



Happy  
Thanksgiving!

This issue:  
"Sky" Smith

# EAA CHAPTER 983

November 2010

**Scott "Sky" Smith** of [SkySmith Insurance Agency](#) is a free spirit born in Ames, Iowa, who is a Jack of All Trades; at the core an insurance broker. After college, he taught auto mechanics and shop, then became a stock broker. That laid the groundwork for a career in aviation. His father-in-law operated two airports, and put Scotty to work delivering and selling airplanes. After a bad experience with inept insurance salesmen, he segued into insurance. Cessna 337 *Skymasters* are his passion, and he's managed to merge his love of these planes with his insurance brokerage, focusing on these unique birds. Shunned by many pilots for the maintenance challenges attending not operating *Mixmasters*

disciplined manner, the Skymaster has always offered aspiring multi-engine pilots a centerline thrust alternative. With earring and tattoos, he's scarcely the poster-boy of insurance brokers. On top of that, having heard that the human mind can comprehend language fifteen times as fast as it can be delivered, he's managed to adjust his speaking accordingly. He loves a challenge, and specializes in setting up insurance on aircraft that other underwriters might refuse. He's written several books, including one on how to buy single-engine planes, how to build muscle cars, how to maintain boats, and others. What a character: his daughter refused the hotrod Honda Civic he built -- she didn't want to handle a clutch in high heels -- he took possession of the car and -- wouldn't every father do this? -- installed nitrous oxide!



Scott is a colorful and entertaining speaker

Does anyone *really* understand insurance? asks Scotty. Of course, we all know friends and family who've made terrible blunders with coverage, claims, terms, and that awful elusive specter of subrogation. It's an exercise in risk transfer, he says. Only nine states require insurance. Many Experimental pilots self-insure. "Aviation Insurance is cheap, when you compare it to cars," says Scotty. Of course, he's referring to the marriage of hull/car replacement and liability in each. The main thing you want to shed is liability, he says. Over the years, his experience is that courts award whatever the limit of liability insurance is imposed; thus, the standard has become a flat million.



Helicopters are tough to insure; *Experimental* helicopters even more so



Proficiency keeps plane and pilot in top condition, reduces insurance premiums rates, and can avert embarrassing Young Eagles' flying moments

He doesn't like Builder's Insurance, since Homeowners' policies will likely cover any loss. As the plane nears completion, that position reverses. Then, it's critical to change coverage the moment the airplane is used, eg taxi testing. He told the story of a guy who flipped an RV-6 project during the initial taxi test, crashed and died. We had the same kind of experience locally, when an elderly builder at Spinks turning a taxi test into a fifty-foot bounce to a split-S into the grass. Not a year later, a former Pecanite witnessed another fatal highspeed taxi test, living with the memory of wreckage tumbling past with the pilot halfway out of the cockpit. It happens. Scott told another story of a Kitfox being transported, destroyed in an automobile accident. The moral to the tale: tell

your broker everything, give him or her the opportunity to adjust coverage for each activity inherent to construction, preflight testing, and flight. He also admonishes owners to consider the value attached to your creation: even if it's off the end of the runway ablaze in a tangled heap with your lifeless self inside, it's still a *value to your estate*. About claims: yes, simple stupidity will cause a subsequent jump (10-20% hike) in rates, most other claims won't create significant increases. He reminds us to remember that the industry is relatively small and that insurers share information. Treating one company badly can result in have a bad reputation with others a pilot/owner later approaches.

Sid asked about getting quotes. It brought up an interesting topic: once your broker gets a quote, the competitive process is essentially halted, since



One-off or unusual designs can be nearly impossible to insure: buy what everyone is flying, if possible

subsequent bid requests on behalf of the customer will lead back to that original quote. Yes, it stifles competition, says Smith. But, the system would dissolve into an administrative mess without this control.

He talked about assessing the risk factor by looking at pilot experience: not flying frequently will cost you. Here is that proficiency argument surfacing again: we get it from mechanics, instructors, safety analysts, and now insurance brokers! While responding favorably to frequent flying, the insurance companies also laud

additional ratings, as well as participating in a myriad of safety and proficiency programs currently out there.

