EAA Chapter 100 Newsletter



EAA Chapter 100

June 2025 Newsletter

http://eaa100.org

June Meeting

Dwayne Hora

The June meeting is being held on Saturday, June 14, 9 am in the Dodge Center Airport EAA Chapter 100 building. This is a work meeting to get ready for the Father's Day Pancake Breakfast.

The next EAA Chapter 100 meeting is at 9:00 am, Saturday, June 14, 2025, at the Dodge Center Airport EAA Chapter 100 building, Dodge Center Airport (KTOB).

Please show up at 6 am on Sunday for break-fast.

We STILL need a Chapter Secretary!

Thank you, Dwayne Hora

EAA Chapter 100 President

The Father's Day Pancake Breakfast at the Dodge Center Airport needs volunteers. Please help!



2025 Chapter Leaders

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EAA Chapter 100 is a nonprofit association involved in the promotion of aviation through adult and youth education, hands-on training, building and maintenance of experimental aircraft, and through community awareness programs.

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Reader submissions and comments are strongly encouraged.

A Note from the Treasurer

-- Chris Budahn

Hello EAA 100,

In 2024 we had 35 dues paying members. This is a significant decline from what we had in 2023. It is that time of year to collect dues again. It is only \$10. This gives you access to the chapter's tools, ensures you get the newsletter, and helps keep the chapter alive. Thank you to everyone who has, and continues to, contribute to this chapter's legacy.

Chris Budahn Treasurer EAA Chapter 100

Editor: Please send your \$10.00 dues to:

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3 Rules-Of-Thumb For Summer Flying

-- Boldmethod



Here are 3 great rules-of-thumb to use on the hot days ahead of you.

1) Stay a minimum of 5 miles from storms, and up to 20 miles if you can.

Flying closer than 5 miles from visible overhanging areas in storm clouds puts you at risk of flying through hail and severe turbulence. That's not good for your plane, or your passengers.

In some cases, aircraft have encountered hail, severe wind shear, and severe turbulence up to 20 miles from storms.

When in doubt, keep your distance.



(Continued on page 3)

Secretary Comments

-- Open

Note: The EAA Chapter 100 Secretary position is open. Someone needs to step up to this important position.

(Continued from page 2) - 3n Rules-of-Thunb For Summer Flying

2) Takeoff roll increases about 10% for every additional 1,000 feet of density altitude

On hot days, you get <u>high density altitude</u> and decreased performance.

For most normally-aspirated GA airplanes, you'll add about 10% of takeoff roll for every 1,000' of DA.

For example, if your airport's density altitude on a hot day is 3,200' over field elevation, you'll increase your takeoff roll by about 32% over an ISA day.

If you have a 1,500' takeoff roll on an ISA day, you'll increase that roll to almost 2,000'.



3) Add Half The Gust Factor On Windy Day Landings

When you're dealing with a <u>gusty day</u>, the FAA recommends that you add half the gust factor to your final approach speed to give yourself safe padding from a stall.

For example, if the winds are reported at 18 knots, gusting to 30 knots, it means you have a gust factor of

12 knots (30-18 = 12). So if you take half the gust factor, you get 6 knots (12/2 = 6).



To put this into context, we fly final approach at 85 knots in our Cirrus. So on a day with a 12 knot gust factor, we would add 6 knots to the published 85 knots, for a final approach speed of 91 knots.

The same math works for any GA airplane's final approach speed. Just add half the gust factor to your final approach speed.



Editor: This is from the Boldmethod website, URL: <u>https://www.boldmethod.com/learn-to-fly/private-pilot/</u> <u>three-rules-of-thumb-summer-flying/</u>

Click on the above link to get more good information.



Staying Insured: Training, Loyalty, Downsizing

-- The Aviation Consumer

There are three key elements for surviving a hardened aircraft insurance market—training, loyalty, and downsizing.

It's no secret that pilots of complex and high-end aircraft have been dealing with the trend of higher rates and even non renewed policies, especially older pilots and those with limited experience in type. But that doesn't necessarily mean you have to sunset your flying career once you reach 70—the point in life where underwriters consider you a <u>"senior" pilot</u>. Moreover, with a savvy approach, some compromises and hard training requirements, insurance can be available for younger and green pilots stepping into tailwheels and turbines.

Plus, insurance pros unanimously say to find an insurer you're happy with and stick with them for the long term because loyalty matters. At the same time, show the underwriter you're doing everything possible in the name of safety, and that includes sourcing quality flight training and on a regular basis.

Here's a general insurance guide, with tips and advice from those who write the policies and pay out the claims.

OLD PILOT, OLDER PLANE

It's clear to us that all insurers are pretty cautious when it comes to policies for older pilots (particularly in tailwheel and turbine-powered airplanes) and those with low time in a given make and model, even though they're high-time pilots.

Making matters worse is that companies are putting limits on insured value. Just because you have \$350,000-plus invested in your refurbished piston single typically valued at \$125,000 doesn't always mean you'll be able to insure it for its full upgraded value without solid proof it has all the upgrades. These days, with avionics, paint, and engine upgrades, it's easy to get upside down from an insurance standpoint. Marci Veronie from <u>Avemco Aviation Insurance</u> said the company writes policies based on what it calls "stated" proof of equipage.

"If you can prove to me you have it in what you want covered, and we can agree, that's what we'll write the policy for," said Veronie, noting that clients send photos, videos, and equipment specs that are crosschecked against the company's reference guides.

Essentially, do your best to prove what you think the aircraft is worth. If you sold the aircraft tomorrow, what would you get for it?

The other issue is maintainability. The parts availability issues for some older airplanes are trickling down to the insurance market, which means you'll be paying more out of pocket for repairs.

