

# OFA Newsletter

AN ORGANIZATION OF FLYING ADJUSTERS

WINTER 2014

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## President's Message



### My Introduction to the OFA

It is hard to believe that I started in the aviation insurance business 24- years ago. I can still vividly recall the first claims that I handled back in 1990. One in particular involved an Ag airplane that crashed somewhere near Oklahoma City. I was in New Orleans working for an independent aviation insurance adjusting company assigned to handle that claim

in Oklahoma and I recall discussing the loss with my supervisor. I also recall being nervous about how to best manage the claim. My supervisor said not to worry and he handed me a small book; the OFA Directory. He then said, "Call Babe Mitchell (OFA #32)." The rest, as they say, is history.

Needless to say, my introduction to the OFA was a good one and in the early 90s I often called on Babe Mitchell and other OFA members when I needed their assistance. I was always well served. Now I have been called upon to lead the organization in 2014 and I am honored to do so. Thank you for your support and vote of confidence. I will not let you down.

Although I have worked with many OFA members since 1990, I did not become a member until 2003. Since then I have attended as many Mid-Year Meetings and Conferences as possible and I have come to learn that the OFA is more than an organization of adjusters; it is a family too.

### A Debt of Gratitude

I would first like to thank my predecessor, Rob Spencer (OFA #159), for his hard work and dedication last year. I believe that it is the goal of every leader of an organization like the OFA to grow the organization

and to leave it better than it was before that leader took office. There is no doubt that Rob achieved this goal. The OFA is better in every way today than it was before thanks to Rob.

I would also like to thank Hope DeLong (OFA #141), our tireless Executive Secretary, for all that she does. In every organization there is usually one person who holds everything together and, well, the OFA is very fortunate to have Hope. I trust you all would agree. Thanks Hope for everything you do.

Finally, I am excited about working with President-Elect Eric Popper (OFA #156); Treasurer Keith Brown (OFA #166); Secretary Tim Geil (OFA #162); and all of the Committee Chairman and committee members.

### Aviate, Navigate, Communicate

During my flight training there were many mnemonics and rhyming expressions that were meant to help me remember important information but none was more important than: AVIATE, NAVIGATE, COMMUNICATE. As we all remember, when flying we must always remember to: Aviate or fly the plane; Navigate know where you are going; and Communicate or use your radio to broadcast your position and where you are going. Many pilots use this mantra in an emergency, which would serve them well. I use it whenever I fly. Going forward, I decided to adopt this mantra to help me during my term as president.

### Aviate

I recently told Chad Coogan that becoming president of the OFA was like being handed the keys to a vintage aircraft and being told, "Go fly." Although my Mooney M20C was built in 1967, I do not consider her to be a "vintage" airplane by any means. When I think vintage I think Stearman or Cessna 195 or Travel Air.

So how would I begin to "fly" a vintage airplane as it equates to being president of the OFA? Well, I am sure that I would start by taking a look at the aircraft's records and maintenance history. I would ask questions like: "Is she airworthy?" "Does the old girl need any updates or improvements?" "Will I need help flying her?"

### Soundness

I recently checked with the Executive Committee and I have been informed that the organization is financially sound thanks in no doubt to past-president Rob Spencer (OFA #159) and Marty Brown (OFA #59), Keith Brown (OFA #166) and Patti Otto, Honorary Member, who helped put on a wonderful conference in Wichita. We are also financially sound because of the generosity of the members, Associate Members and sponsors.

### Updates

I am also happy to report that thanks to Skip Higley (OFA #167) the website looks great and is functioning as designed. I mentioned to Skip that I would appreciate his input on expanding the website and without hesitation Skip said that he would do it. Skip and I



Continued on pg. 5

## Committee Assignments OFA Year 2014

**Membership Committee:**

Al Ryan - Chairman  
Harry Brooks  
Kevin Wyckoff

**By-Law Committee:**

Bill Hall - Chairman  
Thomas Cook

**Executive Secretary:**

Hope DeLong

**Newsletter:**

Rob Spencer

**Site Committee:**

Bill Arnold - Chairman  
Bernard Coogan  
Martin Clingwall

**Advisory Committee:**

Brian A. Smith - Chairman  
Jeffery Sutton  
Betsy Fulton  
Paul Martin  
Les Sychak  
Brandi Campbell

