



Meeting Minutes

16 March 2021, 6:30 PM – **Zoom Only**

Attendees

Directors via Zoom (9): Dan Berk, Peter Dawson, Robert (“Bob”) Ham, Vaughn Mauren, Scott Oloff, Scott Price, Andy Robinson, Curt Robinson, Landon Sock

Members via Zoom (22): Steve Belmont, Erick Brough, Edward (“Ed”) Chromczak**, Ross Detwiler*, John Gray, Gary Henderson, David Irving, Curt Jones*, Tom Krasowski*, Michael Kroha, Hal Lyons*, Jack McKinney, Leo Mollica, Blaise Pope*, Francis Pullaro, Bruce Richardson*, Ron Schmecker, Allen Shew, Christopher Sutherland, Wayne Tremallo, Nick Vandevoorde, Erik Vitagliano

*Directors and Members are Regular Members unless otherwise noted as *Associate, **Emeritus Associate, or ***Medical Associate.*

Note: This meeting was Zoomed only, as arranged by Landon Sock.

General Business

The Meeting was called to order at 6:33 p.m. by President Landon Sock. As this is an odd month, this was considered a Member Meeting. Due to health concerns, the meeting was held virtually (Zoom only). A Quorum of Directors (1/2 of Directors) *was* present. A Quorum of Members (1/3 of Regular Members) *was* present. (9 of 9 Directors, and 24 of 44 Regular Members, were present.)

Guests: There were no guests at this meeting.

New Members: There were no new members at this meeting.

New Certificates & Ratings:

- The Club congratulated Immediate Past President Bob Ham on passing his instrument checkride and earning the coveted Instrument Rating on Mar. 10. Bob thanked Club CFI Tom Krasowski for preparing him well with initial instruction. Bob chose to complete his rating through an intensive IFR course at IFR6 in North Charleston, South Carolina. Recommended to him by Landon Sock, the flight school has multiple Redbird simulators and a fleet of C-172s outfitted with Garmin avionics.

Meeting Minutes: February Meeting Minutes posted on the Club’s website were approved.

Maintenance Report

Maintenance Officer Andy Robinson gave a maintenance report.

Refer to Andy’s e-mail to Club members (**attached**).

Aircraft Summary

- 5GC - Currently at VIP Avionics (KHFD) for Aspen red 'X' and Mode C check-up
- 34X - New starter was installed this week by Wright Aviation (under new engine warranty)
- 61H - Currently undergoing Annual; includes Tanis heater installation, new starter and new cable for aircraft's stabilator
- 819 - Currently replacing tach and panel lights; work on GPS range button, DG & TC is up next; repainting is scheduled for June 2021; engine to be overhauled later in 2021

Logbooks

All aircraft logbooks now reside with Wright Aviation. If needed, members must get them during Wright's normal hours: M-F, 7:30 a.m. - 4:00 p.m. Members should contact plane captains if taking the log books for any reason.

Piper AD

In response to the FAA's Airworthiness Directive (AD) ordering the examination of wing spars on some Piper aircraft, eddy current testing was completed on both Archers last week; both planes passed the test outlined in the AD on wing bolt holes (4 per plane). The cost for the testing is about \$1,300 per aircraft. (See Meeting Minutes for January 19 and February 16.)

Finance Report

Treasurer Curt Robinson gave a finance report.

Refer to most recent Monthly Financial Report, dated February 28 (**attached**).

The deposit for repainting 819 has been made (scheduled for June); \$14,000 has been reserved for the repainting for 819, and \$11,000 has been reserved for the Annual for 61H (now underway).

Membership Report

Membership Officer Dan Berk gave a membership report.

Refer to Dan's e-mail to Club members (**attached**).

Regular:..... 45
Associate:..... 41
Medical Associate..... 2
Associate Emeritus: 4
Total:..... 92

Long-Range Planning Report

President and Long-Range Planning (LRP) Chair Landon Sock asked LRP Committee Member David Irving to give a LRP report.

Hangar Heater & Electrical

The electric heater in hangar NW B10 is not circulating warm air effectively. LRP will install a ceiling fan to provide better circulation and will have an electrician approve the installation. LRP will install additional electric outlets for better utility and a coded door lock that will replace the current lockbox and key arrangement. The existing lockbox will be returned to Atlantic Aviation.

Tie-down & Hangar Stripes

Atlantic will be painting parking stripes on the recently paved aircraft tie-downs, and on the floor of NW B10.

Aircraft Repairs

David explained that LRP is handling some longer-term items like repainting, and is taking handoffs from plane captains when line maintenance can't keep up with certain repairs.

