

# On Approach

Avemco<sup>®</sup> Policyholder News

SPRING 2023



Discovering New  
Flying Adventures on  
Grass Runways  
**P2**



Colorado Mountain  
Flying Part II  
**P4**



The Society of Flying  
Cowl Plugs  
**P7**

# DISCOVERING NEW FLYING ADVENTURES ON GRASS RUNWAYS

*By Jason Blair, ATP, CFI-I, MEI-I, FAA Designated Pilot Examiner, AGI*

The soft rumble of the grass comes up to meet my wheels and softens the touchdown. It slows my plane faster than the hard asphalt I normally land on. It welcomes my plane and me back to the earth in a very different way.

Flying to grass fields opens up a new world of airports to pilots. Many pilots are unaware of some of the airport gems that are hidden near them that just are lacking a hard surface runway. Sometimes, taking advantage of grass runways can open up your world and provide some cool opportunities and conveniences that are not present at paved airports.

Before you decide to check out some of these opportunities near you, there are a few things to think about.

## **Use Good Safety Margins**

Add extra margins to your takeoff and landing calculations. Ok, I know some will take me to task on part of this. Landings technically shouldn't require as much distance on a grass runway with all things being equal due to additional friction, but I like to add the margin to the landing also in case of a damp runway, a desire to roll out longer due to roughness, or just the jitters from being not as used to grass runways as paved ones.

With that said, it is important to add a margin of safety to takeoff calculations.

Some aircraft operating manuals will provide information for takeoff considerations when operating off-dry, or even wet grass runways. Many do not. For those that do, it is pretty common to see figures that would indicate a pilot should add 15-30% extra distance from normally computed takeoff requirements.

I add 50%. More can't hurt, right?

For aircraft that don't have the above-noted takeoff information, a way to know for sure is to go to a longer grass runway and practice. Have a passenger, or CFI with you, note the start of your takeoff roll and where you got off the ground. Counting runway markers can help, or you can go high-tech and note the point and check it with a real measurement using something like Google Earth when you are back at a computer. Doing this where you have plenty of safety margin will let you learn what your aircraft, and your skills, can do. This is a great starting point to then add the 50% safety margin on and use it to evaluate other runways you might want to use.

## **Get Some Training**

Many pilots never get training on grass fields. It

doesn't make you any less of a pilot if you didn't, it just is something you haven't done yet.

If you have a plane, and it is suited for grass runway usage, find a CFI who is familiar and proficient, and go get some training!

Start with bigger fields. Longer and wide fields. Get a feel for the operations and then build your skills from there.

## **Know the Local Conditions**

Finding out the quality of the grass runway you are going to use is important. Seasonality can be a factor. There are certainly some runways I will use much of the year, and others I know I can't use when it has rained recently. If in question, talk to someone local.

In some cases, there are even airports where I will use "part" of a runway but not other parts during certain seasons. When they are long enough for a decision such as this, it might be a consideration. Checking out a grass strip is easier these days ahead of time than it ever was before. Refer to NOTAMs and any published data about the airport, but also be willing to use other resources such as Google Earth or even call the airport manager to ask about current conditions. Look deeper than just

the NOTAMs. In many cases, you will find grass runways are seasonally closed, something that would be found in the Chart Supplement data about the airport. Make sure if you are going to use a grass runway it isn't during the times when the airport officially has it closed. This is something that wouldn't show up in a current NOTAM because it is a permanent seasonal effect on the airport.

### **Know Your Plane's Limits and Consider Modifications**

Not every plane is destined to be a grass field warrior. Your 7000 lb. Twin Cessna probably isn't suited. At the same time, you might not want to do so with your (insert special bush plane type you prefer here) when the runway is soggy and messy, and you are going to have to just clean your plane after doing it. Then again, I have flown planes that were properly set up for places I knew were going to generate a need to wash the plane after. Some of us don't grow up and we still like to play in the mud. It's darn fun.

Make sure your plane is the right one to be able to take advantage of grass fields. Most of us don't have that kind of plane at our disposal all the time, but there might be a couple of things you could do to modify your everyday flier aircraft to make it a little more suited.

Many owners and operators that visit grass runways frequently remove those wheel pants. I do. I took them off and never put them back on for our flying in Michigan in our Stinson. On grass runways, when it is rough, they tend to rattle a bit. When there are soggy or, in the winter, snowy conditions, they get filled with gunk so I go without them. If you are

going to use grass runways frequently, you might choose to do the same.

