

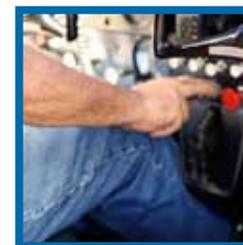
On Approach

Avemco® Policyholder News

Winter 2019



How to Stay In the Left Seat **P1**



The Day I Became a "Pro" Pilot **P3**



5 Tips for Pre-Purchase **P5**



HOW TO STAY IN THE LEFT SEAT AND OUT OF THE ROCKING CHAIR

By Jim Gorman, 2000+ Hour Instrument-Rated Commercial Pilot, Single Engine Land and Sea, Private Glider

I used to say that I hoped to keep flying until I was 75 years old. But that was when I was a kid of 55 and my self-imposed deadline was two decades off. Now that I'm pushing 70, I realize I'm having too much fun to hang it up so soon. There are a lot of us going through the same thing. More than 85,000 pilots are 65 and older¹. And most of us want to keep flying as long as we can. But how long is that? How do we stay in the left seat longer? And how do we know when it's time to give it up?

If we flew for the airlines, the decision would have been made for us at age 65. But, like so many things in GA, now including even our medical airworthiness, we're on the honor system to determine when we're no longer safe. Many non-professional pilots fly throughout their 70s and beyond. There's even a group called The United Flying Octogenarians, whose members have flown as PIC past age 80.

“What protects a pilot is good management of chronic disease and introspection. Watch out for risk factors, make sure you get a good biennial flight review and be willing to recognize the fact there are some things you can fix and some things you can't.”

Gerry Parker is an active Master Flight Instructor at age 82. His advice for flying longevity is simple and the best excuse to go flying any of us could ask for: “Fly as frequently as you can. At least once or twice a month. Simulator time can sharpen up your instrument skills.” He adds, “If I get to the point where I can't stay ahead of the airplane or keep up with what ATC is doing, I'll give it up or fly something simpler, like a Piper Cub off a grass strip.”

Another inspirational example of a guy who's got a long way to go before he hangs up his headset for the last time is Richard Druschel, a 73-year-old CFI and recipient of the Wright Brothers Award for 50 years of safe flying. He flew Gulfstreams and was a Citation Check Pilot for General Motors, before retiring at 65. But instead of giving up flying, he found other ways to stay involved and interested in aviation. And that's his advice to elder pilots: Look for excuses to fly. That could mean volunteer efforts like Young Eagles, Angel Flight or Pilots N Paws, or earning a new rating. He suggests, “Take a course. Learn to fly a floatplane or taildragger. You may never use it, but it's something different that will challenge you. And it will force you to use all those skills you learned when you were a student pilot. It's a different airplane, you've got to fly it differently. You'll be learning to fly all over again.”

Dick also stresses the importance of maintaining one's health, which brings us to the observations of Dr. Gregory Pinnell, MD, an instrument-rated pilot in his Cherokee Six. He is a Senior AME and Senior Flight Surgeon for

the U.S. Air Force Reserve and has served as a member of the Experimental Aircraft Association's Aeromedical Advisory Council. Dr. Pinnell advises, “What protects a pilot is good management of chronic disease and introspection. Watch out for risk factors, make sure you get a good biennial flight review and be willing to recognize the fact there are some things you can fix and some things you can't.” It should be noted that Dr. Pinnell is not a fan of BasicMed, especially for aging aviators. He says, “Older pilots have unique safety risk factors across all forms of transportation, including motorcycle riders, drivers, etc. If you got rid of the biennial flight review, you'd see an incremental increase in accidents. If you got rid of the annual inspection of an aircraft, you'd probably see an increase in accidents. And the medical is no different.” But if you're going to fly under BasicMed, he advises, “Stay in touch with your doctors. Make sure you follow their advice. Practice good sound health care, keep your weight down, take a look at any medications you're taking, look for any potential side effects that could cause you problems while you're flying and get a good flight review every couple of years. Hopefully your CFI will tell you if you're good to fly or if you're not.”

Another source that will weigh in on your fitness to fly is your insurance company.

