On Approach
Avemco® Policyholder News
Spring 2019

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Avemco Insurance Company Vice President of Sales and Marketing, Marci Veronie was chosen to receive the prestigious Tokio Marine “Good Company Award” for her outstanding achievements in 2018. Marci was recognized in April 2019 during an award ceremony that took place in Tokyo, Japan. An inspirational leader, Marci’s passion, enthusiasm, and professionalism not only motivate her colleagues, but extends to the industry. A frequent speaker at airshows, and fly-ins around the US, she is well known as an advocate for aviation safety and has been with Avemco since 1986. Well respected in the industry, Marci is a long-time member of Women in Aviation International (WAI) and currently serves as the Chair, Board of Directors of this 14,000-member organization. In addition, she is a member of the Lions Club International chapter located in Thurmont, MD.
A CONVERSATION WITH TWO CFIs – PART 1

BRENDA TIBBS is a Gold Seal CFI, a recipient of the AOPA Flight Instructor of the Year award in 2016, recognized as a Distinguished Flight Instructor by AOPA in 2017 and an Outstanding CFI again in 2018. In 2016 she earned her Tail Wheel endorsement, a Commercial Seaplane rating in 2017 and a multi-commercial rating in 2018. She managed to squeeze in time to open Bravo Flight Training, located at the Frederick Municipal Airport in Frederick, MD (FDK). The business has since grown to 10 planes and 6 instructors and has expanded to a second location at the Montgomery Airpark in Gaithersburg, MD. Brenda stays active with several aviation-based organizations, and volunteers her time with the Leesburg Aviation Expo, as well as the Post Leader for the Frederick Aviation Explorers.

SARAH ROVNER holds an ATP certificate with B-767, B-757, B-737 and CL-65 type ratings. She is currently an FAA Safety Team Lead Representative, Master Instructor, and pilot for a major U.S. airline. Since changing careers after years as a senior network engineer for the oil and gas industry, Sarah obtained her ATP, CFI, CFII, MEI and has flown about 5000 hours. As the owner and chief pilot of an international ferry pilot company, FullThrottle Aviation LLC, Sarah has flown over 117 different types of general aviation airplanes in 15 different countries, including oceanic crossings in small aircraft. She continues to stay involved in general aviation through mentoring and education; volunteering at many different events and presenting original seminars on aviation safety and human factors. Although much of her flying is now professional in nature, she still enjoys flying her Super Cub on her days off.

AVEMCO ON APPROACH: Whew, one must admit that your backgrounds are impressive! We did some digging and have been able to come up with this statistic: Non-Commercial Female Pilots make up only 6.08% of the pilot population.1 So we are curious - what spurred each of you to follow a path to achieving your pilot’s license in an industry that is pretty much dominated by men?

BRENDA TIBBS: Originally, I did not plan to become a pilot. I brought my kids to the airport for an air show and saw a local flight school advertising an introductory flight. I wanted to go up for just one flight for the experience. I was hooked immediately! At that point I just wanted to fly for fun. It took several years for me to make the shift to wanting to fly for a living. Even then, I wasn’t convinced I wanted to be a flight instructor. After I became a flight instructor, I realized it is a job that suits me, my family and my life style, plus it makes me really happy. I love teaching and helping people achieve their goals. Sometimes you have to try something to find out it is really what you want to do! I didn’t really think about it being a male-dominated profession before I made my career choice.