- **34X autopilot:** Repairing the current autopilot is not viable due to its advanced age; LRP will be working with VIP Avionics (KHFD) regarding replacement options.
- **819 refurbishing:** Repainting and replacing the aircraft's broken and worn interior panels will begin June 15; this will be a six-week process.

Safety Report

Safety Officer and Safety Committee Chair Peter Dawson gave a membership report.

Refer to Peter's e-mail to Club members ([attached](#)).

Per recommendations by our CFIs, Peter said the Safety Committee had placed a multi-drawer desktop file organizer on the bench in the hanger so members can manually submit safety reports and comment cards. Blank forms are stored in the bottom drawer. Peter will add blank checkride forms as well.

Insurance Discussion

President Landon Sock summarized recent changes to the Club's insurance policy, including a reduction in coverage limits. Discussion followed and the members attending voted on a motion to revert to prior coverage limits at additional cost to members.

Changes

Refer also to Meeting Minutes for monthly meeting on February 16, 2021 ("Finance Report," page 3), and Club By-laws (Article III, Section 4, "Interest and Liability").

The Club's insurance policy had been up for renewal on March 4, shortly after our former president resigned unexpectedly on February 12. In response to skyrocketing insurance premiums, the Board requested a variety of quotes from the Club's insurance agency. The Club's expiring policy provided coverage of \$2 million "smooth" and no deductible. Maintaining the same level of coverage would have resulted in a premium increase of \$8,700. During a special board meeting, a quorum of officers voted unanimously for a policy with a coverage limit of \$1 million "smooth" and a \$5,000 deductible, with a new premium about \$1,800 less than the old premium.

Members were notified of the changes via an e-mail from Landon on March 15 ([attached](#)).

Landon said that the Board's carefully considered decision was based in large part on its fiduciary responsibility to keep expenses within budget. A number of factors influenced the Boards' decision, including these:

- While higher coverages are better than lower, requirements vary greatly from person to person based on many variable factors including the value of one's assets and personal risk tolerance.
- The Club has an extremely diverse membership base ranging from older members with significant personal assets to younger student pilots with very limited personal assets. Some members own their own aircraft, and some of these choose to self-insure according to their individual needs.
- To help members offset the risk of the new \$5,000 deductible, low-cost insurance coverage is available through AOPA and Avemco (called "aircraft renter's" or "non-owned aircraft" policies).
- Membership and dues income have declined recently, making budgetary concerns especially important.

In response to ongoing premium increases and market instability, Landon would like to create a subcommittee to advise the Club on future insurance options in a timely and transparent manner.

Discussion

A number of members objected to the Board's decision. Hal Lyons said the decision to change coverage limits should have been made by the entire membership and proposed that a motion be made to revert to prior coverage limits, with members paying the additional cost either through an increase in dues or a special assessment. Ron Schmecker and other members voiced their agreement for such a motion. Lively debate followed on a number of aspects of the Club's insurance needs. These and other questions were discussed:

- How much liability coverage is necessary or desirable to protect the Club and its individual members from lawsuits that could result from an aviation accident?
- Should the cost of any additional coverage be paid through an increase in dues or an assessment?
- Exactly how much would need to be charged to cover the costs of any additional coverage?
- Should Regular Members and Associate Members pay the same or different amounts?
- What are the risks that membership might decline if monthly dues are increased?

Motion to Revert

Many good points were made by members on both sides of the issue. The wording of a motion to revert was discussed. Ultimately, Ron Schmecker made, and Scott Oloff seconded, the following motion. The secretary then conducted a careful member-by-member, roll-call type vote. The motion was not approved.

- The Club shall revert to the \$2 million "smooth" coverage limit previously in force. Regular Members and Associate Members shall pay for the additional cost of this coverage with an increase in monthly dues of approximately \$15* per month per Regular Member and Associate Member.

** Calculated by Treasurer Curt Robinson based on an estimated total membership of 88 Regular and Associate Members.*

Vote on Motion to Revert:

Yea: 6
Nay: 19
Abstain: 2
Total*: 27

** A total of 31 members attended the meeting for some period of time; four members had left the meeting prior to the vote.*

Additional Business

Erick Brough thanked everyone who contributed to making the Club's recent Night Flying Event successful. Landon Sock said that our new hangar and tie-down arrangement is proving to be a positive enhancement and will contribute to making this a good summer for our Club.

The Meeting was adjourned at 8:16 p.m.