I have a friend who continued to fly into his 90s in the homebuilt Falco he completed when he was 80. However, after he had a gear-up landing, his insurance company insisted he fly with a safety pilot. Gerry Parker, the 82-year-old CFI, still has the blessing of his insurance company to instruct in high performance and pressurized aircraft. Gerry suggests you talk with an underwriter one-on-one, so they can tell that you're still sharp. After all, insurance underwriters have a fair amount of discretion in who gets insurance and under what conditions. Not a bad idea.

As for me, I'm going to take all this advice to heart. Especially the part about flying as often as I can so I can do it as long as I can. Doctor's orders.

¹www.cdc.gov/mmwr/preview/mmwrhtml/mm5206a2.htm

Jim Gorman is an instrument rated commercial pilot with glider and seaplane ratings and more than 2,000 hours in the air. He flies a Beechcraft F33-A Bonanza and is 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.



THE DAY I BECAME A “PRO” PILOT AND KNEW IT ALL

*By Gary Reeves, ATP, Master CFI,
CFII, MEI*

**I’M A MASTER INSTRUCTOR, ATP,
AND NATIONAL PUBLIC SPEAKER
WITH OVER 6,000 HOURS. I’M
SO GOOD AT IFR, I HAVE PEOPLE
FROM ALL OVER THE COUNTRY
COME TO TRAIN WITH ME.**

They all say how good I am, and I started to believe them! Have you ever noticed, when you start to “get good” at flying, reality likes to step in to smack you in the head? One Saturday morning, I had planned an easy IFR flight from Long Beach (KLGB) to Santa Rosa (KSTS). My airplane is a very well-equipped Cessna 206 with a Garmin 430W, Garmin 300, and an iPad with ADS-B and AHRS. It is a nice stable platform to make an easy three-hour trip in. My clearance was exactly what I filed with the standard, “Climb 3,000 expect 8,000 in 10 minutes” that I get every time.

After departure, I was told to proceed direct to the LAX VOR and expedite climb to and maintain 6,000. That seems pretty easy, hit direct to on the GPS and trim for 1,000 FPM and sit back with my sugar-free energy drink. It was a very peaceful morning until SoCal Approach yelled at me for being at 7,000 feet and climbing into the flight path of a B737 restricted above me. Whoops! Power back, nose down, and mumble “Sorry. Correcting” into the mic. How did I miss such a simple thing?

THE FIRST TIME IT HAPPENED TO ME I HAD 300 HOURS AND WAS A “PRO” COMMERCIAL PILOT. I COULDN’T FIGURE OUT WHY THE AIRPLANE WOULDN’T TAXI OUT FROM THE TIE DOWNS. I KEPT ADDING POWER AND IT STILL WOULDN’T MOVE.

There are two reasons I blew through my assigned altitude: Expectation bias and complacency. Expectation bias is common to all pilots, beginner and “pro.” Nearly half of all general aviation accidents are caused by loss of control in flight¹ and complacency is one factor in that LOC.

Expectation bias is when your mind follows an established pattern, habit, or what it expects, rather than what you should do. I filed my flight plan for 8,000’, I had received 8,000’ in my clearance, and I had always been told to climb 8,000 on the other times I flew this route. I heard the controller say 6,000 and I acknowledged 6,000, but my brain was fixed on 8,000. Think about when you fly into your home airport and every time you enter the pattern you fly left traffic. It’s all fun and games until the one time a controller asks you to make right traffic and you enter left traffic by habit cutting off another airplane. This is normal and happens to everyone because the human mind will fight to stay with and follow familiar patterns.