SARAH ROVNER: Just like Brenda, I never had plans to become a commercial pilot. Although it was something I showed a lot of interest in as a child, my career took me in a different direction.
I went into the military after some college, and upon getting off active duty, I started a career in information technology. A few months after returning from active duty, I had an idea that I would charter a plane to fly to a nearby town. I called the local airport, and they told me that they couldn't offer charter flights but that I could enroll as a student and fly with an instructor to the nearby town. Although the timing didn't work to do the trip, I decided to keep my lesson scheduled and went on a discovery flight instead. The instructor had me sit in the left seat, and to this day he still claims that I did my first takeoff! Right after rotation, I had a smile that went ear to ear, and at that moment I knew that flying was something I wanted to do for the rest of my life. Meanwhile, I worked as a network engineer, obtaining all my licenses and ratings while holding a day job. Three years ago, I decided to make the leap to full-time pilot when the oil industry took a downturn and layoffs were impending. Although all three of my career paths are arguably dominated by men, I never thought of myself as being different than my peers. I don't consider myself to be a trailblazer – but rather a passionate aviator that took to the skies at every chance she could get.

—I Brenda Tibbs

The less time between lessons, the more information you will retain. Flight training involves a lot of muscle memory, which improves when your lessons are closer together. Try to have as much of the flight training money necessary available as possible. This may mean waiting until you save some money, or you have been awarded a scholarship, or you have obtained a loan before you start flying.

— Brenda Tibbs

**AVEMCO ON APPROACH:** What are some of your responsibilities as a CFI when providing training?

**BT:** First, CFIs are responsible for safety. People will emulate what CFIs do, so we need to teach them to make safe decisions. Next, I am responsible for helping student pilots achieve their goals in the most efficient way possible. We need to guide them through the process and show them the tools available to them. People come to a CFI looking for guidance; they don’t know what they don’t know. It is up to us to show them the ropes!

**SR:** I agree with Brenda that safety is the top priority. As flight instructors, it’s our job to take someone who may not have ever been in an aircraft and teach them to fly in a high-stakes, challenging environment. It’s an immense responsibility as an instructor. The CFI is who will shape and mold a pilot, paving the way for them as aviators in their future career. I always made the joke that teaching was 90% psychology and 10% flying. In addition to stick and rudder skills, it’s important to teach them good judgement and decision making that will allow them to be successful and safe in their aviation endeavors, whatever their future plans may be.

**AVEMCO ON APPROACH:** Would each of you provide some recommendations for students who are going to take flight lessons or any “rusty pilots” jumping back into that left seat?

**BT:** I can list mine as a checklist – because after all as safety-minded pilots we follow this type of form religiously!

- Fill out your paperwork ahead of time. Your time is valuable but so is mine.
- Bring your logbook with you. Leaving it or any other paperwork in your vehicle just slows everything down.
- Be on time.
- Make sure you have all documentation. Many times, your instructor will require insurance from the student taking instruction, or the renter of the airplane. All business owners carry insurance for them, in most cases it does not cover liability for the renter. Ding up a wing or scraping another parked plane can get expensive.
- Bring the Aircraft Check Out form completed.
- Review airspace and requirements for the planned flight.
- Look back at any notes from previous times with the instructor to be prepared for this flight.

**SR:** If it’s one thing that remains constant in aviation, it’s change. Technology has been rapidly changing, regulations have been changing, and the entire aviation environment is much different than it was 20 years ago. I remember working with a rusty pilot who had spent the better part of 20
Arm yourself with all of the information that is available to you before every flight, knowledge is power. I have seen it many times that both commercial pilots and private pilots miss NOTAMs and don’t have complete information about their flight. Getting caught by runway closures and approach outages are skimming the surface.

— Sarah Rovner

years outside of the cockpit, and it was almost like starting over. When he last flew, there was no Class B airspace, but rather Terminal Radar Service Areas. GPS was not common, and there was no such thing as electronic flight bags (EFBs). The flying itself came back much more quickly than the aviation knowledge. My best advice for pilots looking to get back into the left seat would be to do a ground school course so they can learn about the current aviation environment. They can also attend FAA Safety Team (FAASTeam) seminars on different topics to gain knowledge of current aviation issues, which can also count toward a flight review (BFR).

AVEMCO ON APPROACH: What recommendations do you have for students to help reduce their training costs?