His airline pilot arrogance argument is persuasive: time in a 767 doesn't do anything for you, when it comes to flying a small plane; yet, pro pilots constantly waive training in small aircraft, and end up being a pain in their pallbearer's backs. Every fleet has tails of high-time pilots who've dug smoking holes in new planes. Our own [SeaRey](#) fleet had one of these experiences, just *inside the last sixty days*. Company personnel at their competitor's facility in Orlando tell of a Lufthansa captain stalling his factory-new seaplane on its first takeoff, slamming into one of their hangars. The moral is to place ego aside, get the training. If nothing else, it will set an example to other pilots for doing the right thing, being conservative.



This breathtaking rollout oops aside, RVs have established a record of safety and reliability, coupled with the sheer numbers out there, to make them easily insurable

He related some real horror stories, relating to helos and amphibians. Advice from Smith includes not ever buying one-of-a-kind or unpopular aircraft. It's no surprise that Cessna Skyhawks (or Vans RVs in the E-world) have the cheapest rates.

Obviously, Scott has the insurance business figured out. Every one of us can benefit from his encyclopedic knowledge. Simply call him at 1-800-743-1439 or drop him a line at [sky@skysmith.com](mailto:sky@skysmith.com).

## October Meeting

We kicked off the October meeting with Bob Satterwhite describing his career. 'Turns out, Bob flew the mighty P2-V (photo below) during his time in the Navy, operating much of the time off the Alaskan coast. One of the highlights of that gig: spotting an emerging volcanic



island and tossing leftover depth-charges onto it. Bob ditched the Navy and joined American in the mid-Sixties. Even as late as that, American employed props: DC 6 and DC7, both of which he flew. He finished his copilot tenure on the 707. After that, he became one of the best-known captains at American, spending the bulk of his time as captain on the venerable but unforgiving 727. Not intimidated by the notion of a tri-motored jet with a propensity for punishing inattention during landing, he checked out on the McDonnell Douglas MD-11 for his final years at the company. He was on the union's negotiating committee long before the pilot profession entered its downward spiral. At Pecan, Bob has been an enduring and colorful presence for 30 years. Bob didn't mention the MD-11 fly-by at Pecan until prompted.

It was a Functional Test Flight, routine extra duty for American's pilots. Bob flew to Houston, climbed to FL 390 and did the required checks. Then, he got clearance for the old *Acton Arrival* STAR into DFW. The controller authorized a premature descent, then Bob asked for a VFR segment for a "control check." He talked someone on the ground into relaying by phone to Marilyn that a fly-by was imminent. Bob told his bewildered senior copilot "we need to make a control check at low altitude." Of course, this is pre-911, when the sight of a low-level airliner near a nuke plant wouldn't be looked at as an impending national emergency. Sneaking in with only the center engine throttled up, he so amazed Marilyn that she forgot to capture the moment on film! We can only imagine the image of that 500,000 pound, 200 foot long behemoth sailing along the runway with 298 empty seats.



"So, is she standing on the patio?"

No secretary's report, but John gave promise of a sheetmetal basics class in May, an upcoming pitch from amphib manufacturing hopefuls Icon, and a presentation by Garmin.

Look for Exxon Elite in November. Don appended the comments with a status report on obtaining a prop balancer. The entry level for this type of machine is about \$1,500.

Tom Woodward wanted to address the topic of incorporation. Would it affect our airport operations? One possible enhancement: were we a city government, we could then obtain military surplus equipment for our operations. John used the example of obtaining a crane from the military for salvage operations, which could be parked next to Tom's house, pending Karen's endorsement.

There was some discussion concerning The Landings, in the wake of the *Columns* article by John Anthony that arrived in our mailboxes yesterday. Anthony's invitation of pilots was warm, he will open the runway for use at our convenience, he says, after making some "finishing touches." Road paving must be imminent: the article says it's already complete and open for inspection, but the streets remain at the gravel stage and are blocked off.



The Landings, two weeks ago

## Ethanol: A Case of Bad Gas in Texas

Longview Lawn and Garden mechanic Jason Beasley said there's something distinctly different about gas blended with ethanol, and you can see that difference in as little as two weeks.

"The shelf life is reduced dramatically," Beasley said, referring to how long ethanol lasts before it can no longer fuel small engines. He said it doesn't prevent him from using ethanol. He just knows he can't store the fuel.