Meeting Minutes submitted by Scott Price, Secretary

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From: Daniel Berk via Ofc-mem <ofc-mem@lists.oxfordflyingclub.com>
To: OFC-Members <ofc-mem@oxfordflyingclub.com>
Sent: Tuesday, March 16, 2021, 05:04:55 PM EDT
Subject: [OFC-Mem] Membership Report

Regular: 45
Associate: 41
Medical Associate: 2
Associate Emeritus: 4

Daniel Berk
Membership Chair
Oxford Flying Club



Oxford Flying Club

February 2021

Financial Information

Assets

Checking/Fuel Bank Accounts		\$35,819
Savings (Prop/Engine Reserve)		\$180,956
* Prop & Engine Reserve		\$60,398
* Liability Insurance Fund (\$40,000 target)		\$36,000
* Proficiency Time Fund		\$26,908
* LRP Upgrade Fund		\$19,977
* Cash from 7YT Sale		\$37,663
Accounts Receivable (2/28/2021)		\$20,528
Fixed Assets		

Piper Archer N8261H	\$77,000
Cessna 172P - N98819	\$71,000
Piper Archer II - N4334X	\$86,000
Cessna C182Q - N735GC	\$146,900

Aircraft - (values based on AOPA Vref figures as of 9/30/17) \$380,900

Total Assets: \$618,202

Liabilities

Accounts Payable (1/31/2021)		\$12,826
Bank Time - As of 1/31/2020		\$26,128
Loan Payable - N735GC	Monthly payments, including interest: \$1,510.	\$43,819
Prop and Engine Reserve (all planes - cumulative)		\$60,418

Total Liabilities: \$143,190

Total Equity: \$475,012

Equity

TOTAL LIABILITIES & EQUITY

\$618,202

Aircraft Data Current Month

Equipment	Hours Flown	Flight Total	/ Hour	Fuel	/ Hour	Mx Expense	/ Hour	Tiedown and Hanger	Prop and Engine Reserve	Hourly Cost (Fuel, MX, P&E)
N8261H	17.15	\$2,230	\$130.00	\$804	\$46.86	\$535	\$31.21	\$90	\$343	\$98
N4334X	30.70	\$3,998	\$130.23	\$1,350	\$43.98	\$250	\$8.14	\$90	\$614	\$72
N98819	19.70	\$2,585	\$131.22	\$907	\$46.03	\$0	\$0.00	\$90	\$398	\$66
N735GC	5.60	\$924	\$165.00	\$535	\$95.53	\$0	\$0.00	\$797	\$112	\$116
Totals	73.15	\$9,737	\$133.10	\$3,596	\$49.15	\$785	\$10.73	\$1,067	\$1,467	

Inflows/Outflows

	Current Month	Totals
Membership - Initiation Fees (1)	\$0.00	
Membership Dues	\$7,165.00	
Total Flight Time Billing	\$9,749.50	
Lost Bank Time - February 2021	\$720	
Interest Income	\$1.28	
Sporty's Rebate (quarterly)	\$0.00	

Billed Monthly Total:

\$17,636.01

Flight Hours (Unbilled Maintenance & Marketing)	-\$13.00
Transfer to P&E Reserve (Total hours x \$20)	-\$1,467.00
Insurance Fund Transfer (Goal \$40,000 by 3/15/2021)	-\$4,000.00
5GC Loan Payments (current month as above)	-\$1,510.00
Fuel & Oil Expense	-\$3,595.55
Club Officer & Maint. Credits (4 aircraft)	-\$1,430.00
Other Misc. Expenses (FSP, Web Site, Events & Other)	-\$304.72
Licensing and Registration Fees for Aircraft (CBP Decals)	\$0.00
Aircraft Liability Insurance/D&O Insurance Payment	\$0.00
Total Aircraft Expense (above Ann/Av/Fee/Mx and Tiedown & Hanger)	-\$1,851.94

Expenses Total:

