISCA Congress fax your completed registration forms ASAP to David Summers at 1-441-295-7642.** If you have already registered, please check to make sure you have both registered for the meetings and social program and have made your hotel reservations. Some registrants have done one, but have not done the other. You must do both. Convention Host

Venue Chairman, David Summers, has posted a special Convention Newsletter on www.nca06.bm that will allay any concerns you may have about hurricanes. If you have any questions that are not answered by the information posted on the aforementioned Convention website, please email David Summers at dsummers@bcec.bm. Don't miss this opportunity to visit and network with the rest of your show-cave industry family in a piece of paradise.

- David Summers
The Crystal Caves, Bermuda

POST-SEASON GIFT SHOP REVIEW

WHEW! Another successful year of gift shop sales. Hopefully all of you can report this, and now that Labor Day is past us, it's a good time to review our gift shop successes and failures. This is just my own personal report from Marengo Cave that might help you for next season.

BEST SELLERS

1. Sweatshirts, sweatshirts, & more sweatshirts! We literally could not keep them in stock, no matter how many times we ordered. Bestseller in both kids and adults were Barr Wholesale's "Ragwear" style. 800-831-8337 www.barrwholesale.com
2. Buck Knives- comes with a great display case for counter. From Morey's Gifts-found at Gatlinburg Gift Show. Both adults and children (with adult permission) bought. 800-527-3828 www.moreysgifts.com
3. Truffles-Individually wrapped in colorful foil in flavors of blueberry, huckleberry, raspberry, and cappuccino. We were concerned that a bite-sized piece of chocolate wouldn't sell at .79 cents each, but we sold out of 400 pieces and reordered, Great counter packaging for impulse buying. Huckleberry Mountain. 800-272-2999 Fax: 307-739-9355
4. Squire Boone Gifts has a magnetic bracelet called "Stickywraps" ; sells for \$4.99 ; sold great for us. This sold better than the other magnetic bracelets we carried.
5. Every year Squire Boone Gifts seems to create a blowout item. This year it was the introduction of their cave helmets in many bright colors.
6. Last year it was their magnetic rocks-still a blowout seller for us. Sells to both kids and adults. \$3.99 for a small bag or .94 cents each. The display is what sells it. 800-234-1804 Fax: 812-941-5920

7. For the second year now, we have sold out of our order of Lye Soap. Good impulse item. Remwood Products Co., Tulsa, OK., 918-665-3301 Fax: 918-622-6874
8. A few years back Judy Terilli said to me her book area always did well, so Marengo Cave came up with a well-lighted prominent display and this year we bought so many books we were nervous preseason, but they've sold amazingly well, especially to teachers.
9. Diamond Caverns did well with Woodwick Candles that have a wood-crackling sound when burning. However, Cracker Barrel is now selling them so they won't reorder.

FAILURES

1. Old-Fashioned Games (Jacks, pickup sticks, etc.)- Beautiful well-made wood display. Packaging of games terrific. Fairly expensive. Didn't sell even 1 until marked down 50% and even then haven't sold many. Even moved from adult to children's area and now in "clearance area"!
2. MARENGO CAVE CAN'T SELL CANDLES-We've tried every kind imaginable and always get Burned (no pun intended!) . This year we got talked into trying Colonial Candles (National Recognition) because of a "special deal" the company offered-Buy 1 large oval shape jarred candle and get small jar Free or a free bag of potpourri, depending on scent you bought. Candles were expensive and maybe sold 1 all season. Marked down 25% and sold a few over Labor Day.

Enough jabber on this season and move on to the next season by attending the Smoky Mountain Gift Show in Gatlinburg, Tn. Nov. 5th thru 9th. The Pigeon Forge Show is from Nov. 3rd thru 8th. This show is now called The International Gift Exposition in the Smokies. The BIG NEWS from this show is that in 2007 they are moving the show to the NEW SEVIERVILLE EVENT CENTER, SEVIERVILLE, TN. FROM NOV. 9-13, 2007 with expanded exhibiting categories. For more information go to (www.mmgiftshows.com). 800-430-7608. The 2007 Smoky Mountain Gift Show is Nov. 10-14th.

Looking forward to seeing all of you in Bermuda!!

- Judy Smith,
Marengo Cave/Diamond Caverns.

AWARDS

Mark DePoy, Chief of Science and Resource Management at Mammoth Cave National Park, was awarded a Citation for Superior Service from the Secretary of the Interior. Superintendent Patrick Reed said, "Mark has forged relationships and initiated programs that will benefit the park for decades". Mark has been with the National Park Service for 19 years as a natural resource manager. His last five years has been with Mammoth Cave.

The July issue of Kentucky Monthly featured Judy Austin, KY Down Under, KY Caverns, as one of the independent women of Kentucky. Judy has been a driving force in the community for many years and not just for the benefit of KY Down Under, KY Caverns.



Congratulations to both Judy and Mark!

IN PRINT

The July 2006 NSS News should have been renamed "All About 'Lotsa Caves' Steve Fairchild". In addition to two feature articles about Black Chasm, there was an extensive interview with Steve. Of course, he plugged the NCA!