Related to this, and a potential side effect, many pilots choose to go with slightly larger tires. Now, I am not saying go to some monstrosity of bald bush tires here, but going from a 7.0 to an 8.0 tire might be something to consider with the assistance of your mechanic and if it is allowed by the aircraft type certification or an STC. In many cases, this may also be a motivation to go without the wheel pants. They might not fit anymore.

There are lots of things a pilot might choose to do for an aircraft with the help of a mechanic for operating frequently on backcountry strips, but that isn't what we are talking about here. These are two things that are commonly done by owners of very common general aviation aircraft to enhance their tolerance for well-maintained grass runways. You might want to consider them also.

### **Not All Grass Runways are Bumpy, Rough, or Short**

There are some that I can think of that are like landing on smooth buttery bliss. Many of them are smoother than our roads out here in Michigan. I know that isn't saying much for anyone who has driven on our roads, but I mean it.

Some of the grass runways around the country are manicured and maintained as well as any fairway at a golf course. In some cases, better. There are lots of them that are 4,000-5000 feet long and even as wide as 200 feet. Some of these are used by a variety of aircraft including gliders, agricultural aircraft,

hot air balloons for launching, and light sport aircraft of every variety. There are even a few lighted grass runways you can find if you look hard. What a treat these are!

Thinking of another favorite of a couple of friends of mine, there is an airport with two grass intersecting runways on an island they like to go camping. Yet another example of this is a runway on an island in Lake Michigan, South Fox Island to be specific, where many local Michigan pilots like to venture for a day trip or to camp overnight. Thanks to the Recreational Aircraft Foundation, this strip was opened up a few years back and has become a popular destination.

Learning to properly fly off non-paved runways opens lots of new places you and an airplane can go. Venture to them. There are hundreds of such gems all around the country. I am sure if you look just a little bit you would find some near you that might just entice you to brush up those soft field skills, break away on a weekend or even play hooky on a late afternoon workday in the summer, and check out some new frontiers as a pilot. Do it sooner than later.

Jason Blair is an active single- and multi-engine instructor and an FAA Designated Pilot Examiner with over 6,000 hours total time, over 3,000 hours instruction given, and more than 3,000 hours in aircraft as a DPE. In his role as Examiner, over 2,000 pilot certificates have been issued. He has worked for and continues to work with multiple aviation associations with a focus on pilot training and testing. His experience as a pilot and instructor spans nearly 20 years and includes over 100 makes and models of aircraft flown. Jason has published works in many aviation publications, a full listing of which can be found at [www.jasonblair.net](http://www.jasonblair.net).

# COLORADO MOUNTAIN FLYING

## PART II

*By Jim Gorman, 2,500 Hour Instrument-Rated Commercial Pilot,  
Single Engine Land and Sea, Private Glider*



There's an item that's been haunting my bucket list for thirty years. Since Day One of my flying life, I'd had a dream of cruising through the spectacular vistas of the Rockies. In 2021, I flew my F33-A Bonanza from Michigan to Denver to attend the two day Colorado Pilots Association (CPA) mountain flying course, one of the oldest and most respected introductions to mountain flying in the country.

The first day of the course is eight hours of intense ground school followed by a half day in the air with an experienced mountain instructor. Since 1990, some 2,500 pilots have come through the course led by two CFIs who grew up in the Rockies, Bill Standerfer and Bill Dunn. Standerfer and Dunn like to tell their students that flying in Colorado is differ-

ent from other Rocky Mountain states. Colorado has more high-density airports and 58 peaks of 14,000' feet or more, though it's important to add that this is not a course in back-country or off-airport flying. That requires a whole other set of skills. For most of us flatlanders, staying on paved runways while avoiding the surrounding rocks is all the excitement we need.

Unfortunately, as is often the case, the weather had other plans. The CPA has a strict visibility minimum of 10 miles for mountain students. Back in 2021, smoke from west coast wildfires had diminished visibility to seven miles or even less in some passes. So, I ended up making the 1,000 nm trip from Detroit to Denver's Rocky Mountain Metropolitan Airport

(KBJC) only to sit in a classroom for eight hours, then returned home the next day. I wrote about the experience in last winter's On Approach, What I Learned About Flying in the Mountains by Not Flying in the Mountains. As I said then, I learned so much from the ground school that it still made the trip worthwhile. Disappointing, but worthwhile.

