



# HIGH FLIGHT *Newsletter*

Lakeway Airpark, Inc.  
**September/October 2002**

## A Word From The Lakeway Airpark Board

We begin this issue with some **good news**: Travis County District Court Judge, Scott H. Jenkins, has **dismissed the civil lawsuits** filed on May 15, 2000 against the Lakeway Airpark, Joe Bain and Rocky Peebles. The dismissal order was issued due to a "want of prosecution". Though this is a major milestone, we continue our diligent defense opposing the criminal charge against former Lakeway Airpark Director Rocky Peebles. We will keep you updated on our progress as new information becomes available.

We have had a good summer here at the Airpark and as summer gives way to fall, we look forward to some good autumn flying weather. Remember, Lakeway Airpark operates from sunrise to sunset. **Daylight Savings Time ends on October 27, 2002.** Please plan your aircraft operations at the Lakeway Airpark accordingly. The Lakeway Police Department will strictly enforce the Lakeway City Ordinance that prohibits after hours operations.

On a related note, there was an **after hours departure on August 24, 2002.** An aircraft departed the Airpark at approximately 10:30pm after being advised by radio of the Airpark's hours of operation. This departure is now **under investigation** by the Lakeway Police Department and the FAA. Most of the Airpark's Members are aware of this restriction. However, if you know of a visitor that is planning to use the Airpark, please remind them of our hours of operation. This will help keep operations at the Airpark safe and legal.

Again, **we all are responsible for safety and security** around the Airpark. If you see any questionable activities around the Lakeway Airpark, immediately call the Lakeway Police Department. Some required safety practices include:

- Stay OFF and keep 50 feet from the runway except when in an aircraft
- Use aircraft radio as prescribed in the FAA Airport Facility Directory for 3R9
- Perform your run-up at the end of the runway instead of on the ramp

Oh, one other safety note: Hopefully you will never need this bit of new information. There is a new, red **"Emergency Off" switch for the 100LL pump.** It is located on the Southeast corner of the pilot shack. The instructions to use it are located by the switch.

Happy Flying!

The Lakeway Airpark Board  
Mark Mims - President

## DON'T FORGET

The monthly **Rosie's** will be on **October 10 and 2002, at 6:30 p.m.** **work days** will be **Saturday,**



**November 9,** beginning at **8:30 a.m.**, with a Board meeting to follow at 9:30 a.m. We can *always* use your help for the Work Days, and, of course, Airpark Members are welcome to attend the Board meetings.

Other dates you might find of interest:

**October 19** - CAF Highland Lakes Squadron Hangar Dance & Dinner at the Burnet Airport on Highway 281 - 7pm - 11pm

**October 19** - Grand Opening of Silent Wings Museum in Lubbock, TX

**October 25-27** - CAF Wings Over Houston Air Show - Ellington Field, Houston, TX

## Web Places to Visit

I have found that in aviation, as in life in general, you learn something new every day if you're not careful. I was surprised to discover recently that there had been an American Military Glider Program during WWII. Originally, the **Silent Wings Museum** was opened in Terrell, Texas, in 1984. The collection was later moved to the City of Lubbock (September 2000), and housed at the Lubbock International Airport in February 2001. The newly renovated Museum will open to the public October 19. For additional information, please visit [www.flylia.com](http://www.flylia.com) or [www.silentwingmuseum.com](http://www.silentwingmuseum.com).

## Local CAF Squadron Plans DC-3 Purchase



You have no doubt heard of the Commemorative Air Force (formerly known as the "Confederate" Air Force).

There are several local

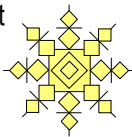
Squadrons, or chapters, in Texas. One such is the Highland Lakes Squadron ("HLS") based at Kate Craddock Field/Burnet Municipal Airport in Burnet (BMQ). HLS oversees a volunteer museum that houses several artifacts from WWII, including a number of fully restored, to flying condition, aircraft. HLS has recently located and committed to purchase a DC-3 (aka C-47 or "gooney bird"). While HLS has pledged and a loan pending, additional contributions are needed. To help kick off fund raising efforts, the HLS is holding a **"Let's Roll!" Hangar Dance & Dinner** on **Saturday, October 19, 2002,** from **7 to 11 pm** at their hangar in Burnet. Tickets are **\$15/person** and include dinner (byob), set ups will be available. Tables of eight may also be reserved with advance purchase. The evening features **music by The Flashbacks,** a **cash prize Dance Contest,** a **Silent Auction,** and the opportunity to purchase raffle tickets to **win a Harley Davidson** motorcycle (drawing 11/09). For more information, or to purchase tickets (advance purchase is highly recommended), please **call 512-756-2226.**