Jimmy Isaac/News-Journal Photo  
[\(ENLARGE\)](#)

Tricia Edson of Longview pumps gas Wednesday evening at Skinner's Grocery and Market. She said she and her husband buy ethanol-free gas to avoid damage to their vehicles and small engines.

Beasley said that after two weeks, ethanol loses its combustibility and acts more like a flame retardant than fuel. Unlike

traditional gasoline, ethanol also absorbs water, he said.

"Other than it sucking in water and making the shelf life not last very long, we really haven't had many problems," he said.

According to the American Coalition for Ethanol, ethanol is a clean-burning, high-octane motor fuel produced from renewable sources, mostly corn. Ethanol gasoline is hygroscopic, meaning it absorbs water — 50 times more than conventional gasoline — according to fuel-testers.com, a Web site that shows how to use ethanol gas effectively. The site recommends replacing an ethanol-filled tank every two to three weeks to avoid water-related engine problems.

Unblended, 100 percent ethanol is not used as a motor fuel, and the most common blend is a 10 percent ethanol/90-percent unleaded gasoline that is approved for every make or model of vehicle sold in the United States, according to the ethanol coalition.

The group also says ethanol helps reduce American dependence on foreign energy sources.

*Reprinted from the Longview News-Journal, 2008*



Ethanol can quickly erode fuel system components

Drain carb bowls often no matter which fuel is used

## LOCAL E-FREE GAS

I was in town today and the Phillips 66 station near the KFC is advertising ethanol free gas. I stopped in and spoke to the manager and asked him how he could get E-free gas. His comment (in broken English) was "It's winter". When asked, he said he is not required to carry ethanol gas in the winter and the winter months started on Oct 1st. Price was \$2.59  
Tom Woodward



### [BusinessWeek Business Exchange](#)

Ethanol is one of the most popular biofuel alternatives to gasoline. When oil prices rise, so does talk of this as a viable alternative energy. Conversely when oil prices plummet, the discourse begins to question whether or not the federal government will (or even should) continue to support ethanol with subsidies or other means. What is the future of ethanol?

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**1990 Campbell Super Cub, 1/2 interest for sale.** 160 HP TTSN 1064, TTSM 137, full electric, transponder, encoder, 720 radio, nav and landing lights, Husky seats. Licensed Experimental with PMA wings, Cleveland brakes, and is basically a replica of a PA-18. 1750 Gross Weight. Hangared at OTX1. \$26,000. Joe Sasser at 817-579-0903 or Bill Bohke at 800-653-9177

**For Sale: RV-7A** with a pop up canopy. Tail, all flight controls are built, cowling is fitted with engine hung and on the gear. The wings have the extended aux fuel in each wing. Canopy has been fitted to frame. Click for a [picture](#) and a [list](#) of the stuff in the instrument panel that was built by Aerotronics. The engine is 180 hp with fuel injection. Larry Eversmeyer 405-209-3081

**KR-2** still in the unopened original box. It needs an engine. Asking \$2,500.00 Mrs. Robert W. Bargo, 1125 Yearsly Drive, Dover, DE 19902 (302) 674-2437

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| <b>Oct 22-24</b> | <b><u>Reklaw Fly-in</u></b> Texas event that has enjoying exploding popularity.                           | Flying M Ranch ( <a href="#">7TA7</a> ) |
| <b>Oct 8-9</b>   | <b><u>Antique Acft Assn Fly-in</u></b>  | Gainesville ( <a href="#">KGLE</a> )    |
| <b>Oct 30-31</b> | <b><u>Fort Worth Alliance Airshow</u></b>   | Fort Worth, TX ( <a href="#">KAFW</a> ) |
| <b>Nov 6</b>     | <b><u>Condition Inspection Re-currency Seminar for E/AB aircraft</u></b> , by Lucky & Mel of ASOD         | Lancaster, TX ( <a href="#">KLNC</a> )  |
| <b>Nov 13</b>    | <b>Exxon Elite</b> At our monthly meeting, a presentation by <b>Exxon</b> about their Elite aviation oils | Pecan Plantation (0TX1)                 |
| <b>Dec 11</b>    | <b>Chapter 983 Christmas Party</b>  | Pecan Plantation Club                   |

*Every time I fly and am forced to remove my shoes, I'm grateful Richard Reid is not known as the Underwear Bomber.*

— Douglas Manuel, aerospace executive regards airport security. Reported in USA Today, 13 March 2003

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