It seems that it's not uncommon for the flying portion of the class to get weathered out. While smoke from far away fires rarely happens, high winds, thunderstorms, or clouds that envelope the peaks and ridges often keep even seasoned mountain pilots on the ground. In fact, gaining an understanding of Colorado weather takes up the lion's share of the ground school. You can read more about that in my [On Approach article](#) from last year.

I got another shot at the Rockies in August, 2022. As is often the case with intense flight training, I found the ground school more rewarding the second time around. And this time, the weather was perfect for my first time in the mountains.

My instructor was Susan Wolber, a 5,000 hour CFII who has done virtually all of her flying in the Rockies. She owns both a Cessna 182 which she uses in her work as a Civil Air Patrol search and rescue pilot and instructor and an A-36 Bonanza for cross-country travel. She is also an accredited Bonanza Pilot Proficiency Program Instructor through the American Bonanza Society. It was her Bonanza expertise that interested me. She knows the capabilities, limitations, and systems of my plane better than I do.

The in-flight portion of the course brings the

ground school to life in ways that are hard to imagine if you've never flown in the Rockies. When we're student pilots, we all see diagrams of standing lenticular clouds and read about mountain waves and density altitude. But until you've experienced the effects of density altitude when taking off from an airport at eight or nine thousand feet or more, it's impossible to comprehend the reality just by looking at a chart in your POH. And while we all deal with diminished performance as we climb in our normally aspirated aircraft, it's a whole other animal when there's a 14,000' mountain staring you in the face. That's what happened to two New York pilots who were bringing home a just purchased G-36 Bonanza from California last year only to have their trip and their lives cut short below a ridge a few miles east of Aspen.

The Colorado Pilots Association has carefully laid out a route that safely introduces pilots to many different challenges to be found in the high peaks, with each airport along the way presenting a different aspect of Colorado flying and the kinds of hazards most flatland pilots have never experienced.

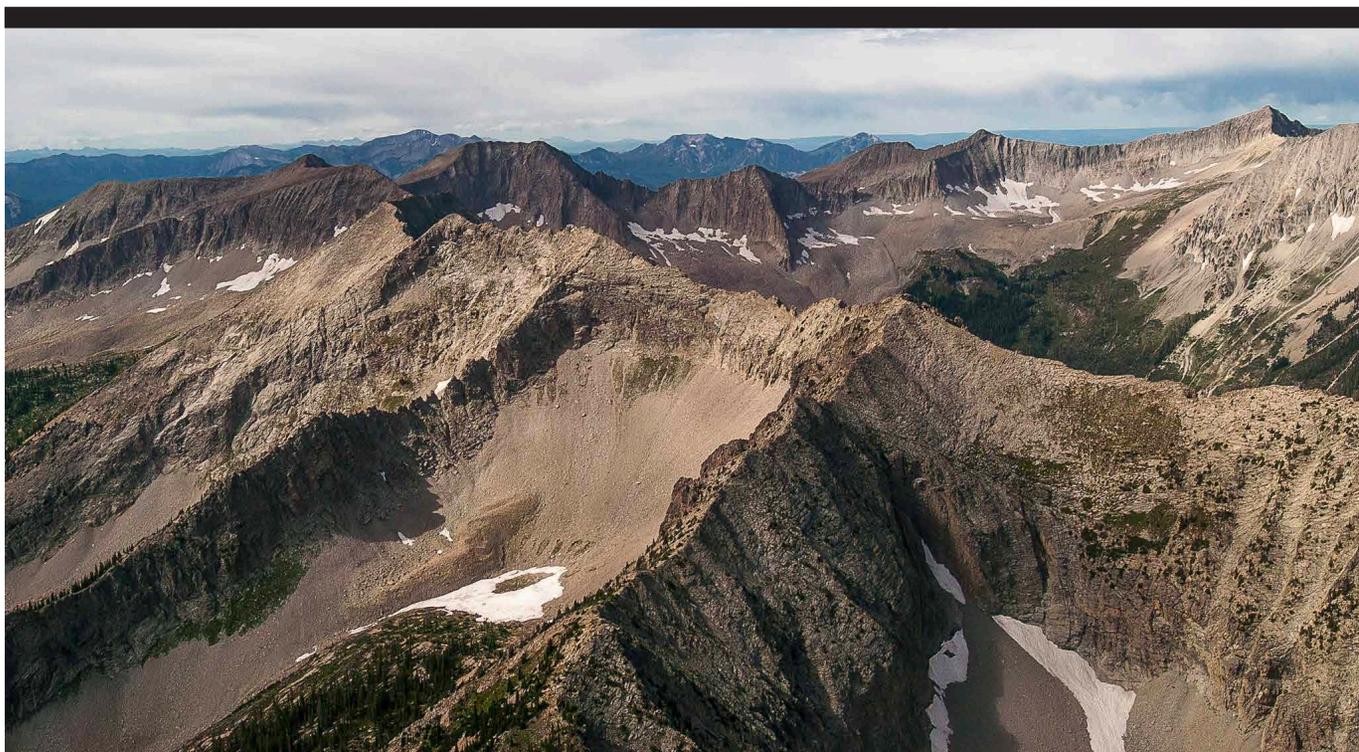
Starting from Rocky Mountain Metro (KBJC), the first stop is Kremmling (20V) A long, flat runway surrounded by benign terrain with the disconcerting twist that a hill on the approach end of Runway 27 causes the airport to disappear from view on the base leg. Kremmling also gives CPA instructors the chance to judge a students' abilities to fly with well executed coordination and good control of airspeeds, vital for the diminished performance of high-density altitude flying. It's worth saying that students take many things back to the flatlands with

