

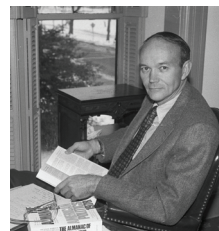


# On Approach

Avemco Policyholder News



WINTER 2015



To The Moon  
And Beyond  
**P2**



Crosswind  
Landings  
**P4**



NAFI Rotorcraft  
Insurance  
**P5**



Customer  
Readback  
**P6**

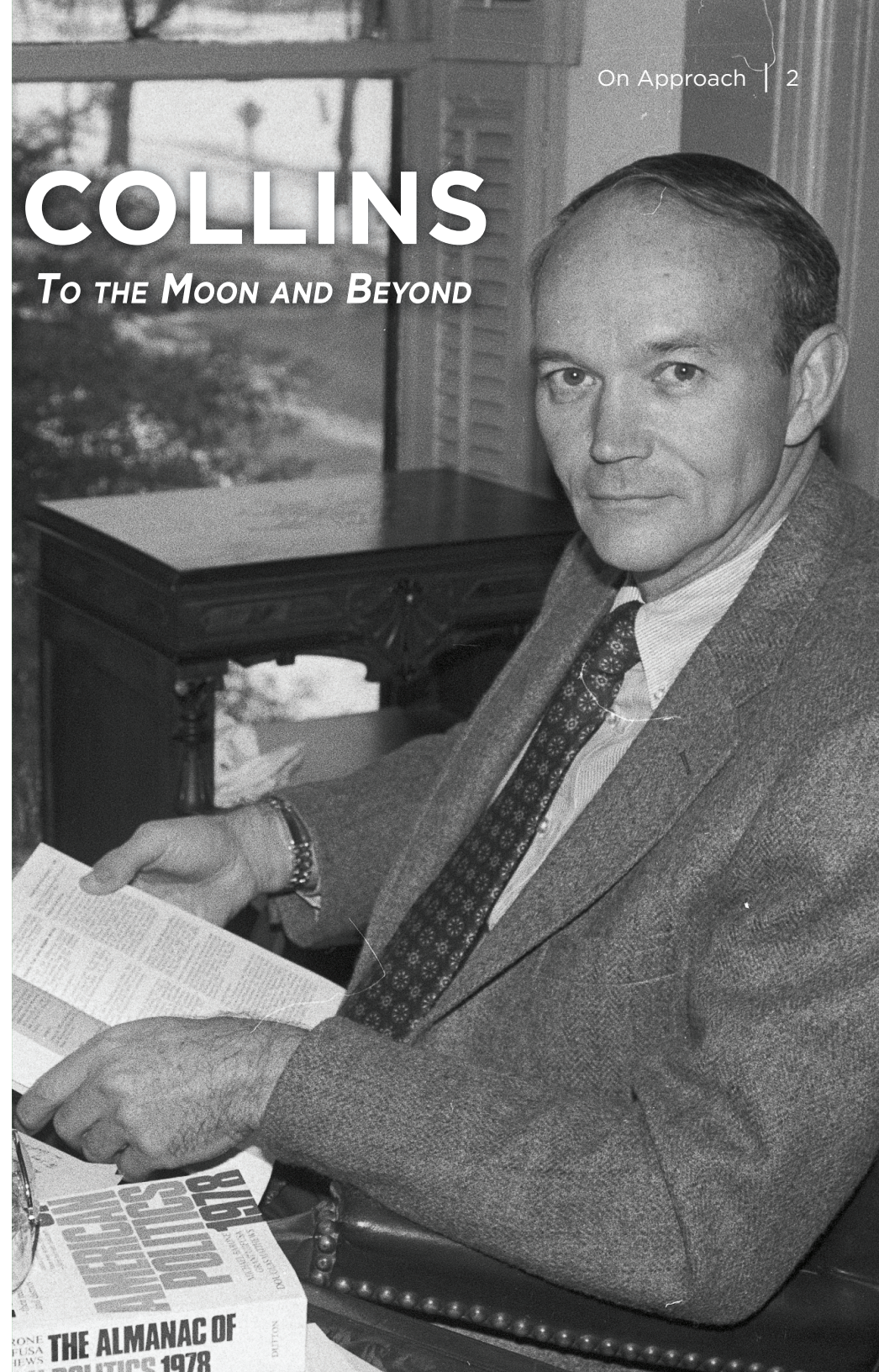
# MICHAEL COLLINS

*To the Moon and Beyond*

**When you hear the name Michael Collins, it is often in the same breath with the names of two other famous aviators: Neil Armstrong and Buzz Aldrin. Collins was the command module pilot for Apollo 11 and orbited the moon while Armstrong and Aldrin made the first lunar landing.**