**Nominating Committee:**

Thomas Cook - Chairman  
Robert Betts  
Kenneth Harris

**AIA Conference 2014:**

Marty Brown - Chairman  
Keith Brown

**Memoriam Committee:**

Al Plumley - Chairman  
David Gourgues

**Parliamentarian:**

Bernard Coogan - Chairman

**Legal Advisor:**

Michael Harrington,  
Paul Herbers, Susan Hofer,  
Jim Michaelis, Tim Miller,  
and Jon Morse

**Mid-Year Meeting:**

Paul Leonard - Chairman  
Marty Brown

**NTSB Liaison:**

Eric Popper

**Web Site:** [www.ofainc.com](http://www.ofainc.com)

Skip Higley - Chairman  
Eric Popper

**Scholarship Committee:**

Bernard Coogan - Chairman  
Dean West  
Richard Diechoff  
David Gourgues

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Past President .....Rob Spencer, OFA 159  
President Elect .....Eric Popper, OFA 156  
Treasurer ..... Keith Brown, OFA 166  
Secretary ..... Tim Geil, OFA 162  
Executive Secretary.....Hope DeLong, OFA 141  
Membership Chairman ..... Allen Ryan, OFA 108  
Conference Chairmen .....Tommy Cook, OFA 120  
.....David Gourgues, OFA 152  
.....Eric Popper, OFA 156

The OFA Newsletter is published for the benefit of the membership, the Aviation Insurance Industry and other related fields. Opinions expressed by the Editor and contributions do not necessarily represent the position of the OFA.

Contributions and correspondence should be addressed to the Editor and emailed to: [rob@arnoldoffice.com](mailto:rob@arnoldoffice.com) with "OFA Newsletter c/o Rob Spencer" in the subject line. Articles and photos not written or taken by the contributor need to have authorization from the author or copywrite holder attached to the submission.



**Visit us on the web at  
[www.ofainc.com](http://www.ofainc.com)**



**April 2, 2014**

OFA MID YEAR MEETING & RECEPTION  
BUSINESS MEETING: 9:00 AM TO 11:00 AM  
APRIL 2ND, 2014. RECEPTION: APRIL 2nd, 2014  
TIME: 4:00 PM TILL 7:00 PM

LOCATION: LAQUINTA INN & SUITES – 1ST FLOOR  
4850 WEST JOHN CARPENTER FREEWAY  
IRVING, TX 75063

RES. TEL. NO.: (972) 915-4022 OR FAX. NO.: (214) 524-5255  
WHEN MAKING RESERVATION - RE: ORGANIZATION OF  
FLYING ADJUSTERS GROUP. ROOM CHARGES: \$107.10  
2 BEDS/2 PERSONS PLUS 13% ROOM TAX.  
MAKE RES. BY 3-1-14.

\*\*\*\*\*

THE OFA HOSPITALITY SUITE WILL BE OPEN FOR  
MEMBERS AND INVITED GUESTS ON THE EVENING OF  
APRIL 1ST AND 2ND , 2014.

\*\*\*\*\*

OFA PRES. DAVID GOURGUES WOULD APPRECIATE A REPORT  
FROM ALL OF THE COMMITTEE CHAIRMEN TO BE PRESENTED  
AT THE MID YEAR MEETING ON WEDNESDAY MORNING,  
APRIL 2ND, 2014.

\*\*\*\*\*

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## Propeller Strike and Ferry Permits, Revisited

At the Wichita OFA Conference Straight Flight gave a great presentation on Composite Aircraft repair. At a break between classes I cornered their Estimator, Chris Haight, and asked him if he and his crew could do an article for this Newsletter. As the norm at these conferences the conversation some how morphed this time to Propeller Strikes and Ferry permits. I amended our request, and below is the article that Chris and the people at Straight Flight provided. Please recall our Winter 2013 Newsletter where we printed the Lycoming Mandatory Service Bulletin 533B. I believe that this is the rest of the story.