them, including an increased appreciation for precise, coordinated flying, good energy management and the need for a stabilized approach with proper speed and glidepath.

From Kremmling, things get more interesting. Glenwood Springs (KGWS) is in a box canyon with no room for a go-around. Only high-powered airplanes flown by pilots with sharp short field skills go into Glenwood Springs. It also presents another learning experience. Frequently, the mountain passes where roads are laid are exactly the kinds of passes you don't want to fly through. As counterintuitive as that seems, the gently sloping terrain that is appealing to highway engineers is the kind of terrain that gives pilots no room for escape if they should be caught in a downdraft. Another counterintuitive rule-of-thumb that gives inexperienced mountain

pilots the heebie jeebies is the caution against flying in the middle of a valley, vs. hugging one side or the other just a few hundred feet from the rocks. For one thing, there's less room to turn around if you're smack dab in the middle, especially since your true airspeed is higher than indicated so turning radius is wider than it was back home. The phrase, "We're not in Kansas anymore." takes on a very literal meaning in the Rockies.

Aspen (KASE) is the next airport along the CPA route. It's probably the most famous airport in Colorado and high on most pilots' wishlist of airports to experience. It's also potentially one of the most treacherous for flatland fliers caught unaware by the serious mountains surrounding the runway. The history of Aspen is littered with the wreckage of private jets whose pilots did not respect the unique





challenges of flying into and out of this airport situated at the far end of a long narrow valley. Arriving aircraft fly on one side of the valley and departures leave the way they came in, but on the other side. While Aspen does have one localizer and one GPS approach they demand extreme precision, with MDAs more than 1,000' above field elevation and an ear-popping descent angle of more than six degrees.

Leaving Aspen, you fly north to Hagerman Pass where the winds are backwards and you have to be careful to choose the right canyon as you head east.

The other airport every flatland pilot wants to experience is Leadville (KLXV), highest public airport in North America at 9,934'. It had a density altitude of more than 12,000' on the day we flew in. But it's one of those experiences worth bragging about. And you can get the T-shirt and "official" certificate in the FBO gift shop to prove it.

By the time the CPA students leave Leadville, the day starts to heat up and they have the pleasure of experiencing the turbulence that usually comes along with afternoon flying in the high peaks, so it's back to KBJC for a debrief and to let the excitement of the day sink in. It's important to add that one mountain course does not make you an expert in Colorado mountain flying. It's merely an introduction. More like Mountain Flying 101. Bill Standerfer cautions that most pilots need at least 10 hours in the high country before feeling comfortable enough to solo. Sue Wolber adds that flying with friends or family could require an even higher level of awareness since A) the family generally isn't wild about getting up at 5AM to avoid the mid-day turbulence, increased density altitude and winds that exceed the 30 kt. maximum most experienced mountain pilots want to encounter. B) More people also mean more suitcases and paraphernalia that can exceed the 90% of gross weight that the CPA encourages. And C) passengers can also put more pressure on the pilot to get where they're going even when they shouldn't. None of this is meant to detract from an experience every flatland pilot should have at least once. In my case, the more I think about how much fun it was, the more I plan to be back next year.