We, at Avemco®, know Michael Collins as a friend and retired member of our Board of Directors. And that's just the tip of his distinguished and fascinating career in and out of space capsules. He retired from the Air Force Reserve as a Major General. Though, these days, Michael Collins prefers to be addressed as, "just old Mike" which about sums up his understated attitude to a remarkable career. That unique path took him from fighter pilot to test pilot, then astronaut, Assistant Secretary of State for Public Affairs, Director of the National Air and Space Museum and, ultimately, undersecretary of all the museums that were under the heading of Smithsonian Institution.

Mike was born into an eminent Army family in 1930. His father, James, was a Major General who served for 38 years. His uncle, General J. Lawton Collins, was the Army Chief of Staff. Then there were Mike's brother and a cousin who also served in the Army. That weighty heritage led Mike Collins to choose the Air Force to chart his own course in life.



Like virtually all Air Force pilot cadets of the time, he learned to fly in a T-6 Texan, then a T-33, the tandem seat version of the Air Force's first operational jet fighter, the P-80. Soon, he graduated to F-86s, accumulating some 1,100 hours in them before being accepted into the Test Pilot School at Edwards Air Force Base at Muroc Dry Lake in southern California. There, he flew the "Century Series" fighters: F100, F102, F104 and F106, occasionally to altitudes of 90,000 feet.

That altitude not being quite high enough for Mike Collins, he joined NASA, where he flew the Gemini 10 Mission, becoming one of the first astronauts to perform an Extra Vehicular Activity (EVA). But, of course, Mike Collins' career as an astronaut is best marked by his role as Command Module Pilot of the first lunar landing. On one hand, that meant he never got to set foot on the lunar surface. On the other hand, he spent almost a full day in orbit by himself, farther into deep space than all but 23 other people in history.

Not long after returning from his Apollo 11 mission, Mike Collins retired from the Air Force to become Assistant Secretary of State for Public Affairs, a position he held for two years. That's when he accepted one of his most challenging roles, as the first Director of the Smithsonian Institution's new National Air and Space Museum to be built on the National Mall in Washington, D.C.

The Smithsonian had long held a growing collection of aircraft and memorabilia, going as far back to 1876 and its collection of ornate Chinese kites. Over the years, its aviation collection had outgrown the limited space allotted in the museum's "Castle" building and had expanded to other buildings, both on the National Mall and in Silver Hill, Maryland. It became Collins' task to bring tens of thousands of artifacts together in one location. But his first challenge was to get

HE SPENT ALMOST A  
FULL DAY IN ORBIT  
BY HIMSELF, FARTHER  
INTO DEEP SPACE  
THAN ALL BUT 23  
OTHER PEOPLE IN  
HISTORY.

funding for the project. He remembers, "Congress had approved the idea of building an Air and Space Museum and had reserved space on the Mall. But they hadn't appropriated any money. So my first job was to do a lot of lobbying on Capitol Hill to make sure we got the money. The construction phase became far more interesting, digging a gigantic hole and filling it up with what we thought would be the most important of the very, very many aircraft, spacecraft and memorabilia that we had."

Collins was charged with meeting an immovable deadline for the new museum's inauguration: The Bicentennial Celebration on the National Mall, July 4, 1976. "We worked like crazy and got it done on July 1st - three days early. And we were actually a little below our budget."

He also oversaw the creation of the Museum's Center for Earth and Planetary Studies (CEPS), devoted to active research in analysis of lunar and planetary data, earth observations and photography from the Apollo-Soyuz Test Project.