*Editor*

## Reciprocating Engine Prop Strike/Ferry Flight... NO PROBLEM

There seems to be a lot of confusion out there as to whether or not you can ferry an aircraft after a prop strike. We are here to tell you this is easier to figure out than you may think. Our friends at Lycoming and Continental have issued Service Bulletins that explain what you need to look for, what justifies a prop strike and whether or not your local Flight Standard District office (FSDO) can help by issuing a Special Flight Permit. Let's start with the basics... Federal Aviation Regulations (FARs)

### FAR 39.23:

- **May I fly my aircraft to a repair facility to do the work required by an Airworthiness Directive (AD)?**
  - Yes, the operations specifications giving some operators authority to operate include a provision that allow them to fly their aircraft to a repair facility to do the work required by an AD. If you do not have this authority, the local FSDO may issue you a Special Flight Permit (SFP) unless the AD states otherwise. To ensure aviation safety, FAA may add special requirements for operating your aircraft to a place where the repairs or modifications can be accomplished. FAA may also decline to issue a SFP in particular cases if they determine you cannot move the aircraft safely.

### Airworthiness Directives:

- **2004-10-14 – Lycoming Engines (Formerly Textron Lycoming), Direct-Drive Reciprocation Engines**
  - This AD applies to all Lycoming Engines with the exception of: O-145, O-320H, O-360E, LO-360E, TO-360E, LTO-360E, O-435, and TIO-541 series. For the purpose of this AD, a propeller strike is defined as follows: 1) Any incident, whether or not the engine is operating, that requires a repair to the propeller other than minor dressing of the blades. 2) Any incident during engine operation in which the propeller impacts a solid object that causes a drop in revolutions per minute (RPM) and also requires structural repair of the propeller. 3) A sudden RPM drop while impacting water, tall grass, or similar yielding medium, where propeller damage is not normally incurred.
  - Compliance with this AD is required as indicated before further flight if the engine experiences a propeller strike after the effective date of the AD.
- **No ADs currently exists for prop strikes of Continental engines.**

### Lycoming and Continental Service Bulletins:

- **Lycoming Mandatory Service Bulletin (MSB) – 475C and 533B**
  - 475C – Crankshaft Gear Modification and Assembly Procedures
  - 533B – Recommended Action for Sudden Engine Stoppage, Propeller/Rotor Strike or Loss of Propeller/Rotor Blade or Tip
- **Continental Service Bulletin – 96-11B**
  - Propeller Strike Incidents and Hydraulic Lock

### FAA Special Airworthiness Information Bulletin – “Defining Acceptance”

- **SAIB NE-06-32R1 dated September 10, 2008**
  - This SAIB states that owners, operators, and certificated repair facilities that, all Lycoming Engines direct-drive reciprocating engines with the exception of: O-145, O-320H, O-360E, LO-360E, TO-360E, LTO-360E, O-435, and TIO-541 series engines must be in compliance with AD 2004-10-14 if they have had a propeller strike. The local FAA Flight Standards District Office may issue a Special Flight Permit even though compliance with the AD is, “before further flight”. Simply put, you can submit for a SFP even though AD 2004-10-14 has not been complied with after having performed a detailed inspection of the engine by a certificated mechanic who has determined the aircraft is SAFE for the intended flight. Granted you take into consideration the AD and SB's during your inspection.

### Conclusion:

- Although it is recommended that in the event of a propeller strike, as defined in AD 2004-10-14, you comply with both the Lycoming AD and SB's, the SAIB NE-06-32R1 gives flexibility allowing the local FAA Flight Standards District Office to issue a Special Flight Permit even though compliance with the Lycoming AD2004-10-14 is “Before further flight” and no current AD exists for the Continental engines. If in doubt, call us here at Straight Flight Inc. and we will be more than happy to help.



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## President's Message

*Continued from Cover*

will be meeting in the very near future to discuss this matter, which I have labeled the "Revel Stoke Project." I will have more on this in the very near future.

