TAILWINDS 25







EAA CHAPTER
974
NEWSLETTER
JAN-FEB 2022





IN THIS EDITION

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JANURARY 2022 GATHERING WRAP UP

Thanks to our new heater and good food, there was a good turn out for the first meeting of 2022. The gathering was led by Scott Balmos in the absence of Prez Tom and illness of VP Joey. Wishing you a safe trip home Tom and get well quick Joey!

ANNOUNCEMENTS:

Young Eagles: Young Eagles Coordinator Scott Balmos anticipates an early to mid spring rally. He reminded ground and pilot volunteers to make sure of current Youth Protection.

Scott relayed information about potential annual dues increase to \$48. Chapter dues will remain at \$20.

GENERAL COMMENTS:

George Theobald asked about physicians that would participate in the Basic Med Program. This led to comments from several members about their Basic Med experiences. These have generally been positive.

There was a proposal by Scott Balmos that the chapter purchase a cylinder compression tester for chapter member use. George Theobald offered to donate his to the chapter. Thank you George!

Middle and lower right:
Stephen and Brandi fed us well! The menu included biscuits and gravy, eggs and sausage, a variety of muffins and orange juice. Wow! What a brunch!
Thank you Stephen and Brandi!!







JANUARY 2022 GATHERING WRAP UP CONTINUED

PROJECT REPORTS:

- John Labarre will be doing a thorough inspection/overhaul of his WACO Taperwing.
- Scott Hersha had to order a new canopy for his RV6 project due to cracks from rivets. Wings and 0-360 engine installed.
- Jason Pratt will be folding one wing on his Fly Baby to allow extra room for his RV6.
- Robin Kidder has purchased a PA-16 Piper Clipper with a Lyc 290 C 95 HP engine. It is currently in AZ. She'll going out to fly it soon and will fly it back to OH in March.
- Tech Counselor Ray Parker talked about his successful round trip XC to Texas in his Vari -EZE.
- Scott Balmos is doing doing a condition inspection on his RV9A. He is rebuilding the center panel console. Scott's RV9A appears in this year's Vans Calendar as "Mr. September" as Scott calls it. Congratulations Scott!
- Bob Dombek reported receiving calls from 3 monitoring stations on Christmas Night that his ELT in his Rans S7 was pinging several satellites. He went to his hangar that night to find it had spontaneously activated. He shut it down and unhooked the antenna. No further resolution at time of this meeting.
- Roger Rose gave a tragic report about his Cherokee 140 that he recently sold. The purchaser flew it to Texas. He learned that a short time after arriving in Texas, the plane was involved in a fatal incident in fog.

NEW MEMBERS AND VISITORS:

Welcome Terry Kasten!

Terry was educated as an aerospace engineer at University of Cincinnati. Neil Armstrong was one of professors. He worked at Wright Patterson AFB for 35 tears.



Welcome Kalip and Greg Newton!
Kalip and Greg are a father-daughter team
with a love of aviation. Kalip flew as a Young
Eagle 2 years ago. Greg is a student pilot at
Hogan's flying Service.



VMC CLUB WITH BILLY BIE

<u>QUESTION OF THE MONTH:</u> The question was wrapped around a sectional chart depiction of class C airspace showing its procedural limits. How do you know you have made confirmed contact with ATC?

You have made contact and/or have a clearance only when ATC responds with your call sign. Otherwise there is no clearance.

AERONAUTICAL DECISION MAKING:

Aeronautical decision is influenced by the phase of flight you are in, preflight, in-flight or post flight. A preflight decision might be influence by a problem found during preflight inspection. For example, finding and oil or fuel leak will make you assess the risk of conducting a flight. There might also be risks associated with flight planning such as TFR's or runways considerations. In-flight decisions might involve weighing the risk of continuing the flight with an electrical failure or oil temperature increase. Post flight decisions might be made in view of an airspace violation which would need to be addressed.

"THERE I WAS....." Billy brought up an recent scenario of a traffic pattern conflict between a Piper Cub and a Warrior, two aircraft with widely different performance characteristics sharing the pattern. This generated a lively discussion of other similar experiences by other chapter members.

Billy invited discussion of cold weather operation, especially whether to preheat your engine before starting. The consensus among chapter members was that it was advisable and beneficial to preheat when ambient temperature was below 40 degrees F. Billy added That we should pay attention to engine temp Before applying take off power.

The above was a very brief and somewhat incomplete summary of the chapter VMC Club session for January 2022. There is no substitute for attending Billy's VMC presentations. They are excellent, they add to our knowledge base and enhance flight safety. Thank you Billy Bie for another great VMC Club meeting!





THE PREZ SEZ

Insurance.... Rethinking Claims & Our Aircraft in 2022

Hi everyone,

It is 2022; The pandemic is moving into a position of "control" as we transition to en-



demic, and Spring is in our sights. Let's strap in and go fly! Well, lets take stock first. If you haven't noticed your wallet being lighter due to aviation insurance premiums rising, you are among the few!

Many of us have seen significant increases in insurance premiums. But what is driving it, and how can we help keep both our own rates in check, as well as helping each other? There is MUCH we <u>can't</u> control, but let's focus on what we can.