## General Aviation Contributes

From the “in case you’ve ever wondered” files:  
According to a study released by DRI-WEFA, entitled “The National Economic Impact of Civil Aviation” that came out on Monday, civil aviation contributes more than \$900 billion to the U.S. economy and gives 11 million people a reason to wake up and go to work every morning. General aviation represents a hefty slice of that pie, accounting for more than \$100 billion and 1.3 million jobs. “Every dollar invested in aviation infrastructure yields up to \$5 for the U.S. economy,” said DRI-WEFA chief economist Nariman Behravesh. (As reported in AvWeb’s AVflash)

## Icing Conditions on the Web

On March 27, a new planning tool went into operation at <http://adds.aviation.weather.noaa.gov> (click on “Icing”). General aviation pilots can now use this site to check on current icing conditions. While there is a disclaimer warning that pilots may not use the info for decision making -- yet -- it is still a valuable information resource for determining where icing conditions are. And, coming soon: the capability to predict icing 3, 6, and 12 hours into the future, as well as severity. Once the instructions for use of CIP (Current Icing Potential) charts have been published in the Aeronautical Information Manual, GA pilots will be able to use them for flight decision making.



## New Offering from Sporty’s

Those of you contemplating upgrading to an Instrument Rating will be glad to know that Sporty’s has completed converting its well-known instrument rating course from video to DVD. Along with the better resolution, there are new sections on GPS and night IFR. The course totals 7 DVDs for over 8 1/2 hours of classroom training and comes with a syllabus that lists the contents and times of each disk/segment. The DVD course is interactive, allowing users to go back and forth between instructional material and related test questions. The course materials include a flight training syllabus, study guide, written exam sign-off form and graduation certificate. If you’re interested, see [www.sportys.com](http://www.sportys.com) or call 800-543-8633.

## An Added Measure of Security

With increased security at many airports, and safety awareness heightened, it’s nice to know there is more you can do to help keep your own aircraft from unauthorized use. A prop lock or tire lock can add an extra level of theft prevention. Some of the most recognized locks are those made by Pit Bull Tire Lock (tm) Corporation. Their tire lock immobilizes one (or more) aircraft wheels and fits tires up to 16 inches wide. Their prop lock fits on the prop (duh), causing it to be out of balance, and the aircraft therefore unflyable. At \$350 each, they’re not exactly cheap, but it’s kind of like insurance: it’s expensive until you really need it... For more information, check out [www.tirelock.com](http://www.tirelock.com), or call 888-304-5625.



## How to Find the Right CFI for You

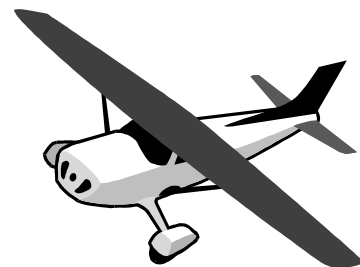
If you’re like many flight students, whether you’re an aspiring pilot or already have your license and just want to add ratings/licenses, choosing the “right” flight instructor can be a formidable task. The first place to look, naturally, is referrals from friends who have the licenses or ratings you’re interested in. Local email lists such as the 3R9 list, [texas\\_flyers@yahoo.com](mailto:texas_flyers@yahoo.com) or [austin\\_flyers@yahoo.com](mailto:austin_flyers@yahoo.com) are also good resources.

When you read about it, it seems clear that almost everyone agrees there are two things that must happen: 1) both the instructor and the student have to know what is expected of them, and 2) both instructor and student need to regularly assess how they are doing during the training.

While those two items are indeed important, how do you know if you’ve got a teacher you can work with? Following is a list of ten questions to ask yourself at the end of your first lesson with a new instructor. These will help you determine whether you want to continue with that CFI or if you might want to continue your search. (excerpted and paraphrased from a *Flying Magazine* article by Jay Hopkins)

- 1) Did the instructor have a plan for the lesson?
- 2) Did s/he take adequate time before the lesson to tell you what s/he wanted to accomplish?
- 3) Did the instructor demonstrate each maneuver before expecting you to do it?
- 4) Did s/he let you fly most of the time?
- 5) Did the instructor appear not to be in control of the aircraft at any time?
- 6) Did s/he do anything that frightened you or made you uncomfortable?
- 7) Did s/he take adequate time after the lesson to critique your performance and how to improve it next time?
- 8) Did the instructor treat you with respect?
- 9) Did you enjoy the flight/lesson?
- 10) Are you looking forward to your next lesson?

If you answer in the negative to any of these questions, and then don’t seem to be able to resolve it, you may very well need to move on. Keep in mind that you will learn more faster -- and better -- when you are in a positive environment.