### Support

It goes without saying that it takes a team of people to run any organization and one of the greatest challenges for the OFA is to grow the organization so that it is around for future generations of independent aviation insurance adjusters. Thus, we all have to do our part in helping to expand the OFA. If you know of anyone who meets our qualifications for membership then please pass their names along to Al Ryan (OFA #108) or me. I would like to have the names of at least 3 candidates before the Mid-Winter Meeting in April 2014.

### Navigate

So now that we have determined that our vintage airplane is ready to fly, where do we go?

ORLANDO, FLORIDA -- Scholarship Award – Embry Riddle Air Law & Insurance Symposium – January 9, 2014

On January 10, 2014, I had the honor of presenting Emily Schneider, an Embry-Riddle Aeronautical University (ERAU) student, a \$1,000 scholarship check from the OFA. Emily was ecstatic! Check out the photo in this issue of the newsletter. And, in a future newsletter I will talk more about the OFA's Scholarship Program.

DALLAS, TEXAS -- Mid-Winter Meeting – April 2, 2014

We have already booked the La Quinta Inn & Suites DFW (same place as last year) for the Mid-Winter Meeting and Cocktail Party. The meeting and party will be held on Wednesday, April 2, 2014. We will have our usual business meeting in the morning followed by a cocktail party in the evening. I will have more information about the Mid-Winter Meeting in a future newsletter.

SCOTTSDALE, ARIZONA – Aviation Insurance Association (AIA) Conference – May 3 – 5, 2014

We will once again participate as an exhibitor at the AIA Conference in Scottsdale, Arizona. Marty and Keith Brown have already agreed to attend along with myself. Please let me know if you are planning to attend so that we can coordinate getting together at the conference.

BATON ROUGE, LOUISIANA -- 2014 Annual Conference – October 2014

T.W. Cook (OFA #120) is already working on the plans for the Annual Conference, which will be held sometime in October 2014 in Baton Rouge, Louisiana. I will let you all know more about this as soon as T.W. finalizes the plans.

### Communicate

So we are flying and navigating and now it is time to communicate. Rob Spencer (OFA #159) is the new Editor-in-Chief of the OFA Newsletter and, as you will see with this first issue, Rob has done a wonderful job.

One thing I enjoy doing is interacting with people and talking about aviation and aviation insurance. Therefore, perhaps my legacy as president of the OFA will be that I helped to improve the way in which we as an organization communicate with each other and the insurance industry.

### Closing Remarks

Thanks again for choosing me to be the president in 2014. I assure you that it is going to be a fun year. I am looking forward to it.

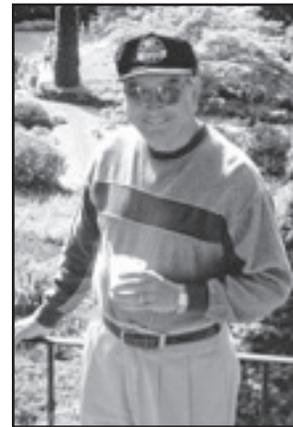
All the best,



David E. Gourgues (OFA #152)

## Last Flight

We are sad to report that Bob Betts, OFA 48 has taken his last flight. Bob passed away Sunday, January 12, 2014. He will be sorely missed by all of the OFA membership and associates past, present, and future.



Loren L. "Bob" Betts, longtime resident of El Paso, Air Force Veteran, Instrument Rated Pilot, Businessman, Father, Grandfather, and Friend.

Bob was born on February 5, 1929 in Ft. Worth, Texas. While attending the University of Miami in 1952, he was commissioned to the Air Force. He served as a Lieutenant in the United States Air Force where his love for flying was born. Bob returned to Ft. Worth and enrolled in Texas Christian University where he completed his education, receiving his Bachelors of Science in 1955. Bob spent over 50 years pursuing his passion for flying, promoting general aviation, and sharing his love for flying with his sons and many others.