The Claim: Insurance at the end of day is a gamble. First and foremost we must ensure we have great proficiency. (Haven't been flying over Covid? Grab an instructor to help increase your proficiency!) Insurance is a fee we pay as fee to cover for an incident we can't afford. The insurance company collects our money, betting they won't have to pay out an amount greater than they collected. What does that mean to us?

Let's look through the lens of our home or car insurance. That parking lot door ding, a cracked windshield, or a toilet seal that breaks and causes a couple thousand dollars in damage. Painful for sure, but are you going to make a homeowners or car insurance claim for something that is a couple thousand dollars above the deductable, but below something we can afford? And if claimed will raise our insurance rate? I hope not... But this happens everyday in our passion industry of Aviation. Most of the payments paid from our insurance companies are less than the value of the aircraft. Just know that our insurance companies are in the business of making a profit. Ok, it's a bent wing tip and total repair is \$2,000 above the deductable is it a claim that we would have made on our house or car insurance?

What drives our premium? Our personal risk profiles (Plane type, engine type, past claim history, plus age) drives our risk profile.

Our aircraft... Unconventional engine choices (Just a note, I fly a Subaru EA-81 car engine conversion) is a factor in our insurance rates, as well as builds that may beyond our certified/hours ability. Stack on top of our personal aircraft choices with our personal claim history, plus the claim history of our peers and we find that rates are increasing immensely year over year. For the <u>Flying Neutrons</u>, a group of 120 pilots owning a seven plane Cessna fleet, with two recent insurance claims, we saw a 56% insurance increase this year... History matters!

THE PREZ SEZ, CONTINUED......

Our age... We can't control. Our personal safety, our aircraft design choices, and decision making on which incidents we claim are very much in our control. My next aircraft will probably have an engine choice that is acceptable to the insurance companies, and in the end, I'll only choose to make a claim on something I truly can't afford (note total aircraft value loss) versus something that causes me financial pain, but keeps my insurance rate flat year over year... It's good for me and good for all of us!

Consider your options next time you make a claim.

I can't wait to see everyone soon and to have the opportunity to gather as a community!



Blue skies! Tom
Tom Martin EAA #1061241
President, Chapter 974
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CHAPTER CONTACTS

CHAPTER CONTACTS—HOW TO CONTACT EAA CHAPTER 974

officers@eaa974.org — will reach president, vice president, treasurer, secretary as a group

president@eaa974.org— will reach chapter president (Tom Martin)

<u>newsletters@eaa974.org</u> — will reach newsletter editor (Bob Dombek)

youngeagles@eaa974.org— will reach Young Eagles Coordinator (Bob Burkhardt)

<u>techcounselor@eaa974.org</u>— will reach technical counselor (Ray Parker)

general@lists.eaa974.org — group e-mail to all chapter members

<u>list.admin@eaa974.org</u> — to be added or removed from the group email list

JANUARY 2022 CHAPTER BOARD MEETING MINUTES

05 January 2022 Board Meeting Minutes

6:06 p.m. - Meeting called to order by Tom Martin

Attendees: Thomas Martin, Roger McClure, Brandi Brewer, Joey Shreve, Scott Balmos Robert Dombek

Secretaries Report –

Motion was made to wave the reading of meeting minutes as they were posted in the chapter newsletter.

Treasurer's Report – Year- 2021

Income \$ 25,888.00

Expenses \$ 6,391.58

Balance \$ 22,837.11

Young Eagles -

Scott Balmos would like to schedule YE event mid to late Spring.

Old Business -

Chapter By-Laws being revised. Will be sent via email for review/comment and then voted upon.

The need for an Operational Policy was brought up and discussed.

Scott Hersha recommended we consider offering to other Chapters Prop Balancing for \$100 - Consider a spring workshop out to other chapters as fundraiser. Will need to investigate parameters around EAA Insurance as an event. THIS IS ON HOLD DUE TO COVID.

Inventory and value assessment need to be completed this year for all Chapter inventory.

Insulation in Hanger needs to be rehung by the back door – A leak was discovered in the roof that needs to be repaired before the insulation can be rehung. For this to be repaired, roofing tar and adhesive needs to be purchased.

Christmas Party was a huge success. Thank you to Joey Shreve for planning such a great party.

JANUARY BOARD MEETING MINUTES, CONTINUED

The question was brought up about the possibility for an investment committee to explore possible investments for the Chapter with a portion of the recent income.

New Business -

Hangar Cleanout

Extra 100-pound propane tank that are full to use for the next three meetings.

In May, EAA dues will increase from \$40 to \$48 per year.

Reminders will be sent for all of our items to maintain Chapter Gold status by Tom Martin.

Planning events to maintain Gold status for Chapter. Movie night, FlyIn & Cruise/In, Grill Out.

Need to sell donated items. Will set-up in hangar to offer to members to bid on.

Mailing List – Local EAA members to contact for membership or donations.

6:54 p.m. - Meeting adjourned by Tom Martin

Respectfully Submitted, Brandi Brewer, Chapter 974 Secretary