BT: The less time between lessons, the more information you will retain. Flight training involves a lot of muscle memory, which improves when your lessons are closer together. Try to have as much of the flight training money necessary available as possible. This may mean waiting until you save some money, or you have been awarded a scholarship, or you have obtained a loan before you start flying. Also, work with a CFI that knows you have financial limits and discuss the most efficient way to finish your training. Sometimes there are “extra” flights, like additional cross country or special airspace flights, which can wait until later. When working towards an instrument rating you can combine cross country time with instrument training or utilize a safety pilot. Make sure to use a flight simulator when appropriate as well, it can be a huge cost saver. Also, be sure to have 10 hours of instrument time from your instrument training endorsed to go towards your commercial rating. Even if you aren’t planning to do it now, you may want to obtain a commercial rating in the future. If you do spin training be sure to have that endorsed too!

SR: The time between lessons is important, it costs the student time and money if they have to keep relearning the same thing over and over. I remember seeing a sign at a local flight school that said if you fly 3 times a week, you will finish in 3 months. If you fly twice, it will be 6 months. If you fly once a week, it will be a year, and if you fly once a month it will be 5 years! Students that fly frequently often spend less time total completing the course because they retain knowledge better and don’t have to repeat lessons. After all, the biggest cost in flight training is the equipment rental and instructor cost (the dreaded Hobbs meter!). As Brenda mentioned, simulators can also be an effective tool to save on costs and many schools have simulators that can count toward meeting aeronautical experience requirements. Another less-explored option is to purchase an aircraft, join a flying club, or buy into a share of an aircraft. Although I did my private at a flight school, I did the rest of my training in flying clubs, shared aircraft, and owned aircraft. It can cut down on the costs and help you network and meet other pilots. I often sat right seat with other club members who were instructors and got to split costs on charity flights or lunch runs. Some of the best flying I did was with people I had met along the way in my aviation training journey who wanted someone to fly with them and I had the opportunity to fly many different aircraft doing that.

We will continue the second part of “A Conversation with Two CFIs” in our Summer 2019 On Approach newsletter.

1 https://www.womenofaviationweek.org/five-decades-of-women-pilots-in-the-united-states-how-did-we-do/
IMC ESCAPE
By Thomas P. Turner, ATP, Master CFI, CFII, MEI, Mastery Flight Training

I was ferrying a Cessna 150 from near Atlanta, Georgia, to the Wichita, Kansas area. I was borrowing the little Cessna trainer from a friend to help another friend complete his Private Pilot training. By mid-afternoon I had made it as far as southwestern Missouri under a progressively lowering overcast. My weather briefing showed fairly low clouds, 1700 - 1800-foot ceilings, around Wichita. Since ceilings are reported above ground height and the field elevations around Wichita are in the 1500-foot range, this meant the clouds were at around 3200-3300 feet MSL. I could maintain the safe and legal 1000-foot minimum height above ground and the minimum 500 feet beneath the clouds. But it would be tight.

Visibility everywhere was reported as “10 miles.” In aviation weather reports, 10 is usually as high as it gets. So, the visibility beneath the clouds was somewhere between “very good” and “unlimited.” Knowing the ceiling heights and visibilities, I made the always provisional “go” decision to continue homeward.

As I got closer and closer, however, the clouds above me were gradually dropping even as the ground elevation beneath me steadily rose. And the horizon was getting hazy. Before takeoff I checked the charts for the Maximum Elevation Figure (MEF) for each segment of the flight and decided the minimum altitude I would fly in each. I also determined that turning east toward a lower MEF was my best choice if I needed to deviate from my course. Knowing this information beforehand took most of the stress out of flying at a safe, 1000 AGL altitude while the weather was behaving somewhat contrary to predictions.

My wife and my friend/student-to-be were waiting for me at my destination airport’s bar and grill for a welcome-home supper and a congratulatory drink. I was nearly home, family and friends were waiting for me, and I was getting tired near the end of a 12-hour duty day as I pressed on toward deteriorating weather.