To learn more about the Colorado Pilots Association and their Mountain Course, visit [coloradopilots.org](http://coloradopilots.org).

Jim Gorman is an instrument-rated commercial pilot with glider and seaplane ratings and more than 2,500 hours in the air. He flies a Beechcraft F33-A Bonanza and is the owner of Gorman360, Inc., an advertising agency. When not busy making sure his plane is in tip-top shape, he volunteers for Pilots N Paws and other humanitarian organizations.

## NEW REDBIRD PRO DISCOUNT!



We believe strongly in the value of flight simulators in the ongoing training of pilots. Avemco policyholders who continue their training with Redbird Pro, can qualify for Safety Rewards credits on their annual insurance premiums.\*

Use promo code AVEMCO at check out to save 20% on your annual subscription to Redbird Pro

**LEARN MORE**

\*Premium credits are subject to underwriting guidelines. Redbird is not affiliated with Avemco Insurance Company.



# THE SOCIETY OF THE FLYING COWL PLUGS

It's not a very exclusive club. Anyone can join, from student pilot to ATP. The membership requirements are just a moment's distraction or a forgotten checklist. Drop your guard during the preflight and you could end up flying with a pair of cowl plugs still in place and an engine that quickly overheats and seizes. If you're lucky and have the strap connecting the plugs draped across the prop, you will likely end up flinging your cowl plugs through the air and possibly gain a valuable lesson. But if you're not lucky, someone could get hurt or worse.

Because Avemco Insurance Company is a direct writer of insurance, we see all of our claims reports.

***Many accidents and incidents are caused by distractions, either in the air or on the ground.***

You may have seen this famous quote stuck on the wall of a flight school, "Aviation in itself is not inherently dangerous. But to an even greater degree than the sea, it is unforgiving of any carelessness, incapacity, or neglect." Interestingly, it is attributed to a pilot and aviation insurance executive from the 1930s, Captain A. G. Lamplugh, of the British Aviation Insurance Group in London<sup>1</sup>.

A large percentage of our claims can be lumped

into the category of "distraction". It might be missing an item on a checklist because a passenger asks a question or possibly conducting pre-flight items out of sequence and checking one tank for water but not another. We see claims from pilots who forget to remove the towbar. In some cases, the secured towbar results in a prop strike while the pilot is taxiing. But we've seen more than one claim where somebody managed to take off with the towbar attached, only to cause significant damage inflight and on landing.

There are claims from pilots who run into taxiway lights, hangars, and other aircraft because they were programming the avionics or thought they were being extra careful by reading their checklist. A good idea, but not while the plane is in motion. We see claims from pilots who had an uneventful flight but weren't paying attention while pushing the plane back into the hangar and ran a horizontal stabilizer into a wall. This is where that old cliché comes into play, "The flight isn't over until you're back in the chocks." And, speaking of chocks, be sure the chocks or blocks that you carefully positioned to make sure you return the plane to just the right spot don't slide backward. A few inches each time and you'll be pushing the tail into the back wall before you know it.

All of these distractions are all too common and understandable and many are things that pilots might admit to having done at one time or an-

other. They were lucky enough to get away with it unscathed. But, we have seen pilots attempting to take off with gust locks still in place and even an accident caused because someone neglected to untie the cement block that was securing the tail in a tie-down area. That plays havoc with your weight and balance! If you are going to use a small stepladder to assist you or passengers climbing into the plane, just remember that once you are safely in, hoist it inside as well. Otherwise, it is too late when you hear a loud banging on the fuselage after takeoff, a surefire giveaway that something is amiss.

***The best advice we can give is to establish procedures and routines that you follow in the same order, the same way every single time you fly. And, above all, use a checklist. Just not while taxiing.***

One more bit of advice. If one of these unhappy occurrences happens to you, let your insurance company know. We can't speak for all insurance companies, but Avemco will still pay your covered claim. We've seen it all, and then some.

<sup>1</sup> Aviation insurance - Wikipedia

# IT'S TIME TO PLAY NAME THAT CLAIM!



Last Issue's NAME THAT CLAIM Answer:



**SOMEONE TOOK  
OFF WITH THE  
TOWBAR STILL  
ATTACHED!**

With over 60 years of aviation insurance claims experience, we've seen our fair share of the good, the bad and the ugly! Not to mention, downright mind-boggling!

We invite you to take a guess at what caused the damage pictured in this claim photo.\*

[Submit Your Guess](#)

We'll be revealing the answer in the Summer 2023 edition of our On Approach Newsletter!