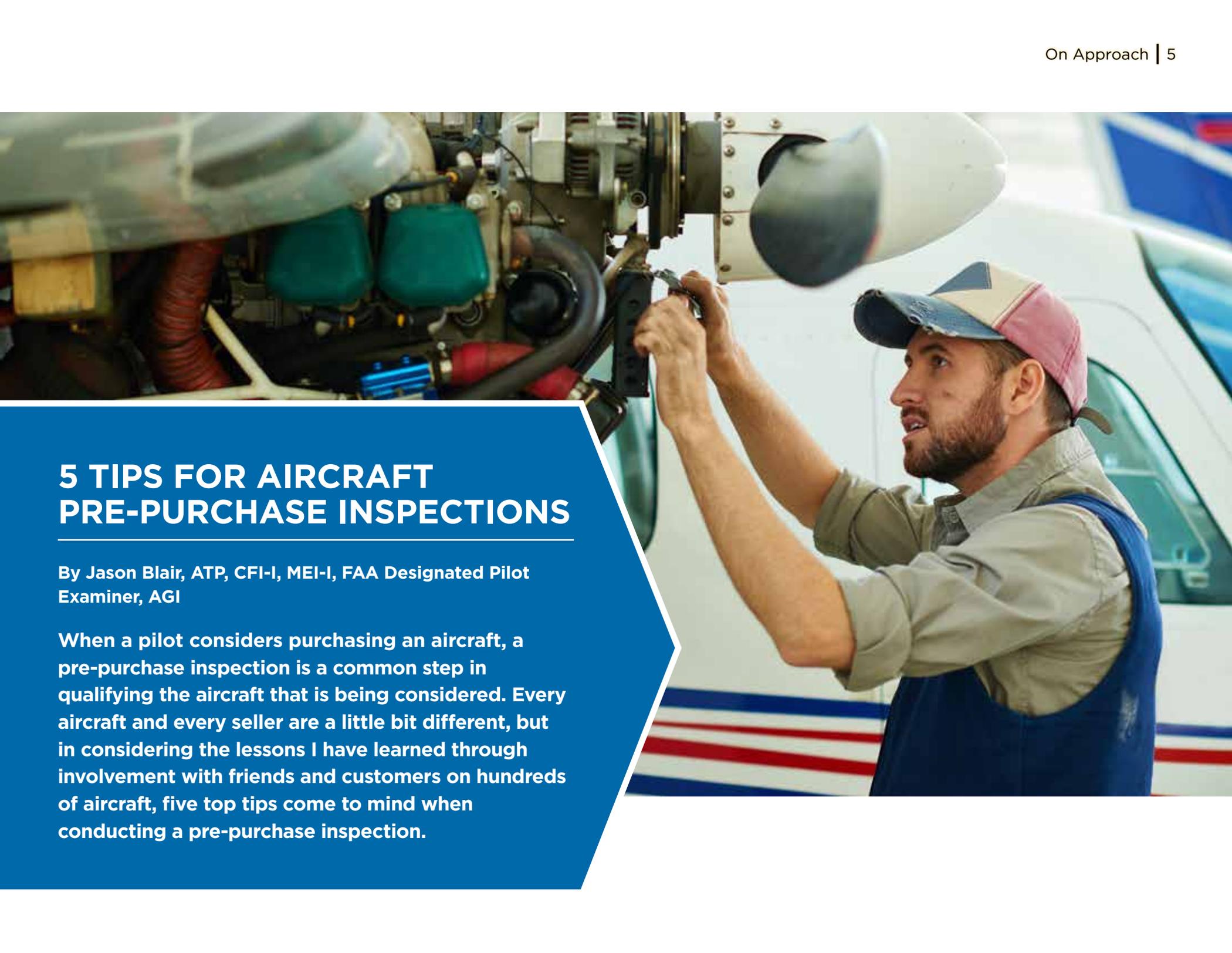
Complacency is the repeat offender of aviation mistakes. It sneaks up on you again and again. A good early warning sign is when my headset starts to feel tight from my swollen head and ego. The first time it happened to me I had 300 hours and was a “pro” commercial pilot. I couldn’t figure out why the airplane wouldn’t taxi out from the tie downs. I kept adding power and it still wouldn’t move. Hint, “tie downs”, I was so good I didn’t use the preflight checklist and forgot to untie the tail. The next time it happened, I was a “pro” CFI with 600 hours. While trying to teach a student pilotage, I actually taught him how to violate class Bravo airspace, by not using a map. How could a “pro” ATP with 2,000 hours enter a hold on the non-protected side? It’s not hard to do when you start to relax when it becomes easy. Take a moment and review the numerous articles that highlight the dangers of complacency, in general aviation as well as commercial. Chief among them is the NTSB “Most Wanted List” which calls out complacency as just one factor that contributes to loss of control.¹

Expectation bias and complacency are easy things to prevent if we stick with the basics, follow checklists, and stay focused. Maybe I can relax when I become a real pro pilot with 10,000 hours.

What are the biggest mistakes you made when you became a “pro”?