I was 20 minutes from destination when I found myself at my lowest safe altitude, with the clouds ahead dropping. The distinct horizon
beneath the clouds was gradually getting hazier, until I could not see more than about three section lines ahead—about three miles. I was still in legal Visual Flight Rules (VFR) weather, but I was pushing it. My onboard weather uplink told me I should be able to get home to Stearman Field, but apparently the weather was worse out over the prairie between the airport reporting points. Recall that METARs are only valid for the weather within five miles of the reporting point—an airport. The only information available for current near-surface weather conditions at locations between the reporting points is Pilot Reports (PIREPs), which are usually very scarce. Even over flat terrain, but especially around hills and mountains, there can be a significant difference in local weather conditions that is not knowable ahead of time. In other words, don’t assume that because the METARs all report good ceilings and visibilities that you can safely fly between those airports in similar weather.

I could go just a little lower and be OK. The rules say I only have to be 500 feet above the ground over sparsely populated areas (and the east Kansas prairie is nothing if not sparsely populated). That puts me in Class G airspace, where I only need to remain clear of clouds in one-mile visibility. The weather is good enough for that. I’m almost home. I can do this....

I can see how even experienced pilots sometimes talk themselves into disastrous situations, especially because the conditions worsened very gradually. There wasn’t a distinct GO/NO GO shift in flight conditions, no solid wall of cloud and visibility that marked the boundaries of visual and instrument meteorological conditions. The weather was “a little lower, a little lower,” with no clear decision point.

IMC ESCAPE
You need to positively plan to remain in visual conditions, and act to remain “visual” before you lose visual reference. If you blunder into Instrument Meteorological Conditions (IMC), however, your very survival depends on proper and immediate action. Consider the following:

1. If the airplane has an autopilot, even if just a wing-leveler, engage it. Don’t try to be a hero by hand-flying out of instrument conditions. This is when even a VFR pilot needs to be very familiar with the avionics in the airplane being flown. Use the autopilot to make a level, 180° turn back into the better conditions you just flew from.

2. If you must hand-fly the airplane, look at the attitude indicator. Almost every airplane has
I tell my instrument students that “instrument flight is the process of constantly correcting for what you just did.” Most attitude excursions in instrument flight are the result of the pilot overcontrolling with the yoke. For your IMC escape, rudder alone may be enough.

3. If your airplane does not have an attitude indicator/artificial horizon, look at the turn coordinator or turn-and-bank instrument. It will not give you pitch information, but it will show a rate of turn that is a function of angle of bank (and airspeed). Look also at the vertical speed indicator, if one is installed, and/or the altimeter (which is required in all airplanes). As you turn, you’ll scan back and forth between the two, to maintain altitude and rate of climb, and bank by maintaining rate of turn.

4. Before beginning a turn, ensure the airplane is trimmed. Type certificated airplanes, and many experimental and Light Sport category aircraft, are positively stable in pitch. That means they will tend to maintain the airspeed for which they are trimmed. If the airplane is trimmed before you begin your escape maneuver, it will tend to remain on speed and therefore altitude during your escape. If the airplane is not trimmed, or if the airplane is neutrally stable or even unstable in pitch, the airplane may fight your inputs during your escape.

5. During your escape, make very small control inputs. It takes extremely little control deflection for the shallow pitch and bank inputs you’ll need. You might even let go of the control yoke or stick completely and make bank inputs with rudder alone. The pitch will more or less take care of itself in shallow banks. I tell my instrument students that “instrument flight is the process of constantly correcting for what you just did.” Most attitude excursions in instrument flight are the result of the pilot overcontrolling with the yoke. For your IMC escape, rudder alone may be enough.

