



On Approach

Avemco® Policyholder News

WINTER 2014



Facebook Contest **P1**



Don't Get Caught **P3**



Flying Clubs **P5**

Congratulations, Brent Mayes!



SEPTEMBER 2013 FACEBOOK PHOTO CONTEST - INSTRUMENT PANEL

Facebook Instrument Panel Photo Winner: Rans S-7S

Owned by Brent Mayes / Built by Emmet Welch

In September, we asked our Facebook fans to submit photos of their instrument panels. The hands-down winner was this striking panel in an equally beautiful Rans S-7S owned by Avemco customer Brent Mayes of Portland, Oregon. Brent purchased the aircraft last year from its builder, Emmet Welch.

We'll let Emmet tell the story of the panel: "The most obvious modification in the plane is the larger instrument panel. The shape and instrument clusters were inspired by the CubCrafters Sport Cub panel, with a more flowing industrial design as opposed to more traditional instrument panel layouts and curving inlays made of laser-cut carbon fiber." The soft blue LED lighting gives the panel a distinctive look and is easy on the night vision. Emmet spent over 1,200 hours building the S-7S and Brent is glad he did. Emmet's craftsmanship has now made backcountry flying enjoyable and luxurious for two different owners.

Follow us on [Facebook.com/Avemco](https://www.facebook.com/Avemco) to learn about more contests.

AVEMCO PRESENTS ACCESS TO LIFE INSURANCE FOR PILOTS

As a pilot, you could be paying too much for the wrong type of life insurance. You may even have life insurance that doesn't protect you at all when you're flying. Avemco* wants to do something about that so we have partnered with the Pilot Insurance Center (PIC). With over 20 years of insurance expertise and 30 years of aviation experience, PIC has developed a program that allows Avemco customers to benefit from pilot-friendly underwriting considerations:

- Competitive pilot life insurance rates from leading life insurers.
- Full life insurance coverage from A.M. Best "A" (Excellent) or better-rated companies.
- Available life insurance protection with no aviation exclusions or surcharges.
- Quick, easy application.

**Get your online quote from PIC
at [Avemco.com/termlife](https://www.avemco.com/termlife)**

*Any information that you provide directly to PIC on its website is subject to the privacy policy posted on their website, which you should read before proceeding. Avemco assumes no responsibility for their privacy practices or your use of their website.

Avemco Insurance Company and Avemco Insurance Agency, Inc. collectively market under the service mark Avemco. Avemco Insurance Company insures general aviation aircraft and pilots and does not underwrite life insurance products. Life insurance offered through this program is provided to qualified applicants through the Pilot Insurance Center ("PIC") and is underwritten by carriers not affiliated with Avemco that specialize in life insurance products. Policies may not be available in all states - please contact PIC for details.



Readback is your chance to tell us what you think. Here's what some readers had to say about previous items in *On Approach*, *Avemco PIREP* blogs and other articles.

Avemco supports the FAASTeam WINGS Program, and is the official sponsor of the WINGS pin presented to each participant upon completing the Basic, Advanced and Master phases of the program.

> I want to thank Avemco for your strong safety advocacy. I just completed the Basic FAASTeam WINGS Program and received my lapel pin from you. I'll be very proud to wear it and appreciate that you're so supportive --Sharyn Richardson

The recent Avemco blog by Past President Jim Lauerman, *You Just Might Be An Aviator*, struck a chord with many pilots. Read this Avemco PIREP here.

> Thank you Avemco. It was a very interesting article. Thank you for helping me to become a better pilot 'and Aviator.' --Rex B. Almquist

> If you never get tired flying the same route year after year, because the sky is always changing, never remaining the same, then you just might be an aviator. --Gerald Opel

> When your in-flight experiences are so wondrous they bring to mind the poem, 'High Flight,' by Pilot Officer John Gillespie Magee Jr., you just might be an Aviator. --Robert Bennett

Perhaps you've heard the aviation truism *The Flight Isn't Over Until the Plane is in the Hangar. There's a reason why it's a truism. Read this Avemco PIREP here.*

> Thanks for your PIREP series! The first NEW edition is excellent. As I get older, I know that I MUST focus every nanosecond on exactly what I'm doing. --William H. Hounshell

> As a returning pilot, after a 40 year hiatus, I welcome these messages. I will definitely increase my taxi vigilance, after reading this article. Thanks. --Jim DuVander

CFII Tom Turner wrote an insightful Avemco PIREP, *Getting The Most From Your Safety Pilot. Even a CFI needs the watchful eye of another CFI. Read this Avemco PIREP here.*

> This is an excellent article on duties and qualifications of a safety pilot. It has only one omission: As a required crew member, the safety pilot must have a current medical (61.(c)(1)). There is often confusion on this issue and this article should clarify this point. --Olga Mitchell, CFII

Editor's Note: Thanks for bringing this to our attention, Olga. We contacted Thomas P. Turner, author of the article, and he responded: "You are correct. A person acting in the capacity of a Safety Pilot indeed must hold a current FAA medical certificate. Thanks for catching my omission."