On September 1, the cover article of the Daily News, Bowling Green, KY featured Lost River Cave's Butterfly House. It was a full-page article, complete with pictures. It's great when the local paper recognizes what treasures they have in their own backyard.

NCA WEBSITE

Our new website is taking shape quickly. The new website is now LIVE! Though not completed, there is more good content on the new site than our old site, so we decided to launch it now. In addition to the website for the general public (www.cavern.com), we have a totally new member's site online as well. Look for the member login in the upper right hand corner of cavern.com. Simply type in the following user name and password to get into the member site.

username: member
password: cave

simple huh?

Most web browsers allow you to save your password for this page, I suggest doing that so that you don't have to enter it again. I encourage you all to read the top news item, it will introduce you to the various parts of this website. You'll see at the far right there is a link "Edit Listing" if you click there it will give you a link where you can log in with your password and edit your public listing.

You can also just go to <http://members.cavern.com/edit-listing/> and edit your listing there, but you'll still need to log in as stated above (if your browser hasn't saved your password yet).

If you encounter any problems, or if you need assistance with anything related to this site, just let me know :)

Cheers,
- Brandon Mathis,
NCA Webmaster

RECOVERING

We are happy to report that Jack Steiner Sr. is now home, recovering from a serious lung infection. While coincidental that Jack Jr. also suffered from a lung ailment earlier this year, it was not the same as what ailed Jack Sr.

BUSINESS INOVATIONS

Ann Dunlavy has packaged gem mining with her child admission ticket. They quote the price as \$9.95/person and for kids 4-12, that includes gem panning. The ticket agent adds "Of course, if you choose not to pan, the price for kids is \$5.95". What parent wouldn't take the bait?! Ann says they are selling three packages to one admission ticket. Additionally, she is including our NCA brochure in a spring mailing that included Pennsylvania CVB's, AAA's and state parks. She has received many favorable comments and encourages all members to include our brochure in their mailings – what exposure!!

Looking forward to seeing you all in sunny Bermuda!

Riding the Insurance Roller Coaster

by Kevin Quinley

Insurance executive Kevin Quinley shares insight on how to maximize liability coverage and minimize cost

You're in the business of providing a fun, safe time to your guests. But, like any business, amusement parks, educational centers, and FECs all face legal liability. Lawsuits and claims can arise from many situations, and to protect yourself from financial catastrophe, the safety net of liability insurance is critical.

Since theme park owners and operators risk lawsuits, they must have insurance to cover such contingencies. Insurance policies are two-party deals between facilities and insurance companies. In the contract, both parties agree to certain terms of protection. Those terms must cover a park's operations and activities. Since an insurance company's literature rarely reveals everything you need to know to decide if a policy is right, it might be up to you to take the lead. Whether you're a newbie or a veteran as an owner/operator, you should know to ask the following questions before signing on the dotted line:

1. "How do you determine my premiums?" Insurers may base their premiums on your facility's activities. Insurers consider some areas of theme parks riskier than others, so provide clear, accurate information about the types of rides and amusements you provide. Honesty is the best policy, and withholding pertinent information about your property may result in later denial of coverage.

If your facility has a predominance of nonpatron-directed rides (roller coasters, whirling rides, etc.) when it applies for coverage but adds more patron-directed rides (water slides, go-karts, etc.) later, be sure to inform the insurance company. Failure to do so could cause the insurer to deny coverage later in the new area.

2. "How much is my coverage or liability limit?" Normally, the policy section, "Declarations of Coverage," lists the amount of liability insurance and the effective and expiration date of coverage. Coverage of \$1 million per loss, \$3 million aggregate, for instance, means that you are

covered for up to \$1 million per claim, up to a total of \$3 million per policy year.

Other policies have a combined single limit, where, for example, the total coverage is \$3 million. Whether you have one \$3 million claim or six claims priced at \$500,000 apiece, \$3 million is the maximum the policy will pay. Clarify this so that you understand.

3. "What premium consideration can you give me for good documentation?" According to David Garrett, vice president of Haas & Wilkerson Insurance in Shawnee Mission, Kansas, "The best insurance deals are available to theme and amusement parks that keep good documentation." This includes financial information on open and recently closed claims, maintenance logs on equipment, documentation of employee training, and documentation of safety programs. The best facilities have companywide documentation programs that keep all key records up to date on a regular basis. Impress the insurance company with your thoroughness, and it might pay off in broader coverage at lower costs.

4. "What protection does the policy give me?" The policy sections titled "Coverages" and "Limits" disclose what actions the insurer covers and for how much. Find out whether or not the policy covers you (and for how much) during arbitration, for loss or damage to the personal property of others, for damage to property, for costs taxed against you in any suit the company is defending (such as premiums on bonds required in a suit), for loss of earnings, and for other expenses you incur while helping the company investigate or defend a claim.

5. "Am I buying adequate liability limits?" A million dollars in coverage sounds impressive, but when jury awards soar and legal fees can amount to many thousands of dollars, you may have little coverage if a jury returns a runaway verdict. How much coverage is enough? No easy formula will disclose the amount of insurance limits a theme park or