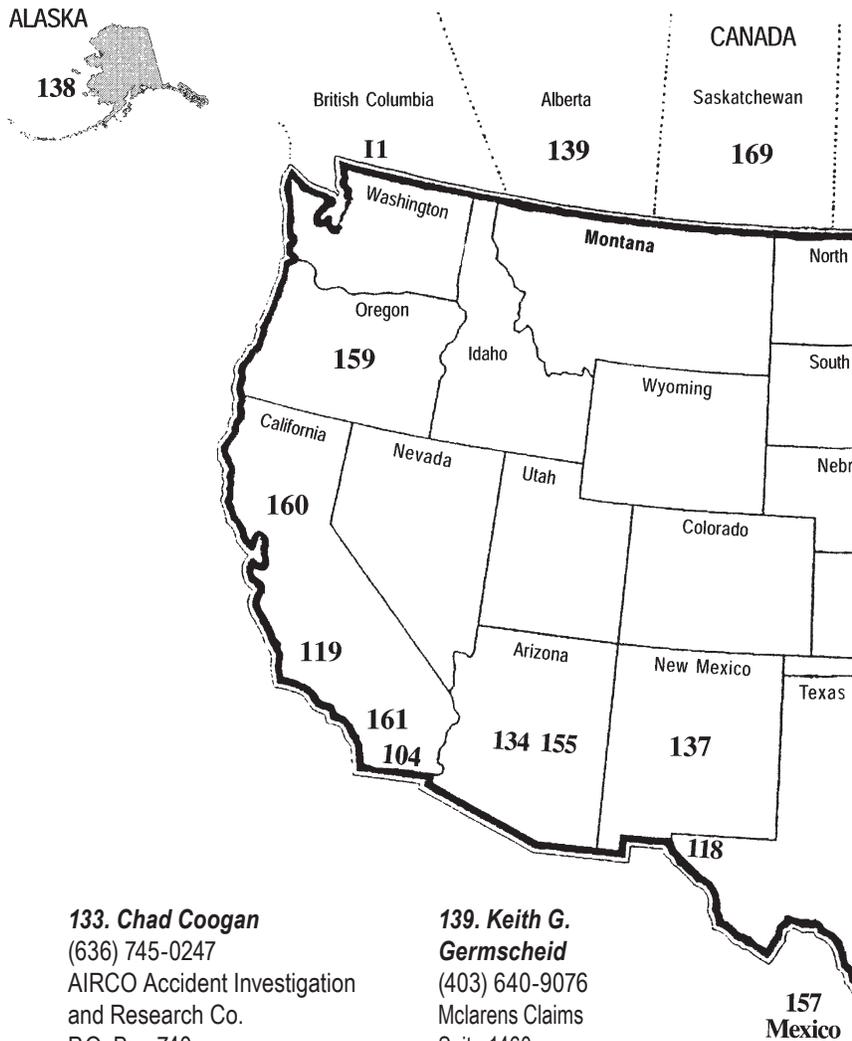
He began his career as an Independent Insurance Adjuster in Carlsbad N.M., spent a number of years managing offices in Carlsbad, Hobbs, and Albuquerque N.M. before moving to El Paso to establish his business, Betts and Associates, specializing in aircraft accident investigation. Bob's business grew to include his two sons, Robert (OFA 118) and Patrick.

Bob was Past President of the Organization of Flying Adjusters (1984 – 1985), Texas Independent Insurance Adjusters Association, El Paso Aviation Association, and El Paso Claims Association. He also held membership in the National Association of Independent Insurance Adjusters, Society of Air Safety Investigators, International Adjusters Association, AOPA and EAA. In addition, he was a Master Mason at Five Points Lodge.

His son, Patrick, predeceases Bob. He is survived by his daughter Deborah Etheridge, (Randy Etheridge), son Robert Betts, grandchildren: Allison (Brian), Cole (Heather), Thomas, Matthew, Courtney, Jenny Ann, Jacob, Tim Jr., Desirae, Meagan, Mason and Keegan. Great-grandchildren Kelsey & Blake.