We welcome your comments and feedback. Your "readback" may be considered for inclusion in our next newsletter and we will contact you prior to obtain permission. Content may be edited for length and style before publication. Email us at avemcomarketing@avemco.com.

On Approach

Avemco Policyholder News

WINTER 2014

On Approach

Avemco Insurance Company
411 Aviation Way, Suite 100
Frederick, MD 21701

Customer Feedback and Aviation Insurance Questions:

(800) 638 8440
avemco@avemco.com

Online: Avemco.com

Claims: (800) 874 9124

Publisher

Avemco Insurance Company



DON'T GET CAUGHT BY THE COLD

By Jason Blair, FAA Designated Pilot Examiner, ATP, CFII, MEII, AGI

Winter is here so it's time to change our summer flying habits. Most pilots have read numerous articles about how to deal with icing or how to start their aircraft when it is cold outside, but there are many other practical considerations that can make your winter flying experience more successful. Think about some of these before your next flight to avoid getting caught by the cold.

THINK ABOUT LOCAL WEATHER

Areas downwind of the Great Lakes are notorious for "lake effect snow," resulting in localized, frequently heavy snow patterns and rapidly changing conditions. These conditions can last for minutes, hours or days and are difficult to predict. I have seen it go from sunny to blizzard in minutes. If you are traveling to an area that is subject to these conditions, get weather information frequently and from as close to your destination as possible. On a positive note, this weather is usually localized and you can divert easily to better weather without going very far.

When traveling to these or other areas that experience localized winter weather conditions, it is a good idea to review detailed radar and satellite imagery. A Flight Service briefing is important, but I always back that up by looking at imagery myself, as it helps build a mental

picture of what is happening. You can access aviation-approved weather source data at www.aviationweather.gov.

CALL AHEAD

Many smaller airports (especially ones that don't have towers or air-carrier service) are run by local municipalities or contracted FBO services. NOTAMs may not always be current. Important things such as closed taxiways, runway closures, snow-covered runways or equipment working on airport surfaces don't always get reported. The best advice I can give is to call ahead. Calling the FBO or the local airport manager can provide valuable and important local information.

PLAN DIFFERENTLY

Consider whether flying at night is a good idea or not. In many of the areas I fly, runway lights are just not tall enough to be seen above snow banks



Warm clothes are an important part of a pilot's winter flying gear. Think hat, gloves, proper shoes or boots and a jacket.

or sometimes, even the overall snow level. This means that runway lighting may be obstructed, or even buried from certain angles as you approach the airport. Finding a runway at night in winter can be difficult in those conditions.

Night flying in winter can eliminate some options. During the day, we can see and avoid snow squalls that, at night, we may not be able to see. Winter weather conditions require that you use different planning techniques. This also applies to the resources you use in planning. One good source is the NOAA Icing Forecast tool found on their website http://www.aviationweather.gov/adds/icing/icing_nav.php. This can help you plan the altitudes where you might encounter icing across your route. In some cases, instead of flying around weather, you can plan altitudes to help avoid icing. Occasionally, flying at a lower altitude than you would during the summer allows you to fly safely and avoid potential icing.

BRING WARM CLOTHES

This advice may sound a bit “gee whiz,” but it comes from experience. I have been stuck on a cold ramp in my regular day-to-day office clothes too many times while I waited for a ride or cleared snow off my aircraft. I have tried to fuel my airplane at a frozen fuel pump where the credit card machine was not working properly (no doubt because of the snow-filled card reader). Warm clothes are an important part of a pilot's winter flying gear. Think hat, gloves, proper shoes or boots and a jacket.

PROTECT YOUR PLANE

Just as you need to protect yourself with warm clothes, your plane may need protection from the elements. Too many pilots have reached their destination, parked their aircraft on the ramp and returned to find that they were unable to go back home because of winter's effects. When you make that call ahead prior

to your flight, a good question to always ask is whether a hangar is available for your stay. When traveling to airports where a hangar is not possible, many pilots have solved the dilemma by bringing wing covers or even tarps for the aircraft. If nothing else, bring a snow brush to get any loose snow off the wings. Remember, ice or snow that sticks to the aircraft surface must be removed for safe flight to continue.

