



A Flying Club is Forever, or Should Be

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In an age when many buildings don't last 60 years, it's almost unheard of for a flying club that lasts even longer. This year, the *Twenty-One Flyers Club* celebrates its 61st year, making it one of the oldest flying clubs in the country.

In 1953, 21 friends, most of them employees of Sikorsky Aircraft, pooled their savings to buy a 1940 Luscombe 8A based at Bridgeport, Connecticut's Sikorsky Memorial Airport (KBDR). They called it the *Twenty-One Flyers Club*. What else? Shortly thereafter, a 1946 Piper J3 joined the fleet. Over the years, the club has also owned a Piper Cherokee, and today, the 13 active members of the *Twenty-One Flyers Club* happily share the joys and spread out the cost of owning a 1975 Cessna 172M.

How did they do it? More to the point, how can you make sure your flying club succeeds where many don't? Here are some tips from our perspective on starting and running successful flying clubs we've gleaned through our years insuring them.

Clearly, one of the big reasons the *Twenty-One Flyers Club* has made it for so long is that they do a lot of things right, starting with the most important rule when any group of friends joins together in a business venture: Treat it like a business. That means putting some serious thought into the way the club is organized, how you administer it, how new members are recruited and that one thing everybody worries about first: How aircraft are shared and scheduled so everyone gets to fly when they want to.

How Many Members? How Many Airplanes?

The ratio of club members to airplanes in the *Twenty-One Flyers Club* is 13 members to one airplane. That works out well for them, because only five or six are truly active pilots. Many are occasional pilots, and a few rarely fly. So, what's the mix in your flying club (or the one you're thinking of starting)? Do you have a lot of members who frequently take overnight cross-country trips? Do you have people who are retired or fly more during the week than on weekends? Or do most of the members want to go out to breakfast on a Saturday morning? For that matter, what's the social makeup of the club? Do you have a number of members who enjoy flying together? Frequently pilots join flying clubs specifically for the social interaction of other like-minded folks.

Officers and Gentlemen.

There's a certain balance in a club that should be maintained—not just in the kinds of flying members do, but in the skills that members bring to the club, as well. The *Twenty-One Flyers Club* has a member who is an A&P and serves as maintenance director. You don't need a licensed mechanic, but you should have a maintenance director... someone who is mechanically inclined enough to understand when the plane needs maintenance and how to make sure it's done well. The club also has a CFI who can make currency easy for other members. Of course you need members who are happy to pitch in with other skills, too. Many clubs will trade out hours in the airplane or reduced fees in exchange for members who volunteer their time and abilities to the club.

Somebody needs to serve as president (or manager). Somebody who's good with numbers needs to be the treasurer. A secretary is important for keeping records and other paperwork. It helps to have someone in charge of safety to make sure members stay current and flying wisely so that both the members and the airplane remain in one piece. Then there's the scheduling officer. Sometimes it can be a thankless job, so this might be a post you want to alternate monthly, unless you have someone willing to take it on for an extended period. Technology can help, here. The *Twenty-One Flyers Club* uses *Schedule Master*, an app developed specifically for aircraft scheduling (<http://www.schedulmaster.com>). It's important to add that we're not endorsing this app or any other, but just making you aware that there are computer programs that can help with scheduling, keeping track of downtime for maintenance and making the calendar accessible to all members.

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New members and old

The *Twenty-One Flyers Club* has several members who have belonged for decades. One goes back to the 1960s. But new members are the lifeblood of any club. They bring enthusiasm and new ideas. So it's good to put some thought into how you're going to attract new members, what their qualifications should be and how you're going to keep that balance of pilots to airplanes.

Flying Club Aircraft Insurance

Seeing as how Avemco Insurance Company loves to insure flying clubs, it seems appropriate to give ourselves a plug, here, as well as add a few tips on flying club insurance. The kind of insurance you need depends on what kind of pilots you have, what kind of flying they do and how many of them there are. For example, if you have fewer than five pilots in your club, you may not need flying club insurance at all. Avemco has been known to save clubs a bundle of money by recommending that, instead of flying club insurance, they simply list members as named pilots. That kind of knowledge is why we assign a dedicated Aviation Insurance Specialist to each flying club. You'll have a specific Avemco underwriter to call or email with all your questions and who will take an active interest in making your insurance go smoothly and painlessly. End of plug.

More ups than downs

If you do it right, you'll find that being part of—and even helping to organize and run—a flying club is a rewarding experience in many ways. Let us know how it goes. We'd love to hear the story of your flying club.

Mike Kerwin has been in the insurance industry since 1974, in various sales, claims underwriting and marketing positions before arriving at Avemco in 1999. A third-generation insurance professional, Mike earned his Chartered Property Casualty Underwriter (CPCU) designation—the industry's highest achievement—in 1984, and has since taught thousands of hours of insurance courses, including more than 40 lectures around the country.