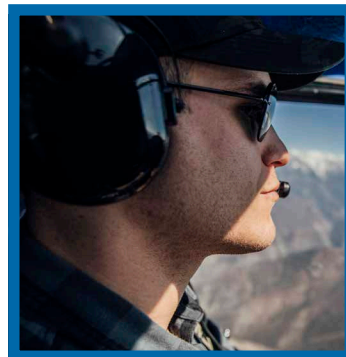


# On Approach

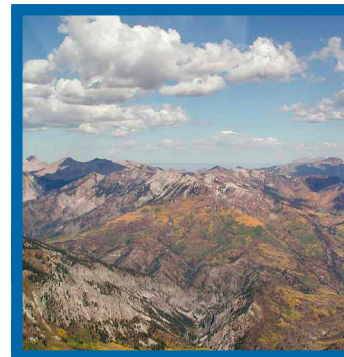
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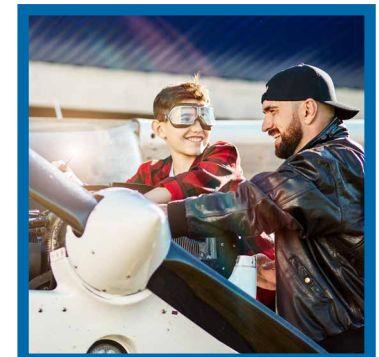
Winter 2022



Kick it Up a Notch  
[P2](#)



Mountain Flying  
[P4](#)



Make Life Insurance  
Your New Year's  
Resolution [P7](#)

Many things in aviation are misunderstood. During a go-around, should I pitch first or add power first? Why is wind shear more dangerous for a large airplane than for a small airplane? Why should I *not* climb if I fly into an area of sleet? What is the FAASTeam and can I benefit from participating in it?

Since this is an article and not a textbook, I will only address the latter of those questions. I have been a Lead Representative in the FAA Safety Team, or FAASTeam since its inception 15 years ago. Trust me; I would not be volunteering my time, talent, and treasure if I did not believe in the cause. Anyone who has followed my writing over the years will know that I tell it as I see it, I do not support organizations or causes that I do not believe in, and I do not pull any punches.

As a replacement for the Aviation Safety Program, the FAASTeam was rolled out by the FAA in 2004. It got off to a bit of a rocky start but has undergone continuous improvement and now has extensive content and much better usability.

On the local level, there is a FAASTeam Program Manager (FPM) who is generally an FAA Safety Inspector. Under the FPM, there are volunteer FAASTeam Representatives with some designated as Lead Representatives. We may be called upon to perform numerous tasks, but most commonly, we conduct safety seminars and webinars. We are sometimes asked to counsel a pilot who might need a bit of guidance on safe procedures. In a more general sense, our mission is to promote aviation safety within our flying community.



I will not repeat the mission statement and detailed structure of the FAASTeam here. If you are interested in that, visit [FAASafety.gov](https://www.faa.gov/FAASafety) and click on [About FAASTeam](#) near the top of the page. I will provide a quick summary of how and why participation in the FAASTeam can make pilots safer.

The core of the current program is WINGS, which is modeled after the recurrent training programs provided to airline and business aviation pilots. Utilizing the methods of a safety management system, the WINGS program will automatically tailor a custom recurrent training plan for the specific pilot based on the category and class of

aircraft flown, as well as the kind of flying most frequently done. The pilot only needs to create a profile and the system does the rest. Activities will be recommended and lesson plans for the flight portions will be created.

But the custom plan should not be treated like a buffet in which we pick a few items and leave the rest. While attending a seminar, a webinar, or taking a course online is a positive step, it does not take full advantage of what the WINGS Program has to offer. I would strongly encourage every pilot to “kick it up a notch.” That is to complete a phase of the WINGS program each year. It will substitute

for a flight review and it will make you safer.

Of course, we can meet our flight review requirements by doing some ground and flight instruction with a CFI rather than completing a phase in the WINGS Program. It will most likely be easier, faster, and less costly than completing a phase of WINGS. But legal and safe can be very far apart in the spectrum and safety should not be something that carries a price tag, whether the price is in money, time, or effort.

There are three phases to the WINGS program, Basic, Advanced, and Master. Completion of any qualifies as meeting the requirements of a flight review. Completion of a phase of WINGS requires a balanced program of academic and flight training. The academic component must include one credit from each of the three categories. There is a category devoted to aeronautical decision making (ADM) and another category concerning aircraft performance and limitations, and a third general category which is an elective. Similarly, the flight component must include one credit from each of two sections of the FAA Practical Test Standards (PTS) and one credit on basic flying skills.