The challenge of funding, building and hitting the Museum's opening day deadline paled in comparison to the job of deciding which aircraft and memorabilia were worthy of display in the large, but still limited space allotted on the National Mall. "We only had room for less than 10% of our collection. So the criteria for getting in were pretty tight. The curators would all get together and argue like crazy among themselves about the historic importance of a particular plane. Of course, the corporations were lobbying us to include this plane or that one. We listened to them, but didn't pay much attention. Fundamentally, it was what the historians on our staff thought were the most significant aircraft for one reason or another. Sometimes it was the people who flew them. Sometimes it was the design or accomplishments."

Some choices were easy, such as the first Wright Flyer, The Spirit of St. Louis, Chuck Yeager's Bell X1 or Alan Shepard's Mercury Space Capsule. Others, not so much. The Enola Gay, the B-29 that dropped the first atomic bomb had been in the Air and Space Museum's collection for decades, but was so controversial it was not put on exhibit until the 50th anniversary of the end of World War II, long after Mike Collins had moved on to other challenges beyond aviation.

Today, he lives in Florida, where he and his late wife, Pat had raised their three children. He still is an active public speaker and supporter of General Aviation, Military Aviation and the Space Program.

# CROSSWIND TAKEOFFS



By Master CFI Thomas P. Turner

Reprinted from FLYING LESSONS\* Weekly

[www.mastery-flight-training.com](http://www.mastery-flight-training.com)

Crosswind landings are a common topic of safety programs and flight reviews. Pilots tend to spend less time, it seems, thinking about crosswind control during takeoff. Almost every week's FAA preliminary accident reports<sup>1</sup> include several versions of "loss of directional control on takeoff."

The danger in a crosswind landing comes at the end of the landing roll, when airspeed is lowest and control authority at its least. Taking off with a crosswind, the hazard is at the beginning of the process, when the airplane is slowest... but pilots being goal-oriented, we tend to conceptualize the liftoff, not the beginning of the takeoff roll.

"Climb into the wind." That's the mnemonic for proper positioning of flight controls when taxiing into the wind—aft elevator and upwind aileron up. Your takeoff roll begins as an accelerating taxi into the wind, so it's reasonable (and correct) to position the controls accordingly.

As the airplane accelerates the controls become more effective, so you'll gradually reduce aileron deflections on the roll. Optimally aileron will just reach neutral at the moment the airplane lifts off, so the aircraft is wings level in flight. That's when crab angle into the wind, not aileron, defines the airplane's path along the ground.

In gusty conditions use care to remain firmly on the ground until established at the normal liftoff speed. If you position the controls to lift off "when the airplane is ready to fly," as you might do for a smooth liftoff in calm conditions, it's possible a gust can cause the airplane to lift off momentarily at a speed where you don't yet have the control authority necessary to counter the crosswind. The airplane drifts off the side of the runway or drops hard to the pavement, possibly damaging the landing gear or setting the pilot up for a pilot-induced oscillation that leads to a runway excursion.

Ice, snow or rain-contaminated runways make the job of runway alignment much more challenging. What works on dry pavement or grass may not do the job. Use extreme caution when deciding whether to combine a crosswind with a contaminated runway.

It's usually the pilot's expertise, not the airplane's design that determines the maximum crosswind capability on any given day.

<sup>1</sup> [http://www.faa.gov/data\\_research/accident\\_incident/preliminary\\_data](http://www.faa.gov/data_research/accident_incident/preliminary_data)

Holder of an ATP certificate with instructor, CFI and MEI ratings and a Master's Degree in Aviation Safety, 2010 National FAA Safety Team Representative of the Year and 2008 FAA Central Region CFI of the Year, three-time Master CFI Thomas P. Turner has been Lead Instructor for Bonanza pilot training program at the Beechcraft factory; production test pilot for engine modifications; aviation insurance underwriter; corporate pilot and safety expert; Captain in the United States Air Force; and contract course developer for Embry-Riddle Aeronautical University. He now directs the education and safety arm of a 9000-member pilots' organization. With over 4000 hours logged, including more than 2500 as an instructor, Tom writes, lectures and instructs extensively from his home at THE AIR CAPITAL--Wichita, Kansas. Tom's free FLYING LESSONS Weekly e-newsletter is at <http://mastery-flight-training.com/>.