*Bob you are and will be missed by all of us.*

**The membership of OFA is dedicated to the highest standard of professional ethics in handling aviation insurance claims, investigating causes of aircraft accidents objectively and promoting every aspect of air safety.**



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# WICHITA, KANSAS CONFERENCE

*R and R after Classes and Seminars*

06 through 09 November 2013





## Insured's View Point

### Editors Commentary

While at the conference in Wichita, Marty and Keith Brown asked a good friend, Randy Hardy, to arrange for Stearman rides, more than that Randy gave a brief talk on the perspective of the insured when they have a claim. Randy is a Broker and President of Hardy Aviation Insurance, Inc. As a broker he hears all sorts of stuff from his clients in regards to insurance claims. I asked Randy for a copy of the notes that he spoke from. The following are excerpts from his notes on complaints he hears. Most of this stuff we are all aware of, but I am putting this in this Newsletter both to help us be better at what we do, and to show how lack of communication can lead to misperceptions that we would rather avoid. I have included some of Randy's comments also, and mine are in parenthesis.

*"Insurance companies are just out to deny a claim"* (As adjusters, we investigate to find coverage. We do not deny claims, we don't even make recommendations. The policy is a contract the insured should read because coverage is determined by facts and the policy. Any coverage questions can only be answered or determined by underwriters, certainly not the adjuster).

*"They can not get ahold of anyone, or they have not heard from anyone"* (As adjusters, we make every attempt to contact the insured immediately on receipt of the claim, certainly within one business day. Unfortunately, we are often given inaccurate contact information. Also, when we get a call or email, we attempt to respond immediately, again at least within one business day. The bottom line is that frequent communications is important and avoids miss conceptions and hangar talk creating a negative synergy with the insured or claimant).

*"This Adjuster does not have the knowledge or experience"* (No adjuster can be an actual expert on every aircraft or situation, although many of us can give that impression when needed. However, we have actual experts on almost every aircraft and situation within our firm or the OFA. Remember "experience" is a subjective term).

*"Why do I have to do all of this paperwork when I turn in a loss"* (We try very hard to insure we only ask for the data needed, but we are required to get the information the policy requires to show policy compliance).

*"Don't make or help make the claim for the claimant"* (Just the facts, and it is best to keep our opinins to ourselves and let them think it through themselves ... they usually come to the same conclusion)

*"In many cases your are the face of the company"* (Professionalism, courtesy, and good manners can carry the day, and let the insured know that you are focused on his case);

*"Remember when handling a claim – How would you like your claim handled if you had one, then treat it the same way"* (Hmm – I recall something in the Bible that is pretty close to this.)

Hope to see you all at the mid-year.  
Rob Spencer

## Member Spot Light

### Don Hendricks



Don Hendricks is our Spot Lighted member this issue. Under that gruff ever smiling exterior is a man who never wavered in his contributions to the OFA. Don started his life in diapers and snow shoes ... we think ... in Northern Wisconsin. He skied to school in the winter and being up by Green Bay rarely knew summer as the rest of us know it. Kindergarten to 8th grade he attended a one room schoolhouse with 50 rambunctious students and one female teacher. In retrospect he thinks that she was amazing, though at the time he thought that was the norm. At age 17 Don soloed his first plane and in 1948 he left the North Country for Texas, the Air Force, and the end of winters. Much to his surprise the Air Force found that Don's vision was not as perfect as he had thought, so he did not get to fly. Instead he did the next best thing and became a crew chief and then retired as an A&P mechanic. After leaving the Air Force Don started "Don Hendricks and Associates, Inc." doing insurance claims for all lines out of San Angelo, Texas. At one point he had 22 adjusters working for him on everything from Cars to Houses, with Aviation being his favorite. In 1995 Don sold his business and decided to go it alone again, but this time only in Aviation. He moved to Austin, and then Round Rock and worked out of his home until retirement. Don has three very successful children as well as three very successful grand children. Don is proud of his Norwegian heritage, and speaks the language less than fluently. Don freely donated his time and was the OFA Executive Secretary for 14 years before he turned the reigns over to Hope Delong. I am happy to consider Don a friend and mentor, and I am sure many other OFA Member's agree. Thank you Don for being Don and keeping us all laughing.