¹ <https://www.ntsb.gov/safety/mwl/pages/mwl6-2016.aspx>

Gary Reeves is an ATP, Master CFI, CFII, and MEI. A well-known national speaker, he has over 7,500 hours 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 program, 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.

A photograph of a male mechanic with a beard, wearing a blue and white baseball cap and blue overalls over a light-colored shirt. He is focused on working on the engine of a small aircraft. The engine is complex, with various hoses, pipes, and components visible. The background shows the white fuselage of the aircraft with blue and red stripes.

5 TIPS FOR AIRCRAFT PRE-PURCHASE INSPECTIONS

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

When a pilot considers purchasing an aircraft, a pre-purchase inspection is a common step in qualifying the aircraft that is being considered. Every aircraft and every seller are a little bit different, but in considering the lessons I have learned through involvement with friends and customers on hundreds of aircraft, five top tips come to mind when conducting a pre-purchase inspection.

TIP #1

Don't have the pre-purchase inspection done by a mechanic that currently (or previously) maintains the aircraft.

Yes, people really do this. They take the word of the mechanic who currently works on the plane for the owner. There is no incentive for the current mechanic to point out problems with their current customer's aircraft. Additionally, if they have signed the aircraft off for any inspections, to point out problems in essence points out things that they missed or purposely didn't fix.

To get a fresh and unbiased look at an aircraft being considered, find a mechanic that is in no way related to the aircraft. It is even a good idea to travel some distance away, so any other mechanics can be kept out of local "turf" wars. A good rule is to go more than 100 miles to get the pre-purchase completed. If the plane isn't capable of flying that far, take the hint.

TIP #2

Have the pre-purchase done by a mechanic that REALLY knows the make and model.

Having a mechanic who has never worked on fabric aircraft do a pre-purchase isn't a great idea when you are looking at buying a 1947 Stinson that is fabric, and the opposite holds true also. Having a mechanic who has only worked on fabric aircraft isn't going to help when you are looking at a 2016 composite Cirrus. Not every mechanic is familiar with all the Airworthiness Directives (ADs), the systems, or the intricacies of every make and model. Find a mechanic who is familiar with the make, if not model, of the aircraft you are considering to get a more thorough inspection that will catch more potential pitfalls.

TIP #3

Do a thorough check of all applicable ADs.

It's important to make sure ADs have been complied with. But so is understanding whether the ADs will require additional inspection or maintenance and if so, how often.

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.**
- **Convenient pay plans.**
- **A+ (Superior) rating from A.M. Best Company.**

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 are 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.

Look carefully through the logbooks to find gaps in flying, major component changes, or even accident records.

Some aircraft have ADs that require frequent trips to a mechanic. This cuts into the time you will be able to fly between trips to the mechanic and increases the costs that will be associated with flying between annual inspections. Be sure to check ADs not just on the airframe, but also the engine, heaters, propellers, etc. More components than just the airframe can be subject to ADs.

Common recurring ADs that can be applicable on general aviation aircraft include heater inspections, seat track inspections, control linkages, or exhaust inspections to name a few. When a pilot is considering an aircraft and finds that these need to be completed every 100, 50, or even 25 hours of operation, it can be a major factor in determining if the airplane will meet their flying needs.

TIP #4 Look deeper into the history of the aircraft.

Logbooks are much like a life's diary for the aircraft. Take the time to look through them and see what raises questions. Even if something isn't explicitly written in the logbooks, things that were denoted may lead to important questions.

For example, in a recent pre-purchase inspection a friend had conducted, we found a propeller was replaced at less than 300 hours since it had been overhauled. That seemed strange. On a whim, the prospective buyer did an internet search of the aircraft tail number and found a forum posting that talked about the aircraft having attempted a takeoff with a tow bar attached to the front wheel. Piecing the two things together, it became obvious that the propeller had struck the tow bar, had been replaced, but no engine overhaul had been completed. This was something that the seller had forgotten to mention to the prospective buyer.

Look carefully through the logbooks to find gaps in flying, major component changes, or even accident records. Sometimes the things not said in logbook entries are as telling as those that are.

TIP #5 Run the aircraft for more than 5 hours.

Aircraft that sit and don't fly often tend to have more problems than those that are actively flown. Most will make it through a quick "test flight" around the traffic pattern without showing many problems. But aircraft that are flown for a longer period of time tend to show more things...like oil leaks, fouling plugs, or other problems that will creep into view over a longer period of flight time.