6. With the instruments available to you, enter a shallow-bank turn. Use no more than 15°-20° bank angle. Since most airplanes have a left-turning tendency from propeller torque, a tendency that can pull the airplane downward into a spiral if the wings are banked to the left, you might wish to make your IMC escape turn to the right. In that case the torque will tend to pull the airplane “up” slightly, resisting the tendency to enter a “graveyard spiral.”

7. As most lightplane speeds a 15°-20° bank turn is close to a “standard rate.” In a standard rate turn (a staple of instrument flying), the heading will change three degrees per second. That means it will take 60 seconds, one minute, to turn 180° —to go back into the better weather you just exited. Enter your shallow bank turn, maintain pitch and bank angle for about a minute, then (watching the attitude indicator and/or turn coordinator/turn-and-bank and altitude/vertical speed indicators), roll the wings back to level flight while relaxing back pressure to keep the nose on the horizon.

Note that you probably didn’t go from good VMC immediately into instrument conditions. You probably won’t suddenly exit IMC and enter good visual conditions either. You’ll have to use your
instruments until you are able to maintain control visually without them. Don’t panic when things don’t improve immediately but stay on altitude and heading until you have extricated yourself from the murky skies.

If your escape plan doesn’t work, and you’re still in IMC, go to full power. If the airplane is trimmed, this will cause the airplane to enter a shallow climb. Your goal is to either (1) climb out of the clouds into visual conditions “on top,” or (2) increase altitude for better radio reception, on the assumption you entered IMC at a fairly low altitude. In either case, your next step is to contact Air Traffic Control, admit your plight, and get controllers’ help returning to VMC and getting safely on the ground. Remember the four C’s:

- Climb to increase radio reception and to avoid ground obstacles.
- Communicate with Air Traffic Control.
- Confess your predicament and ask for help finding visual conditions.
- Comply with controllers’ instructions to get safely back on the ground.

Remember when you were required to practice three hours of flight by reference to instruments in order to qualify for your Private Pilot practical test? This is part of what your instructor should have been teaching you during that time—how to complete your IMC escape. It’s the sort of thing all VFR-only pilots, Sport Pilots with cross-country endorsements, and instrument rated pilots who are not instrument current should include in Flight Reviews as well.

If you’ve not practiced the IMC escape maneuver lately yourself, it’s something you should do with a safety-pilot friend or your local CFI. Even this very basic flight by reference to instruments is a perishable skill.

EPILOGUE

I made a level, 180° turn back to my pre-determined easterly escape route. I knew that about half of all “attempted visual flight in IMC” crashes involve instrument rated pilots—no one is immune, so I began my turnback before I entered instrument meteorological conditions. I landed visually at Chanute, Kansas, then called my very understanding wife and told her I was down for the night. She told me that looking at the clouds while waiting for me she knew I probably wouldn’t make it home that day—smart lady!

You probably won’t suddenly exit IMC and enter good visual conditions either. You’ll have to use your instruments until you are able to maintain control visually without them. Don’t panic when things don’t improve immediately but stay on altitude and heading until you have extricated yourself from the murky skies.
I was working with a new CFI candidate today. I asked him what the primary responsibility of the flight instructor was. He gave me a very common, and totally wrong, answer. In fact, I think this misconception is widely spread and is the biggest problem in flight training today. His answer was, “…to teach the student to meet the minimum practical test standards.”

So, what is the primary responsibility of an instructor? Teaching the student how to make good aeronautical decisions. It is more important that a student know when it is safe to fly than to start a trip without realizing how risky it is. Airplanes continue to fall short of an airport because of fuel starvation! This is not a PTS problem, it’s a bad aeronautical decision-making problem.

When you are with a student do you fill up on your credit card? Or do you decide to go home on 1/2 tanks, so the flight school will buy the gas? When you are low on money and the weather is marginal do you still fly with the student? If you’re running late for your next appointment, do you taxi to the ramp fast and shut down the aircraft without a checklist? I have in the past and I know most flight instructors have taken these or other similar shortcuts. When we do this, what we are really showing our students is, that if the weather is bad, they can stay in the traffic pattern. Or these other poor decisions: low on gas, it’s better to fly home and save the money or it is okay to fly if they really need to.