These simple tips may seem like common sense but, in my experience, I've found that many pilots skip them during winter flying, often with negative consequences. Take the time to plan ahead during winter operations and you can have a successful, and safe, winter flying season.

Jason Blair is an active single and multi-engine instructor and FAA Designated Pilot Examiner with 4,600 hours total time and 2,600 hours instruction given. He serves on several FAA/Industry aviation committees and is the past Executive Director of the National Association of Flight Instructors. He also consults on aviation training and regulatory efforts for the general aviation industry.

A FLYING CLUB IS FOREVER, OR SHOULD BE

By Mike Kerwin, CPCU, VP Analytics

In an age when many buildings don't last 60 years, it's almost unheard of for a flying club to last even longer. This year, the *Twenty-One Flyers Club* celebrates its 61st year, making it one of the oldest flying clubs in the country.

In 1953, 21 friends, most of them employees of Sikorsky Aircraft, pooled their savings to buy a 1940 Luscombe 8A based at Bridgeport, Connecticut's Sikorsky Memorial Airport (KBDR). They called it the *Twenty-One Flyers Club*. What else? Shortly thereafter, a 1946 Piper J3 joined the fleet. Over the years, the club has also owned a Piper Cherokee, and today, the 13 active members of the *Twenty-One Flyers Club* happily share the joys and spread out the cost of owning a 1975 Cessna 172M.

How did they do it? More to the point, how can you make sure your flying club succeeds where many don't? Here are some tips from our perspective on starting and running successful flying clubs that we've gleaned through our years of insuring them.



Clearly, one of the big reasons the *Twenty-One Flyers Club* has made it for so long is that they do a lot of things right, starting with the most important rule when any group of friends joins together in a business venture: Treat it like a business. That means putting some serious thought into the way the club is organized, how you administer it, how new members are recruited and that one thing everybody worries about first: How aircraft are shared

and scheduled so everyone gets to fly when they want to.

HOW MANY MEMBERS? HOW MANY AIRPLANES?

The ratio of club members to airplanes in the *Twenty-One Flyers Club* is 13 members to one airplane. That works out well for them, because only five or six are truly active pilots. Many are occasional pilots, and a few rarely fly. So,

The *Twenty-One Flyers Club* has several members who have belonged for decades. But new members are the lifeblood of any club. They bring enthusiasm and new ideas.

what's the mix in your flying club (or the one you're thinking of starting)? Do you have a lot of members who frequently take overnight cross-country trips? Do you have people who are retired or fly more during the week than on weekends? Or do most of the members want to go out to breakfast on a Saturday morning? For that matter, what's the social makeup of the club? Do you have a number of members who enjoy flying together? Frequently pilots join flying clubs specifically for the social interaction of other like-minded folks.

OFFICERS AND GENTLEMEN

There's a certain balance in a club that should be maintained—not just in the kinds of flying members do, but in the skills that members bring to the club, as well. The *Twenty-One Flyers Club* has a member who is an A&P and serves as maintenance director. You don't need a licensed mechanic, but you should have a maintenance director...someone who is mechanically inclined enough to understand when the plane needs maintenance and how to make sure it's done

well. The club also has a CFI who can make currency easy for other members. Of course you need members who are happy to pitch in with other skills, too. Many clubs will trade out hours in the airplane or reduced fees in exchange for members who volunteer their time and abilities to the club.

Somebody needs to serve as president (or manager). Somebody who's good with numbers needs to be the treasurer. A secretary is important for keeping records and other paperwork. It helps to have someone in charge of safety to make sure members stay current and are flying wisely so that both the members and the airplane remain in one piece. Then there's the scheduling officer. Sometimes it can be a thankless job, so this might be a post you want to alternate monthly, unless you've got someone willing to take it on for an extended period. Technology can help, here. The *Twenty-One Flyers Club* uses *Schedule Master*, an app developed specifically for aircraft scheduling (<http://www.schedulemaster.com>). It's important to add that we're not endorsing this app or any other, but just making you aware that there are computer programs that can help with scheduling, keeping track of downtime for maintenance and making the calendar accessible to all members.