While there is some choice of specific activities, the program is designed so that a wide spectrum of training is required. Pilots often recoil when we hear “required,” but the airlines and business aviation operators did not achieve their outstanding safety records by allowing pilots to choose the easiest way to fly legally. They require (there’s that word again) rigorous recurrent training, both in the classroom and in the simulators.

Our smaller, less complex general aviation airplanes do not require less skill and knowledge on the part of the pilot than do our heavier, more complex cousins. We can make the case that our small GA airplanes require more from the pilot. We may have only one pilot to make critical decisions. We do not have a second pilot available to assist with checklists or communications. We do not have an operations staff available for advice, nor can we easily be connected with a maintenance professional for troubleshooting. We do not have a professional dispatcher watching over our routing, weather, fuel needs, and aircraft loading. We must deal effectively with an ill passenger without flight attendants specifically trained for inflight medical emergencies. It is all up to us and we have a responsibility to be as knowledgeable and proficient as possible. After fifty years of accident and incident-free flying, both professionally and personally, I strongly endorse the FAA’s WINGS Pilot Proficiency Program.

*Gene Benson has had a lifetime of aviation experience. He has lived and breathed aviation from his first official flying lesson at the age of 14, to his first solo on his sixteenth birthday, to his 8,000 hours of flight instruction given. He has served as the Dean of Aeronautics for an aviation college, as an instructor for a major domestic airline, consultant to several foreign and domestic airlines, and to business aviation. His academic background includes degrees in psychology, education, and business. His specialty now is the application of human factors to error reduction and safety in aviation and other industries. He is presently a FAAS Team Lead Representative and has recently served as a member of the NBAA Safety Committee. Gene’s work can be viewed at [genebenson.com](http://genebenson.com).*

*Avemco Insurance Company has been a leading safety advocate for general aviation for decades. To further support the goal of reducing incidents and accidents and to educate pilots, Avemco became a sponsor of the WINGS Pilot Proficiency Program in 2008 and provides the WINGS pins that are sent to each pilot that achieves their Basic, Advanced or Master phases of the course.*

## Did You Know Avemco Sponsors the FAA WINGS Pins?

We sent out

# 3,702



WINGS pins in

# 2021!

**Show Us Your WINGS!**

Share a picture of your WINGS on social media! If you tag us @avemco and use the hashtag #avemco in your post, you might just see your picture featured on our feed!





# WHAT I LEARNED ABOUT MOUNTAIN FLYING BY NOT FLYING IN THE MOUNTAINS

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

***Any discussion about the wisdom of flying a small plane on a given day begins and ends with weather. I found an unexpected example of that when I took a mountain flying course in Denver this past August. I'll start at the beginning.***

Like many flatland pilots, I've always longed to fly above more interesting terrain. Since the day I got my license, I've fantasized about a trip through the Rockies and on to the National Parks of Utah and Arizona. A couple of high-profile tragedies in the last few months provided graphic illustrations of the risks of blasting off through

the high peaks without sufficient training and the awareness that mountain flying is a very specific skill. Both airplanes were almost identical to mine: highly capable Beechcraft Bonanzas with ATPs in the cockpit who had lots of experience but little or none of it in the mountains. One of the accidents was a V35 departing Telluride (KTEX) and the other, a G36, leaving Aspen (KASE). The Aspen accident was detailed in the November 2021 issue of *AOPA Pilot Magazine*. Since I have no desire to become a cautionary tale, I resolved to get some training before taking my airplane anywhere near the Rocky Mountains.

Since 1986, the Colorado Pilots Association (CPA) has conducted one of the most respected mountain-flying courses in the country. It was