**Claim Denials: Why They Happen and How to Avoid Them  
by James Lauerman, Chief Underwriting Officer  
Reproduced in its entirety from *On Approach*, published  
by Avemco Insurance Company**

Without a doubt the most distressing occurrence in our business is a claim denial. An insurance company exists to pay claims - and to have enough premiums to pay those claims, cover the expense of being in business, and provide an adequate return on their stockholders' investment.

At Avemco we analyze our claim denials hoping to avoid them in the future through consumer education. As a result of this effort, the percentage of claims that are denied has been decreasing. In 2001, Avemco customers had only 1,279 claims. Of those claims 34, or 2.6% were denied. While this number is low, it is important to look at the specific reasons for these denials to truly understand the issue - and to assist you in avoiding them in the future.

The top reason for claim denials in 2001 (as in virtually every year) occurred when the pilot operating the aircraft at the time of loss was not an approved pilot under the policy. This situation accounted for 20% of all claim denials in 2001. Aviation insurance policies (unlike your personal auto policy) are "named operator" policies. The insurance company needs to know who will be flying the aircraft in order to properly underwrite and price its exposure. As a policyholder, be sure that anyone who flies your aircraft is an approved pilot. A look at your current Data Page, or a call or e-mail to Avemco can verify that he or she is.

The second most common reason for claim denials (17% of all denials) is that the loss was an "in flight" loss as defined in the policy but the customer had purchased "excluding in flight" coverage for the aircraft. "Excluding in flight" coverage substantially reduces the hull premium, but there can be a steep price to pay in the event of an "in flight" loss since coverage will be denied. If you choose to purchase "excluding in flight" coverage, be sure what is covered and what is not by understanding the definition of "in flight". A better alternative is to buy "in flight" coverage and avoid the problem altogether.

Three different causes of claim denial tied for third place with 15% of the denials each. The first is misrepresentation. When a person buys an insurance policy, he or she makes certain statements or "representations" to the insurance company. These statements are then formalized in an insurance application. The insurance company uses those representations to underwrite the risk. If the representations are false, it is impossible for the insurance company to evaluate its exposure and the customer is risk-ing voiding the coverage. The second in the three-way tie was because the losses occurred outside the policy period. In one case the customer failed to renew the policy and in another the policy was cancelled for non-payment of premium. In three other cases, the customers filed claims for damage that had occurred well before the effective date of the policy with Avemco.

**Claim Denials (continued)**

The last cause for denial was because the "losses" were due and confined to a mechanical breakdown which is not covered under any property & casualty insurance policy. Ensuing loss as a result of the breakdown is covered, but the mechanical failure is not. One customer, for example reported substantial corrosion in their aircraft, not a covered loss. One had a push rod failure and one had an electrical failure in a radio. None of these are covered losses, yet had the engine problems resulted in a forced landing with damage to the aircraft, the ensuing damage would not be considered a mechanical breakdown and coverage would apply.

Nine percent of the denials were for "miscellaneous" reasons with one example due to the aircraft not being in annual at the time of loss when an endorsement to the policy required it.

In a broad sense, our suggestions for avoiding a claim denial would include:

1. Buy the coverage you need, make true and accurate statements in the insurance application and keep coverage in force by paying premiums and renewing on time.
2. Understand that aircraft policies do not cover maintenance issues.
3. Make sure anyone flying your aircraft is an approved pilot on the policy.
4. If ever in doubt about coverage, verify with an Avemco Insurance Counselor.

If you travel to Sun 'N Fun and/or AirVenture Oshkosh, make sure to attend the Avemco forum on claim denials. These issues are covered in greater detail there and you will be able to ask specific questions to help achieve a better understanding.

Claim denials are extremely rare. With a little understanding and care, they can be avoided entirely.

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**Editor's Corner**

What great news on the lawsuit front. Thanks to all who have donated time and money to the cause. We can only hope we'll soon have more good news on the remaining suit sometime in the near future.

The 78th Texas Legislative Session will soon be upon us. It will be interesting, and maybe a little scary, to see what sorts of aviation- and/or security-related initiatives will crop up. I'll be keeping an eye on that and report back any findings.

Please remember Work Days and Board Meetings. Usually, the more, the merrier, and your support in those endeavors is both needed and appreciated.

As always, if you have an appropriate anecdote, article, joke, or story to contribute, let me know: [gingered27@3r9.org](mailto:gingered27@3r9.org) or mail to P.O.Box 9202, Horseshoe Bay, TX 78657.

Until next edition, here's to tailwinds both ways.

-- Ginger S. Baldwin