It’s far safer to send a pilot out into the world with some great examples from you, a professional pilot, that demonstrate chances aren’t worth taking. Of course, the PTS is needed in training as well, and useful in many ways. Let me ask you one final question. Three years from now, at a mountain airport in marginal night VFR, do you want your former student to have gotten their ticket in 40 hours? Or to ask themselves what is worth wrecking the plane and dying for? Wouldn’t it be better if they cancelled the flight because of the example you provided?

What do you think?

Gary Reeves is an ATP, Master CFI, CFII, and MEI. A well-known national speaker, he has over 7,500 hours and is the 2019 FAA National Certified Flight Instructor of the Year and was the 2016 FAA Instructor of the Year for the Western Pacific Region. In addition, he has issued over 1,400 FAA Safety Wings. Gary is also the Avidyne National Training Provider and offers 3-4-day programs, instructing Avidyne and Garmin Avionics in IFR, as well as presenting dozens of safety classes at regional airshows. He is the Chief Safety Pilot for PilotSafety.org. Contact him at MasterFlightTraining.com or PilotSafety.org.

Congratulations to our friend Gary Reeves of PilotSafety.org for being chosen as the recipient of the 2019 FAA National Certified Flight Instructor of the Year Award!
Readback is your chance to tell us what you think about everything we have to say and do – including our PIREPs, articles, emails and previous issues of the On Approach newsletter. Content has been or may be edited for length and style before publication.

RESPONSES TO THOMAS P. TURNER’S “MASTERING CROSSWINDS”

This was an interesting article in that it brought in ways of looking at the crosswind landing that I haven’t heard before, relating it to aerobatics and taxiing. But I think we make more mistakes with the taxiing procedure and so trying to get better crosswind landings thinking about the taxiing mantra is more complicated. I was glad you made the point that trikes can make good crosswind landing without getting a tail wheel endorsement.

What you didn’t address was the age-old hangar argument about handling crosswind with a crab or a forward slip. I am lucky enough to fly a Cessna Cardinal (C177A) which has no restrictions on slips regardless of flap setting and I generally prefer the slip. OK, always, though I will be in a crab when I turn to final and may hold it longer if it happens to be a long final. If you are in a stabilized slip you are already in the right configuration to fly down the runway until you make contact with the windward main. This is my second point - over two decades ago when my instructor was explaining the slip landing to me (and I am an engineer) I said that meant you would land on one wheel. He agreed emphatically but made it stick with a graphic description of having seen planes come in too fast that would roll down the runway for quite a distance - on one wheel. Possibly an exaggeration but it made the concept clear. We always hear we should land on the mains, but that’s really only true with no crosswind. Further, those that are taught to land with crab (or just prefer to) are often not aware that what they have to do (or should be doing) is quickly transition to a slip when they yaw to runway alignment. I recommend having your instructor teach you a forward slip and how to use it in landing, even if you stick with the crab.

What about the argument that someone thinks a slip is for losing altitude if you are above glideslope. It is, but you can stay on glideslope by using more power when in a forward slip. Your stabilized approach is a balance of pitch, power, rudder and aileron for both crab and slip.

--Douglas F Tomlinson

I agree with everything you said about x wind techniques. Would like to see a little more on wing low- opposite rudder at touch down and finishing landing to a full stop.

--Bob Kearbey CFII ASMEI

PIREP: Mastering Crosswinds’ was a good gouge. It was about the right length and gave practical advice with a convenient bullet list at the end.

--Captain Mark Foster, United Airlines and new C-172 renter

Thanks, good article overall. However, you didn’t address x/w takeoff with regard to when to rotate. I was taught to keep the aircraft on the runway until you gain sufficient speed to pop it off, as opposed to simply “flying it off” as you normally do without x/w. This practice can help to avoid drifting downwind at takeoff.