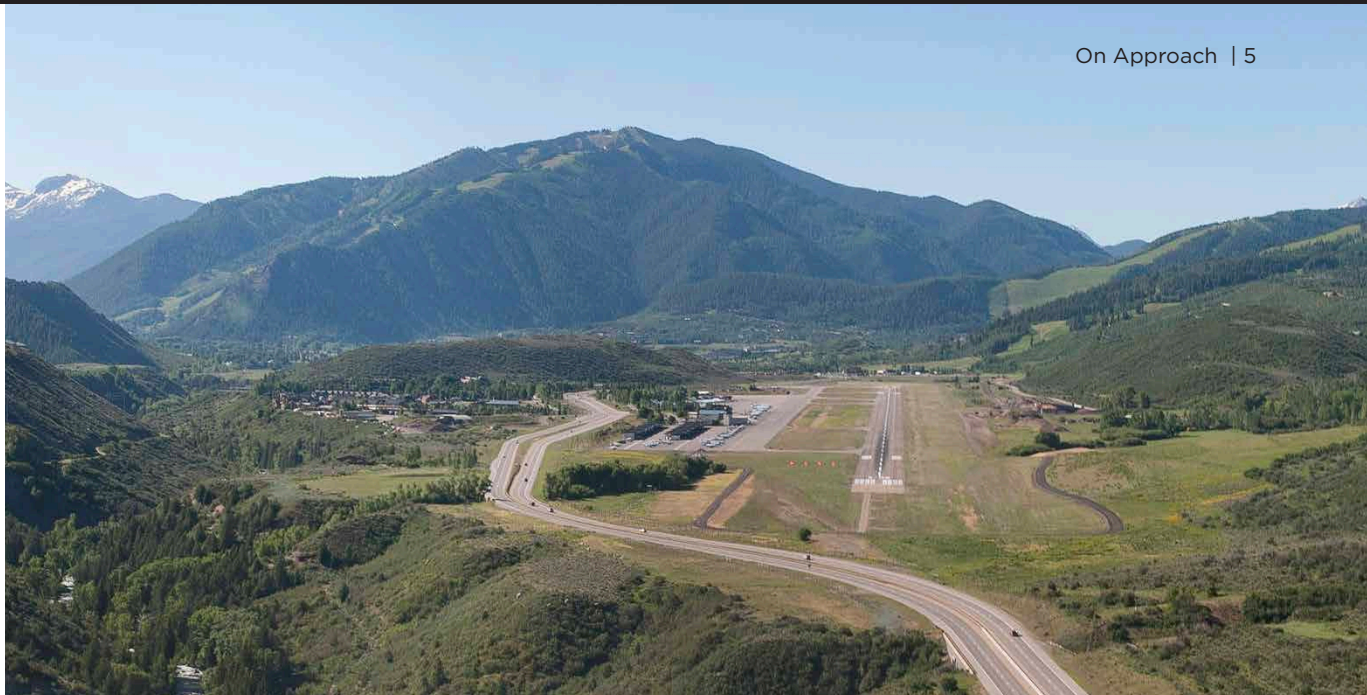
started by Vern Foster, who spent more than 70 years in the air. Foster learned to fly in 1939. During World War II, he trained Army Air Corps cadets and flew C-54s across the Pacific for the Air Transport Command. After the war, he became a captain for United Airlines, had chalked up 23,000 hours, and was still flying at age 92 when he wrote *Flying in the Real World*. Not coincidentally, Foster wrote the original textbook for the CPA Mountain Course and passed along his knowledge to the two men who continue to teach the program today. Bill Standerfer, Mountain Flying Chair, has been running the course for more than 30 years. His fellow CPA instructor, Bill Dunn, is an Air Traffic Controller who has been teaching it with Standerfer for more than twenty years. Between the two, they deliver scads of information with an

easy demeanor and the authority that comes from decades of experience flying and teaching in the mountains.

The two-day class is generally offered twice a year, in June and August. Day one is a solid seven hours of intensive ground school. Day two takes pilots on a prescribed route with an experienced CPA instructor to landings at airports like Aspen with its famous one-way-out departure and Leadville (KLXV), the highest public-use airport in the country with a field elevation of 9,934 and a density altitude that often hovers above 12,000 feet. As the ground school got underway, Bill Standerfer was quick to remind the class that you don't need a turbocharger to safely fly in the mountains, just knowledge. He talked about students who routinely learned to fly at Leadville in Cessna 172s.

Bill Dunn pointed out that GPS navigators and apps like Foreflight can only do so much for a mountain pilot. There is no straight-line, point-to-point flying in the Rockies. It's largely dead reckoning and pilotage. An old-school paper sectional is necessary to get the big picture of all the challenges you'll encounter and the decisions you'll need to make between takeoff and landing.