FLYING LESSONS\* uses actual mishap reports to consider what might have contributed to accidents, so you can make better decisions if you face similar circumstances. In almost all cases design characteristics of a specific make and model airplane have little direct bearing on the possible causes of aircraft accidents, so apply these FLYING LESSONS to any airplane you fly. Verify all technical information before applying it to your aircraft or operation, with manufacturers' data and recommendations taking precedence.

Avemco does not provide technical or legal advice, and is not affiliated with companies whose products and services are highlighted, advertised, or discussed in content contained herein. Content is for general information and discussion only, and is not a full analysis of the matters presented. The information provided may not be applicable in all situations, and readers should always seek specific advice from the FAA and/or appropriate technical and legal experts (including the most current applicable guidelines) before taking any action with respect to matters discussed herein. In addition, columns and articles solely reflect the views of their respective authors, and should also not be regarded as technical or legal advice.

# Introducing a New Benefit for NAFI Members: Rotorcraft Insurance

As NAFI's official insurance partner, we continue our tradition of personalized service for NAFI members by adding rotorcraft coverage to the NAFI CFI Insurance Program, beginning in January 2015.

The program now allows NAFI members to include rotorcraft instruction coverage in their policy. The new coverage provides liability insurance for instruction in most single-engine piston powered helicopters, liability coverage for dual flight instruction, flight reviews, check rides, personal flying. It also includes liability coverage for past instruction as long as an active policy is in force at the time of the accident.\*

Mike Adams, Avemco Senior VP of Underwriting says, "We are excited to offer the additional coverage for rotorcraft to NAFI members who hold a rotorcraft CFI Endorsement. We have been asked by many as to how they can get coverage for instruction in non-owned rotorcraft like Bell 47s, Robinson R44s and R22s and we are happy to now offer it as part of our commitment to NAFI members."

Adding Avemco's Non-owned Rotorcraft Coverage to a NAFI CFI policy is quick and easy. You can get a quote and have coverage approved in just one phone call to an Avemco Aviation Insurance Specialist at (888) 635 4302, or by visiting the website, [Avemco.com/NAFI](http://Avemco.com/NAFI).



*\*The NAFI CFI Insurance Program is underwritten by Avemco Insurance Company. The Program is not available in Hawaii. NAFI CFI Rotorcraft coverage is not available in Alaska. Online quotations are not available to Kentucky residents (due to state tax requirements). Non-owned aircraft policies are available to individuals, not businesses. Employers who request additional insured status may be added to the policy (additional premium may apply) if your employer is not engaged in an aviation business. For employers that are engaged in an aviation business please call (888) 241 7891 for additional information. Premium credits apply to the Direct Approach Non-Owned Aircraft Insurance Policy POL0002 and are subject to underwriting guidelines.*



# 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.

## Response to “5 Tips from the Examiner”

Very good idea to keep this going. This issue is very basic but could lead to more safety oriented discussions. Put me down as a YES. (Bob Basso)

...

I think that the test ride tips are great. There is not a single one that should be skipped. The weather one is the best however. I do not fly in ‘bad weather,’ with ‘bad weather’ being weather I am not comfortable flying in. One should never take his/her test ride in weather that they are not comfortable with. If you are uncomfortable for any reason you should not be flying. (Fletcher Pool)

...

Good advice. I would add that you ask your instructor about quirks that the check ride pilot may have. Thirty-six years ago, while preparing for my private pilot’s ticket, my instructor told me that the check ride pilot liked to pull the mixture rather than the throttle for engine out simulation. We both agreed that pulling the mixture was potentially a real emergency. When the momentous day arrived I strongly informed the check ride pilot that he was not to pull the mixture and my reason for that. I passed. (Walter Brown)

...

## Response to “Be Smart - Really Smart About Your Landing Gear”

A great heads up on RG Aircraft...Tom Turner gives a good run down... Whatever it takes for the Awareness...Every bit helps...It’s a discipline of Constant Reminders.” (Ed Hasch - AP, IA, CFI, DAR and Best of all a G33 Bonanza Owner & Member of ABS).

We welcome your comments and feedback. Email [avemco@avemco.com](mailto:avemco@avemco.com). Comments will be considered for inclusion in our next newsletter. You will be notified of our interest to obtain your approval prior to being published. Your comments may be edited for length and style before publication. Edited copy will be sent to you to ensure accuracy.