--John Arsenault

What made the item useful was the practical advice. E.g., “personal minimum’s checklist found on the FAA’s website” or “limit my crosswind limit to 5 knots and no tailwinds.” Too many aviation magazine articles and online advice columns provide little more than hortatory admonitions and general advice, lacking in specifics that a pilot can employ in his/her own flying.

--Brian Carlson
N97RJ Airplane LLC

RESPONSES TO SARAH ROVNER’S “THE ART OF CUTTING CORNERS”

I enjoyed this article very much. This idea of “Cutting Corners” happens in business too. In my long business career I saw this happen over and over again while working to establish strict procedures to avoid disastrous results. It takes discipline not to deviate. Some people have it and others need to be “helped” to develop it.

I once many years ago took a fellow worker flying with me. When he saw me going line by line down my checklist, he meekly asked me “How long have you been flying and why do you still need a step by step checklist”. He was an engineer and when I explained it to him he felt much better and we had a very nice flight!

--Peter Troccoli
I read all of your monthly messages and appreciate the continual pursuit of safety. I like to think of myself as safety conscious, but we can all use reminders. I’m a pilot and motorcycle enthusiast as well, in Los Angeles, and every time I make to my destination safely, it’s no accident. It requires preparation, thought and diligence. My life and limb are way more important than speed and ego.

--Brian Oblak

As a CFI we have trained every newbie to use the checklist for engine start, pretaxi, taxi, prep for takeoff and we insist that it be done while reading the checklist, however, even though we teach use of the checklist for preflight, as the students become more familiar with the routine we (or at least I) don’t REQUIRE them to use the preflight checklist after they have done so a few times, allowing them to fall into the zone of “Normalization of Deviance”.

This is a needed reinforcement and refresher of how I have been sloppy in allowing my students to “eyeball” the initial walk-around checklist and allow the student to decide to allow himself to develop this bad habit.

I read all the Avemco materials you send and learn (or re-learn) valuable principles. Thanks for the send.

--Laton Allison
Wingnuts Flying Club

We as an aviation insurance company, believe strongly in the power of connection with our flying community. It was just one such connection, from our Vice President Marci Veronie, currently Chair of Women in Aviation International (WAI), and Robin Frey, a member of WAI, that provided us with permission to share this adorable picture with our readers.

Robin Frey has called her newborn son, “our little future aviator”. We hope baby Liam will give Avemco an opportunity to provide him with his general aviation insurance when he is a bit older. After all, Liam’s dad is a pilot, and his mom is involved in aviation marketing and recently acquired her MBAA from prestigious Embry-Riddle Aeronautical University while toting Liam around in utero. So, you might say he inherited the aviation bug from his parents.

Now can we look at the photo again and emit a collective “Aww”?

Excellent points made. I haven’t bought any water for fuel in over 20 years, since the advent of go/no go filters at fuel providers became commonplace. It is really tempting to skip sumping. The point about accumulating short cuts and related normalcy are well taken.

--Dick Sutliff
COMING TO A HANGAR NEAR YOU!

The most fun we have all year is meeting you in person and strengthening our ties within the aviation community.

Avemco will be exhibiting at the following aviation tradeshows in 2019:

**MAY 10-11**
AOPA Fly In
Frederick (KFDK) MD

**JULY 22-28**
EAA AirVenture
Oshkosh WI

**JUNE 21-22**
AOPA Fly In
Livermore (KLVK) CA

**SEPTEMBER 13-14**
AOPA Fly In
Tullahoma (KTHA) TN

*Check our website and Facebook pages for more information and updates as they become available.

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Did you know that Avemco Insurance Company is the provider of the WINGS pins you receive?

On Approach
Avemco Policyholder News

**SPRING 2019**

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NSL0033 (03_19)