NEW MEMBERS AND OLD

The *Twenty-One Flyers Club* has several members who have belonged for decades. One goes back to the 1960s. But new members are the lifeblood of any club. They bring enthusiasm and new ideas. So it's good to put some thought into how you're going to attract new members, what their qualifications should be

and how you're going to keep that balance of pilots to airplanes.

FLYING CLUB AIRCRAFT INSURANCE

Seeing as Avemco Insurance Company loves to insure flying clubs, it seems appropriate to give ourselves a plug here, as well as add a few tips on flying club insurance. The kind of insurance you need depends on what kind of pilots you have, what kind of flying they do and how many of them there are. For example, if you have fewer than five pilots in your club, you may not need flying club insurance at all. Avemco has been known to save clubs a bundle of money by recommending that, instead of flying club insurance, they simply list members as named pilots. That kind of knowledge is why we assign a dedicated Aviation Insurance Expert to each flying club. You'll have a specific Avemco underwriter to call or email with all your questions and who will take an active interest in making your insurance go smoothly and painlessly. End of plug.

MORE UPS THAN DOWNS

If you do it right, you'll find that being part of—and even helping to organize and run—a flying club is a rewarding experience in many ways. Let us know how it goes. We'd love to hear the story of your flying club.

Mike Kerwin began his insurance career working for 36 years in various sales, claims underwriting and marketing positions before coming to Avemco in 1999. A third-generation insurance professional, Mike earned his Chartered Property Casualty Underwriter (CPCU) designation—the industry's highest achievement—in 1984, and has since taught thousands of hours of insurance courses, including more than 40 lectures around the country.

AVEMCO'S PEOPLE

JUDITH MCGREGOR - AVIATION UNDERWRITER



JUDITH MCGREGOR JUST LANDED AT AVEMCO

When Judith McGregor was 15 and working at an airport café, she knew she wanted to learn to fly. But she had no idea how far flying would take her. So far, Judith's love of aviation has taken her to Daytona Beach, Florida to get a degree in Aeronautics at Embry-Riddle Aeronautical University. It's taken her to the FAA Academy in Oklahoma City. It's taken her to Ashburn, VA where she spent two years as a Flight Service Specialist for Lockheed Martin. And now, Judith is in Frederick, MD, as Avemco's newest aviation underwriter. Along the way, she has earned single and multi-engine, instrument and commercial ratings and worked in the aircraft maintenance department at Embry-Riddle. She finds her experience as a pilot and FSS Specialist more than a little helpful at Avemco. She says, "I love talking with other pilots. It's like talking to one of my friends about flying. Being a pilot means I think like a pilot and know what their needs are." When Judith leaves the office, she loves to ride horses and hang out with her Golden Retriever. The only drawback she finds in her new job is that she's been too busy to fly. But working around aviation enthusiasts all day keeps the fire simmering. She plans to be back in the air soon.



411 Aviation Way, Suite 100, Frederick, MD 21701

On Approach

Avemco Policyholder News

WINTER 2014

On Approach is distributed free of charge by Avemco Insurance Company, 411 Aviation Way, Suite 100, Frederick, MD 21701. Copyright 2014. All rights reserved. *On Approach* welcomes articles, news tips, photos, inquiries and feedback from aircraft owners, pilots and other readers. Feedback will be considered for the next newsletter to be included in the "Readback" column. Should Avemco be interested in including your comments in future newsletters we will contact you for permission. Articles and other content may be reproduced in full or part, with permission from Avemco Insurance Company and crediting the source as Avemco.

IMPORTANT NOTICE: Avemco does not provide technical or legal advice, and is not affiliated with companies whose products and services are highlighted, advertised, or discussed in content contained herein. Content is for general information and discussion only, and is not a full analysis of the matters presented. The information provided may not be applicable in all situations, and readers should always seek specific advice from their insurance company, the FAA and/or appropriate technical and legal experts (including the most current applicable guidelines) before taking any action with respect to any matters discussed herein. In addition, columns and articles solely reflect the views of their respective authors, and should also not be regarded as technical or legal advice.

Avemco Insurance Company and Avemco Insurance Agency, Inc., collectively market under the service mark Avemco. Avemco Insurance Company insures general aircraft and pilots and does not underwrite insurance products offered by Avemco Insurance Agency, Inc. Insurance products offered through Avemco Insurance Agency, Inc. (Arkansas Insurance Producer License # 274909 and California License # 0E63427), are underwritten by non-affiliated carriers who specialize in those types of insurance.

LIKE US ON FACEBOOK!



[facebook.com/avemco](https://www.facebook.com/avemco)