Needless to say, a thorough weather briefing and a good flight plan are important no matter where you fly. Here in the Midwest, a flight plan generally means being aware of Minimum Enroute Altitudes (MEAs), restricted areas, adequate fuel stops, weather alternates, and so forth. I was struck by how much more homework is needed before planning a flight in the mountains. For example, you need to know that you don't fly over the peaks in



a light aircraft, many of which top 14,000 feet, but through the passes between peaks. And it's not enough to know how to find the passes on a chart. You need to know the nature of each pass before you're in it. Is it relatively low and flat with decent chances of a successful emergency landing? Or a high "complicated" pass with steep gradients that could lead you into a box canyon? For that matter, if a canyon diverges into two as they often do, which option are you going to take? The time to figure out any of that stuff is not while juggling a chart on your lap at 120+ miles an hour, but while you're sitting at home or in the FBO.

Then there's the weather. Where I live near the Great Lakes, our main concerns are thunderstorms, high winds, and icing, depending on the time of year. They're concerned about those phenomena in the mountains, too, of course. But the wind can play havoc in far more ways than in the flatlands.

Valleys and canyons can create a venturi effect like Giovanni Venturi never imagined.

***Mountain waves and their rotor cloud sidekicks cause turbulence that can top a mountain peak by several hundred feet and severe downdrafts that no GA aircraft can contend with.***

Indeed, the lion's share of the CPA ground school centered on weather and how to know what it's going to do or, at least, how to not be surprised by it. To that end, the Colorado Department of Transportation (CDOT) and the FAA have established a network of AWOS stations far removed from airports, at key passes throughout the state. One of the things they've done is to position weather cameras that provide a real-time view in all directions at more than 23 passes, with another 20 to be added over the next few months.



There's even a side-by-side comparison of what an ideal weather day should look like so you can judge visibility and conditions before you leave for the airport. The weather cameras can be seen at <https://weathercams.faa.gov>. When you visit [coloradopilots.org](http://coloradopilots.org), there's a link to the CDOT Division of Aeronautics website from which you can download a list of the AWOS sites and a Colorado Airport Directory, a very useful tool for any pilot visiting Colorado. Select the Mountain Flying Tab, scroll to "CO Mountain AWOS" and find the specific pass you're interested in viewing. For that matter, coloradopilots.org is chock full of information about flying in the mountains. It is a must-visit site for anyone entertaining the experience.

And this brings me to that encounter with unusual mountain weather I was talking about. The CPA has a standing rule about visibility minimums

of 10 miles. That's rarely an issue since average flight visibility in Colorado frequently exceeds 50 miles. But these are not average times. California wildfires have impaired air quality all over the west, even affecting us here around the Great Lakes and further east. An email from Bill Standerfer alerted us before the course warning that the smoke could stand in the way of our flying and suggested we could either take the chance or cancel and reschedule for another time. I decided to chance it.

A couple days before the class was scheduled, the air quality had improved. But a shift in the wind and some new flare-ups brought new concerns about smoke. Some passes reported visibility as low as three to five miles, far below CPA minimums. By "go time", the smoke was still lingering across much of the route we were set to

fly. Needless to say, I spent day two on the ground. Was I disappointed that I'd flown 1,000 miles only to sit inside a classroom all day then go home? Nah.