\*Source: Avemco Insurance Company claims data, 2014



**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 “HOMEBUILT TIPS”**

Although I am never going to build an airplane myself, I found this PIREP very informative as I've often wondered about how insurance works with regard to homebuilts.

**--Junaid Adil**

Great information. I was not aware of all of these considerations.

**--Mike Mason**

#### **RESPONSES TO “THE AIRCRAFT OWNER'S CHECKLIST”**

This information was very informative. Thank you for the update.

**--Ron Cybulski**

#### **RESPONSES TO “SCALE DOWN TO STEP UP”**

Great article. Too many pilots are enamored by speed and fail to consider what their mission will be. You certainly don't need a complex twin for sightseeing or hamburgers! I had a terrific Warrior II for 22 years and my wife and I flew many long IFR cross country trips in it. Now we are doing the \$100 barbecue (we live in Kansas now) and sightseeing over the Flint Hills. Our mission changed and we stepped down a bit to a Cherokee 140. Daylight VFR on clear days. Keep those articles coming!

**--Bill Wenner**

I loved the article. I fly a 1997 Cessna 172 that isn't as fast as the more expensive planes at our airport. But most of my flights are to nearby islands and the view is spectacular. At Sun N Fun, a physician gave the same advice but for a different reason. He said aging pilots should simplify their flying experience for the safety benefits. So, whether for cost or the aging factor, simplification is a very good strategy.

**--Charlie MacInnis**

This article is very timely for me. I am in the process of deciding which airplane to buy. My two top choices couldn't be more different. One is a 2001 with the latest avionics, air conditioning, oxygen and turbo. The second one is a 1963 1/2 the price, current avionics and reasonable time on the air frame and engine for future enjoyment. I've come to conclusion that the second one, the 1963, is the better choice for me. So scale down

to scale up is reinforcing that in the long run I'll be happier with the simpler airplane, more budget friendly, and I will ultimately do more flying. Thank you from the future airplane insurer.

**-- Claudette DeCourley**

A brutally truthful reminder!

**--Eric McGrew**

A superb bit of advice. Yes, I entirely agree and strongly advise all prospective owners to keep it in mind when considering buying an airplane. I've owned a Piper Archer for 18 years and have enjoyed every hour of flying it. True, it isn't the fastest bird in the sky, but I'm in no hurry to get anywhere. In fact, to me, the longer the better. It is a very easy airplane to fly and does not cost an arm and a leg to maintain. Keep up the good work.

**--Kip Hanson**

“Scale Down to Step Up” is right on target. I have seen numerous accidents and incidents directly caused by neglected or deferred maintenance. The most common cause of the lack of maintenance is cost. It is important to make the first time airplane buyer aware of this because it is difficult to step down after owning a high performance airplane. But that being said, your article might just plant the seed that a change is needed in a pilot who is struggling to support the currently owned airplane.

**--Gene Benson**

# 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 tradeshow and more in 2023:

**JULY 24-30**  
EAA AirVenture  
Oshkosh WI  
**Hangar A**  
**Booth #1159**

Events subject to change. Please visit our website and follow us on social media for more information and updates on these events as they become available.

## With 4.8 stars, see what our customers are saying about us on TrustPilot!

**AVEMCO**

**Avemco Insurance Company**

Reviews 3,472 • Excellent

★★★★★ 4.8 ⓘ

✓ VERIFIED COMPANY



# On Approach

Avemco Policyholder News

SPRING 2023

### On Approach

Avemco Insurance Company  
8490 Progress Drive, Suite 200  
Frederick, Maryland 21701

Customer Feedback and  
Aviation Insurance Questions:  
(800) 638 8440  
[avemco@avemco.com](mailto:avemco@avemco.com)

Online: [avemco.com](http://avemco.com)

Claims: (800) 874 9124

### Publisher

Avemco Insurance Company

On Approach is distributed free of charge by Avemco Insurance Company, 8490 Progress Drive, Suite 200, Frederick, MD 21701. Copyright 2022. 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.

Not all Avemco coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by Avemco. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

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 # 100108872 and California License # OE63427), are underwritten by non-affiliated carriers who specialize in those types of insurance.

NSL0049 (05/23)

\* Clicking this link will take you to a website not affiliated with Avemco. Your use of that website is subject to the privacy policy posted on that site. Avemco assumes no responsibility for other entities' privacy practices or your use of their websites.