This is especially important when purchasing an aircraft that has been parked for a long time. Seals, gaskets, and other parts tend to dry out, crack, and fail when an aircraft has not been operational for extended periods. A low-time engine may look great on paper, but if it hasn't been operated for a long time it may not make it to the manufacturer's recommended Time Before Overhaul (TBO).

I find it is a good idea to test fly the aircraft (or have the current owner fly) the aircraft for something more like 5 hours. Have a mechanic take a look before and after that flights have been completed. This is more likely to show any problems than a ground-run or quick test flight

There are many more tips that can help improve your pre-purchase efforts, but these are the top five I have found to be good starting points to determining if the plane you are considering purchasing is going to be the one you want to end up owning.

Jason Blair is an active single- and multi-engine instructor and an FAA Designated Pilot Examiner with over 5,000 hours total time and over 3,000 hours instruction given and has flown over 100 different makes and models of general aviation aircraft. In his role as Examiner, over 1,500 pilot certificates have been issued. He currently works for, and in the past, worked for multiple aviation associations that promote training and general aviation. He also consults on aviation training and regulatory efforts for the general aviation industry. Jason Blair has published works in many aviation publications, a full listing of which can be found at www.jasonblair.net.

READBACK

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 SARAH ROVNER'S "COMBATING ICING"

The airplane I fly only has "wishful thinking" for de-icing equipment. Consequently, icing is a major issue. I've already had to cancel one flight this winter because of almost certain icing conditions. The GRAMET software looks to be a valuable tool to help make those go/no-go decisions. The software user-guide was particularly helpful/easy to understand. I plan on adding the GRAMET software to my regular winter-time flight planning.

I'm associated with Angel Flight South Central and a member in the Twin Cessna Flyer organization. Unless you guys object quickly, I'll forward your PIREP email to all my compadres

Keep up the good work.

--Joe Grimes

This was AWESOME. I'm a CFI in New England and have never heard of GRAMET before. Where has this been hiding? Thank you so much!

--Peter Row

I suggest you address not just airframe icing, but also fuel system icing and what to do about it. There are a couple of forum threads on this topic in the Pilots of America forum. There seems to be a *lot* of non-recognition or confusion. I wrote an article on it in Sport Aviation back in Dec 1986, but I do not feel that this is anywhere near the ultimate knowledge on this topic.

With my J-4A Cub, I just don't fly it when it is below 32 degF.

--Niel Petersen

I liked your article; I'm 74 years old. A couple of other things...

- Use those checklists (your memory isn't getting better)
- Maybe slowing down your cruise by a few knots might give you a few more seconds to react (your reaction time is getting longer)

--Jeremy Butler

Exceptional article by Ms. Rovner! I have toyed with the GRAMET & cannot wait to use it for my next cross country. This information and presentation are superior to Foreflight's depictions, esp. for icing and TRW predictions (both of which have solid mathematical foundations). Avemco should continue to support such innovative products and articles.

--CRBurnett

Great article! Used the Autorouter link to see what the probability of icing would be for a fictitious route would be. Within a minute I could plainly see my planned altitude would need to be changed.

--George Hinde



Photo courtesy of Avemco Policyholder, Mauricio Agustin Gatica, Cessna 172K, Prince William Sound, AK

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:

FEBRUARY 13-15

Flight School Association
of North America
Orlando, FL

APRIL 2-7

Sun 'n Fun
Lakeland FL

JULY 22-28

EAA AirVenture
Oshkosh WI

FEBRUARY 23-24

Northwest Aviation
Conference & Trade Show
Puyallup WA

MAY 10-11

AOPA Fly In
Frederick (KFDK) MD

SEPTEMBER 13-14

AOPA Fly In
Tullahoma (KTHA) TN

JUNE 21-22

AOPA Fly In
Livermore (KLVK) CA

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

*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.

KEEP US ON YOUR RADAR



AND CONNECT WITH US TODAY!

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



On Approach

Avemco Policyholder News

WINTER 2019

On Approach

Avemco Insurance Company
8490 Progress Drive, Suite 100
Frederick, Maryland 21701

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

Online: 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 100, Frederick, MD 21701. Copyright 2019. 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.

NSL0032 (01_19)