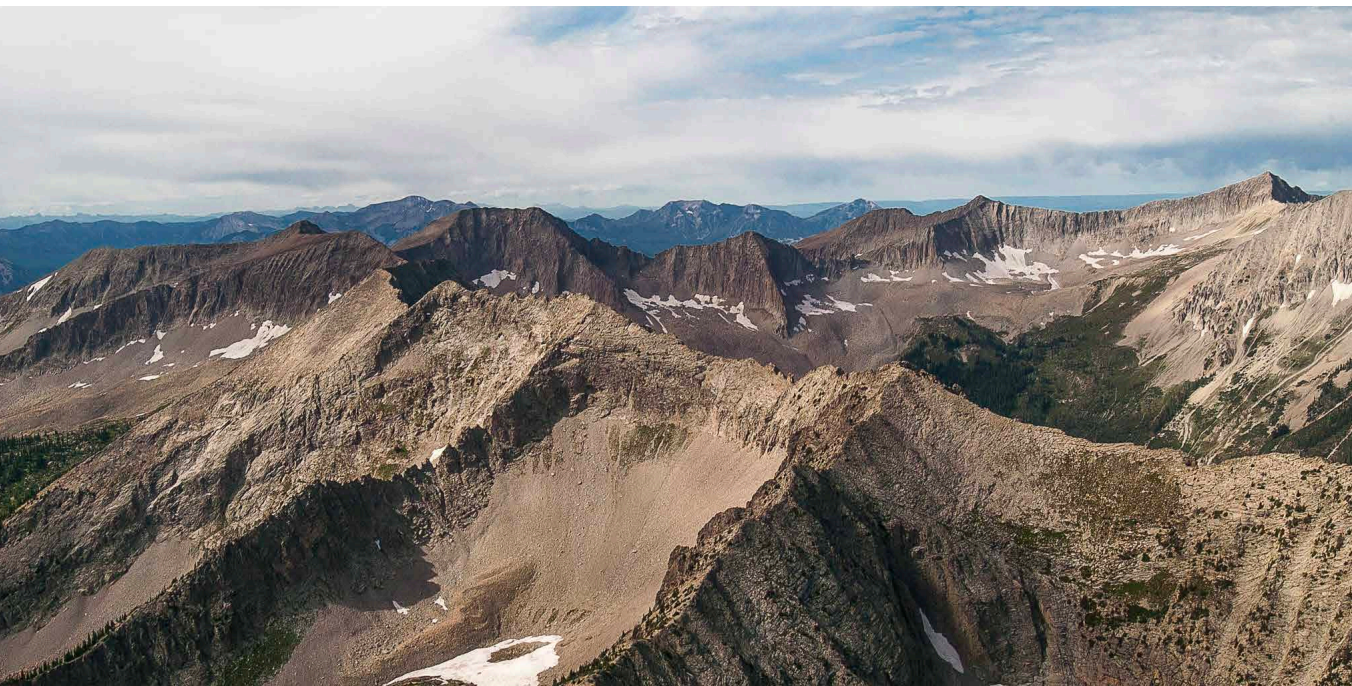
That's not true. Of course, I was disappointed. But, as I said, it all begins and ends with weather and I knew that long before I left for Denver. I respect weather minimums and had no desire to push them even if the instructors had allowed it. Besides, Standerfer and Dunn invited us all to come back and take the class again for free at the next class before the traditional start of fire season.

The more I thought about it, the more I realized that the ground school was so jam-packed with information that I would have been overwhelmed had I flown on day two, even though Bill Dunn said he does his best to distill the information to a manageable level when he has a student in the left seat. I'm sure I would have enjoyed the experience but not so sure how much I would have gained from it.

So, I'll be back. In the meantime, I'll review my notes before I leave home and be ready to hit the ground school running. I'll also be doing a lot of hangar flying, daydreaming about my first flight through the Rockies.

One final note: This course will fulfill the requirements of the FAA's "WINGS" program. See full details [here](#).

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.](http://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.



# MAKE LIFE INSURANCE YOUR NEW YEAR'S RESOLUTION

*By Pilot Insurance Center, Avemco Insurance Company's partner for pilot-friendly term life insurance*

We all start the New Year with resolutions to better our lives. In doing that, we suggest reviewing your life insurance policies and considering the following:

- Does your current policy fit your needs?
- Has your financial situation changed since you last bought a life insurance policy?
- Any recent beneficiary changes?
- Has your family grown since you last bought a life insurance policy?
- Was the policy issued with less than Preferred Rates? We will be glad to review with you.
- Was the policy issued as a smoker and you no longer smoke?
- Has your piloting status changed (ratings, type of flying, aircraft)?

When you are ready to get a life insurance policy, please consider the Pilot Insurance Center (known commonly as PIC). As a company owned and staffed by pilots, we have been serving the needs of fellow pilots since 1997. We work hard to develop relationships with our network of agents, underwriters, and carriers. And we count on them to match you to the right policy.

## Buy Life Insurance from an Experienced Aviation Insurance Agent

At the Pilot Insurance Center, we often work with underwriters who are pilots and that makes for an easier application process. Our experienced agents can understand the different types of flying and the aircraft you fly to provide you with an accurate quote. We provide quotes for level term and universal life insurance *that include aviation*.

- Buying life insurance through your home or auto insurance agent or from life insurance online quote engines is likely the most expensive option for a pilot since they typically don't understand the pilot guidelines with the life insurance companies, which often results in an increased premium at time of approval.
- If you buy life insurance from an Affiliate Group, (such as your work group insurance), the policy may have rate increases. At some point, the policy might be too expensive for you to tolerate.
- Buying life insurance from your job may include an aviation exclusion on the policy if you are flying as a pilot of an aircraft.