Editor

# 2014 OFA Scholarship Award



Emily Schneider was awarded the 2014 OFA Scholarship at the 2014 Embry-Riddle Aeronautical University Air Law & Insurance Symposium. The symposium was held in Orlando, Florida, at the Ritz-Carlton Hotel. The presentation was made on January 10, 2014. Emily Schneider, the recipient of the OFA \$1,000 Scholarship Award, is a Junior at ERAU Daytona Beach. When not in school Emily lives in Plano, Texas. Emily will earn her Bachelor of Science degree in Aviation Business Management in the Fall of 2015. She has worked as an intern at Dallas Airmotive and Signature Flight Support. After graduation she hopes to use her business management skills in the aviation business. Emily was also the recipient of the International Aviation Womens Association (IAWA) \$5,000 scholarship.

*Congratulations Emily!*



## 2014 Conference: Baton Rouge, Louisiana

*Remember the 2008 50th Annual Conference in New Orleans?* It was pretty sweet, and pulled off beautifully on the tails of Hurricane Katrina by Cook and Cook, Inc. and of course the Cook family. Well the Cook's are hosting again, but a little further up the river. It is a no brainer where we want to be from October 1st through October 4th 2014. Baton Rouge, Louisiana.

We'll have more information in our next Newsletter but true to form the Cook family are planning this out to the "C". They have selected the Baton Rouge Marriott, this 21 story hotel is one of the nicest Baton Rouge. It offers all the amenities and the room rate will be \$109.00 plus tax. The large hospitality suite will be on a conference floor so noise generated from the OFA's "Revel Stoke Club" will not affect other guest. Tentative plans include a lunch and afternoon of competition shooting for interested members and guest. They are planning a "Taste of Louisiana" dinner at the Rural Life Museum or on a local Plantation. For those that don't attend the work related presentations: The Cook family ladies, Corrine and Kathy, are making arrangements for the spouses that will include several tours that show the "real" South Louisiana. Stay tuned and by the Mid-Year conference they should be able to provide links for registration.

## ○..... ADJUSTER QUIZ: .....○

This accident occurred on an August afternoon at private 3,600-foot long gravel airstrip cut into a mountain side-slope. On the right side of the airstrip was a steep upslope and on the left side a ten-foot drop to a marsh with trees. Elevation is 4,600 feet MSL, with mountains up to 8,000 feet surrounding. Approaches and departures are through creek canyons. The Aircraft is a high wing backcountry plane with a 285 Hp Turbo-charged engine. The pilot attempted take off with a full load and when the nose wheel "popped up" he "rotated", but had no directional control. They drifted off the left side of the runway, settled down below the level of the runway and hit a tree while trying to gain a positive rate of climb. The pilot thought that the engine was not developing power or that perhaps the flaps were not adjusted properly.

In reviewing the tracks the adjuster noted the ground roll to be 300 feet along the centerline of the airstrip. It was apparent where the nose wheel lifted off as the aircraft continued on the main gear for another 200 feet. Then the aircraft veered steadily to the left with the right and the left mains alternately lifting off and settling back down for another 145 feet, after which the aircraft departed the runway to the left off of a 10-foot embankment. Once clear of the runway, the plane flew in a straight-line parallel to the runway

below the runway surface height for another 600 feet after which there was ground contact and it hit a tree. No one was injured.

There was no apparent pre-accident problem with the aircraft. Flaps were extended approximately 20 degrees, there was no observable damage to the engine, and the adjuster could find no other pre-incident discrepancies with the aircraft. **What most probably occurred?**

The NTSB never inspected the plane or accident site, but the factual states that the Pilot "failed to maintain directional control after take off." The adjuster determined that the pilot had rotated early and maintained too high of an angle of attack to gain speed and climb out of ground effect. The on-scene adjuster opined that it was not mechanical error and was able to avoid the expense of recovery and searching for mechanical fault. The salvage was sold and picked up on site by the salvage buyer.

*If you have a claim or incident that could be a learning experience or quiz, please email the editor a brief summary of what occurred, and let us challenge our grey matter for probably cause. This one was easy, lets get a challenging one. No aircraft or claim identification please.*

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