In the insurance world this is called a component parts schedule, which means insurers will only pay out a percent of the loss of a flap or wing or tail section, as some examples. It's a snag for uncommon experimentals and certified aging aircraft alike.

Scott Smith from Iowa-based <u>Scott "Sky" Smith Insur-</u> ance said that these days it's not just the age of the pilot but the age of the aircraft that concerns insurers. Some companies have stopped insuring Cessna piston twins older than 30 years—a major chunk of the fleet. Others have walked away from turbine conversions.

There are a few underwriters who say claims can sit in limbo for many months because of parts shortages. For others, where it's impossible to source parts, the aircraft becomes a loss, the insurer pays it out and unloads it to the highest salvage bidder. Part of the reason for rate increases is the increasing cost of replacement parts. Think about that before buying something rare, exotic, or classic.

It has taken a while for the underwriting world to sync up with the huge jump in value of used aircraft, though prices do seem to be stabilizing. Still, while an older Skyhawk might sell for big money, that doesn't mean an insurer will write a policy with limits that match the value. Good insurers will routinely ask what improvements were made to the aircraft, including the big ones like avionics upgrades. Plan on providing proof of equipage (make sure all equipment is registered with the manufacturer) and keep tight engine logs.

Speaking of engine time, one FAA inspector advises that insurers deny claims if the aircraft's engine is beyond TBO and the National Transportation Safety Board (NTSB) report cites engine failure as a probable cause of the crash. We call that nonsense. Engine TBO is not a requirement in Part 91 ops, but instead a suggestion from the manufacturer.

WHO IS THIS GUY?

Part of the problem that's frustrating for aging pilots is the stereotype. Not all senior pilots are hobbling around with a cane and short of breath, because in general, aviators tend to keep themselves in reasonably decent shape.

Insurance pros agree that for an underwriter sitting at a desk in Big City USA, it is difficult to evaluate an aging pilot's risk. As one insurer put it: "How do you know if you are writing [for] the 60-year-old 80-year-old, or the 80-year-old 60-year-old?" The companies really don't because people age at different rates. Some lag behind their chronological age, and some are way ahead of it. Some are fit enough to compete in endurance events, while others can't walk a mile without falling over.

Some also argue that with age comes more sound aeronautical judgment, and for career aviators, lots of realworld experience. That may be true, but is it canceled out with declining situational awareness and reaction time? The low-hanging fruit is accident history. Almost every company did tell us that they experienced a slightly higher accident rate among the senior pilot customers. As a result, a 77-year-old pilot with two gear-up landings in the last three years, or who ran one tank dry and made an off-field landing with 40 gallons in the other tank, is probably not a good bet when it comes to risk.

Two areas of human thinking that researchers say suffer the most and the soonest from aging are working memory and reaction time. Working memory is defined in different ways, but we use it here to mean the part of transient memory used to temporarily store and manip-

Newsletter Editor

-- Art Howard

Everyone, bring a friend out for this Father's Day Pancake Breakfast. We have several chapter members who will not be at this next breakfast, either due to moving away, or acquired medical problems. Please show up and help! I plan on helping set up on Saturday and cooking eggs on Sunday. My left arm rotator cuff failure last November 11, is still causing me problems but is better.

See you around the patch.

I need more articles from the membership. Please send your articles and pictures to <u>alhowar@attglobal.net</u>.

ulate information, such as reading back an approach clearance or running a checklist from memory. Underwriters have relied upon medical certification to give them some reassurance about the physical fitness of their clients and in some cases require additional FAA medical exams because it's more data that they can put in the pilot's files. The annual FAA medical including electrocardiogram (EKG) has been a favorite for years.

Another clue that underwriters look at is how much time a pilot has in the same type of airplane in which they are looking to be insured. Some aging pilots can easily tackle the challenge of a different airplane with lots of new features and complex systems, but many cannot. One underwriter said that while his company insures many older pilots, it tends to avoid older pilots who were making transitions, especially large ones—such as from a piston to a turbine. The required learning of new systems may be a challenge—and insurers know it.

Editor: There is much more on the website for Aviation Consumer, URL: <u>https://aviationconsumer.com/safety/</u> insurance/staying-insured-training-loyalty-downsizing/

If you've been a longtime customer to one company, keep it that way. Now is not the time for aging pilots to jump carriers, because in a hardened insurance market, loyalty matters.

Fly-in Event Websites

The following are websites to use to look for fly-in activities:

https://www.dot.state.mn.us/aero/events/flyins-andevents.html

https://wisconsindot.gov/Pages/doing-bus/ aeronautics/trng-evnts/flyins.aspx

http://www.moonlightflight.com/

https://www.socialflight.com/search.php

If you know of any others, please send the link to me at:

alhowar@attglobal.net



EAA Young Eagles Pilot Requirements

-- EAA

Editor: This is from the EAA Young Eagles **Pilot Guidelines** brochure: **Pilot Requirements**

The Young Eagles pilot requirements are basic, but **MUST** be followed.

- Be a current EAA® member and hold an appropriate airman's certificate (sport pilot or greater)
- Possess a current medical certificate (if applicable)
- Be current to carry passengers in the aircraft you plan to use
- Have a current flight review
- Complete the Young Eagles registration form before the flight, including parent or legal guardian signature, and pilot signature
- Conduct flights in an aircraft that is in airworthy condition
- Have aircraft passenger liability insurance for the aircraft used (owned, rented, or borrowed)
- Adhere to all applicable Federal Air Rules (FARs)
- Complete both the online training and basic background check as a part of EAA's Youth Protection Policy. For more information, visit <u>EAA.org/</u> YouthProtection.

Editor: Make sure you are current to fly Young Eagles at the EAA Chapter 100 Young Eagles events.



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