## Understanding Aviation Guidelines Before Applying

At the Pilot Insurance Center, we are versed in each insurance companies' aviation underwriting guidelines. This is important, since they are the key to the rate you are going to receive as a pilot. Without a complete understanding of these guidelines, you may receive an incorrect underwriting classification, an increased premium, and possibly, an aviation exclusion.

## To assist us in offering you a competitive and accurate rate:

- Provide a precise flying history
- Provide your accurate flying hours
- Provide information on the future aircraft you wish to fly

## Know Your Health Before Applying

Your health information is reviewed to provide you with an accurate quote. Life insurance companies may request medical records and complete prescription checks for approval, so be prepared to provide the following required documentation:

- Your medical history
- A list of all prescription medications

## The Bottom Line

What is one of the best ways to buy low-cost life insurance for pilots? Consider the Pilot Insurance Center, where you may obtain a level-premium life insurance policy from an independent life insurance agency. We hope to provide competitive choices for your family. Most importantly, we work for you, not for the company, and their goal is to help you get a budget-friendly policy that meets your needs.

The staff at PIC are happy to answer any questions regarding information found here and further assist you with life insurance in general. Simply visit [www.avemco.com/termLife](http://www.avemco.com/termLife) or call 800-850-3877 and speak with an Aviation Life Insurance Specialist at PIC.

**Your decisions outside, as well as inside of the cockpit should be informed ones.**

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# 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 KIM SKIPPER'S "THE FLIGHT ISN'T OVER UNTIL THE PLANE IS IN THE HANGAR"

Loved the January 2021 PIREP, and for one simple reason: it had DATA to back up its message! Thank you! A refreshing change from the usual insurance communication that just talks about what bad things might happen without giving us enough information to judge how likely those things are.

--Dave

Great PIREP ! Kim is spot on with this read and it's a great refresher / reminder to all of us who fly GA for fun. Recently I installed ADSB in/out and a Garmin Aero 660 for display in my ACA Champ. The situational awareness is great, but the temptations to explore all the bells and whistles provided by the new system are hard to resist. This is especially true for me during long taxi

runs which take me near other aircraft in the line/transient parking area. To eliminate unwanted distractions, I now limit my ground system use to the run-up area. Thanks Kim.

--Joe Jones N157EC

Thank you to Kim Skipper for her insightful words. Complacency leads to inattention, increasing the risk of mishaps on the ground and in the air. No pilot is immune to complacency, but I make it a deliberate part of my cockpit management to listen for a little bell ringing in my head telling me that complacency is beginning to creep in. That's the signal to pause and reset my concentration and focus. In other words, I try to avoid complacency by using it as a warning.

For this strategy to work, the pilot should recognize that she or he has to be emotionally, mentally, and physically ready to fly. A below-average 'score' in any one category is good reason to fly on a better day.

--Long-time Bonanza flyer

After reading this PIREP it has become clear to me that this subject is not being emphasized in continuing training scenarios. Subject should be a major topic of every training plan. Ground operations in general are deemed to be intuitive in nature to the detriment of all in general aviation. Great subject.

--Steve Rizzuto

Excellent reminder, especially to the more experienced and tailwheel pilots. The statistics are an eye opener and make sense. Fly safe will definitely have a new meaning for me and a reminder to taxi safe as well! Thank you.

--Wally Glass

## Meet Future Aviator Baby Searle!



Photo courtesy of Baby Searle's Father



# 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 2022:

**MARCH 17-19**

Women in Aviation Int'l  
Gaylord Conference Center  
Nashville, TN  
**Booth #613**

**APRIL 5-10**

Sun 'n Fun  
Lakeland, FL  
**Booth #C-56**

**MAY 6-8**

Great Alaska Aviation Gathering  
Alaska State Fairgrounds  
Palmer, AK

**JULY 25-31**

EAA AirVenture  
Oshkosh, WI  
**Booth #1158**

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.



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Let us know what you think of our *On Approach* newsletter.

E-mail us at [avemcomarketing@avemco.com](mailto:avemcomarketing@avemco.com)

**WE'D LOVE YOUR FEEDBACK!**

Visit our profile to read, rate, and write a review on your experience with us at [Trustpilot.com](https://www.trustpilot.com)



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Avemco Policyholder News

WINTER 2022

**On Approach**

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Avemco Insurance Company

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NSL0044 (01/22)

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