# Avemco Presents Access to Life Insurance for Pilots

As a pilot, you could be paying too much for the wrong type of life insurance. You may even have life insurance that doesn’t protect you at all when you’re flying. Avemco wants to do something about that, so we have partnered with the Pilot Insurance Center (PIC). With over 20 years of insurance expertise and 30 years of aviation experience, PIC has developed a program that allows Avemco customers to benefit from pilot-friendly underwriting considerations.



- Competitive pilot life insurance rates from leading life insurers.
- Full life insurance coverage from A.M. Best “A” (Excellent) or better-rated companies.
- Available life insurance protection with no aviation exclusions or surcharges.
- Quick, easy application.

Get your online quote from PIC at [Avemco.com/term-life](https://www.avemco.com/term-life)

\*Any information that you provide directly to PIC on its website is subject to the privacy policy posted on their website, which you should read before proceeding. Avemco® assumes no responsibility for their privacy practices or your use of their website.

Avemco Insurance Company and Avemco Insurance Agency, Inc. collectively market under the service mark Avemco. Avemco Insurance Company insures general aviation aircraft and pilots and does not underwrite life insurance products. Life insurance offered through this program is provided to qualified applicants through the Pilot Insurance Center (“PIC”) and are underwritten by carriers not affiliated with Avemco that specialize in life insurance products. Policies may not be available in all states - please contact PIC for details.

# COMING TO A HANGAR NEAR YOU

The most fun we have all year is meeting our customers in person and strengthening our ties within the aviation community.

*We will be participating in the following events in the first part of 2015:*

## **Bonanza & Baron Pilot Training Clinic**

January 9 - 10  
Tucson, AZ

## **Bonanza & Baron Pilot Training Clinic**

January 30 - February 1  
Lakeland, FL

## **32<sup>nd</sup> Annual NW Aviation Conference & Tradeshow**

February 21 - 22  
Puyallup, WA

## **Great Minnesota Aviation Gathering**

April 10 - 11  
Anoka County-Blaine Airport, Blaine, MN

## **Sun 'n Fun**

April 21 - 26  
Lakeland, FL

Check our website and Facebook pages for more information as it becomes available.

LIKE US ON  
FACEBOOK!  
[Facebook.com/Avemco](https://www.facebook.com/Avemco)



# On Approach

**Avemco Policyholder News**

## WINTER 2015

### On Approach

Avemco Insurance Company  
8490 Progress Drive, Suite 100  
Frederick, Maryland 21701

### Customer Feedback and Aviation Insurance Questions:

(800) 638 8440  
[avemco@avemco.com](mailto:avemco@avemco.com)

Online: [avemco.com](http://avemco.com)

Claims: (800) 874 9124

### Publisher

Avemco Insurance Company

On Approach is distributed free of charge by Avemco Insurance Company, 8490 Progress Drive, Suite 100, Frederick, MD 21701. Copyright 2015. All rights reserved. On Approach welcomes articles, news tips, photos, inquiries and feedback from aircraft owners, pilots and other readers. Feedback will be considered for the next newsletter to be included in the "Readback" column. Should Avemco be interested in including your comments in this newsletter we will be in contact with you for permission. The articles contained herein may be reproduced in full or part, provided that proper credit is given to Avemco Insurance Company.

IMPORTANT NOTICE: Avemco® does not provide technical or legal advice, and is not affiliated with companies whose products and services are highlighted, advertised, or discussed in content contained herein. Content is for general information and discussion only, and is not a full analysis of the matters presented. The information provided may not be applicable in all situations, and readers should always seek specific advice from their insurance company, the FAA and/or appropriate technical and legal experts (including the most current applicable guidelines) before taking any action with respect to any matters discussed herein. In addition, columns and articles solely reflect the views of their respective authors, and should also not be regarded as technical or legal advice.

Avemco Insurance Company and Avemco Insurance Agency, Inc., collectively market under the service mark Avemco. Avemco Insurance Company insures general aircraft and pilots and does not underwrite insurance products offered by Avemco Insurance Agency, Inc. Insurance products offered through Avemco Insurance Agency, Inc. (Arkansas Insurance Producer License # 274909 and California License # OE63427), are underwritten by non-affiliated carriers who specialize in those types of insurance.

NSL0017 (01/15)