-\$14,172.21

Monthly Cash Flow Total

\$3,463.80

Fund Balances		Dues %	Feb Only	YTD (8/1)
Dues:	Accounting	0.50%	\$ (108.22)	\$44.60
	Avionics Subscriptions	1.91%	\$ 139.94	-\$579.69
	D&O Insurance	0.60%	\$ 44.40	\$407.78
	Hangar/Tie Down	8.20%	\$ (291.53)	-\$286.03
	Liability Insurance	45.87%	\$ 3,363.07	\$30,429.84
	Loan Payments	17.31%	\$ (240.79)	\$20.28
	Officer's Credits	14.91%	\$ (207.38)	\$368.18
	Taxes & Registrations (Town of Oxford delayed because of COVID-19)	0.15%	\$ 10.32	\$64.42
	Web Site / FSP	0.68%	\$ (10.21)	\$42.10
	General Maintenance	5.73%	\$ 320.27	\$2,194.36
	Unbilled Flight Hours (+MX, +MARK, Landing Fees)		\$ (9.72)	-\$64.34
	Marketing Expenses		\$ -	-\$216.02
	Dues Unallocated	4.14%	\$ 295.13	\$3,898.30
	LRP Upgrade Fund (Expired PT, Initiation Fees, Bank Interest)		\$ (12,519.92)	\$ 4,236.18
Flight			Last Month	Current Bal
Flight: N4334X				
	Fuel	\$	63.91	\$ (537.62)
	MX	\$	1,449.88	\$ 3,536.39
	P&E	\$	-	\$ 6.00
	Upgrades	\$	283.08	\$ 825.56
Flight: N735GC				
	Fuel	\$	(126.17)	\$ 1,300.96
	MX	\$	353.59	\$ 1,841.61
	P&E	\$	-	\$ (2.00)
	Upgrades	\$	49.61	\$ 812.30
Flight: N8261H				
	Fuel	\$	(98.78)	\$ 499.53
	MX	\$	544.05	\$ 11,399.62
	P&E	\$	-	\$ (12.40)
	Upgrades	\$	99.99	\$ 3,069.94
Flight: N98819				
	Fuel	\$	(10.46)	\$ 289.32
	MX	\$	965.13	\$ (4,523.33)
	P&E	\$	(4.00)	\$ (10.00)
	Upgrades	\$	329.52	\$ 1,571.81
Fuel Account Balance (Across All Aircraft)				\$1,552.19

From: Andy Robinson via Ofc-mem <ofc-mem@lists.oxfordflyingclub.com>
To: ofc-mem@oxfordflyingclub.com <ofc-mem@oxfordflyingclub.com>
Sent: Tuesday, March 16, 2021, 05:38:44 PM EDT
Subject: [OFC-Mem] MX Report - Mar 2021

General:

All aircraft log books reside with Wright Aviation.
Should you need them, they will have to be retrieved during normal hours, M-F, 7:30a to 4p.
You should contact plane captain if you are taking the log books...for any reason.

The eddy current testing was completed on both Archers last week.
Both planes passed the test outlined in the AD on wing bolt holes (4 per plane).

GC - Currently at VIP in HFD for Aspen red 'X' and Mode C check-up. Expect back online for Th/Fr.

819r - Tach replacement, instrument panel light replacement, underway. GPS range button, DG & TC will be worked on next. Paint job June 2021; engine OH later 2021.

34X - New starter installed this week. Wright working on credit here since new starter came with new engine.

61H - In for annual. Key items so far are Tanis heater installation, new starter and new cable for elevator. Also addressing several minor squawks. Expect to be online by end of day Friday.

Mx Team

From: Peter Dawson via Ofc-mem <ofc-mem@lists.oxfordflyingclub.com>
To: OFC-Members <ofc-mem@lists.oxfordflyingclub.com>
Sent: Monday, March 15, 2021, 01:35:54 PM EDT
Subject: [OFC-Mem] March 2021 Safety Update!

Dear Members,

Our March meeting was a productive evening including this week's plan to host our first Zoom Safety course. Updates are listed below where bold items are specific to our 2021 Objectives set by last year's committee members. We're hard at work to accomplish all tasks and deliver quality safety lessons learned through our experiences at OFC.

- **Implement a Safety Management System (SMS)**
 - Recognized the need to revamp and create one area where all policy exists and making sure it complies with FAA, OFC and our insurance standards. (Beginning this task soon.)
- **Establish an OFC safety training program**
 - Meeting March 15th to align a CFI group effort to train our OFC standards.
- **Integrate Chief CFI and CFI group to safety team**
 - Multiple items shared with CFI group over the last month to assist with good rumors!
- **Conduct at least 2 Safety Committee meetings**
 - We've just held our third and plan on continuing to meet monthly bringing this number to 12!
- **Conduct at least 2 Safety Classes**
 - We're on the schedule for Saturday, March 20, 2021 from 9am - 12pm via Zoom. A link will be sent later this week.
- **Issue a minimum of 2 Safety publications**
 - One down, 5 to go! Great decision to work with Mike Fazio and alternate months with "Clearance Delivery" for Safety Comm to be published in even months all year long!

- In addition to our 2021 Objectives, we've made 2 requests to the BOD's to enhance safety at the club. As the BOD reviews the request, we're ready to change and train on some, hopefully soon to come, changes to improve your flying!

- There are now 2 white boards hanging in the hangar along with a document drawer filled with a suggestion card and OFC's Confidential Safety Report. I will also be adding training documents to be filled out when I head back over there so you and your instructor can complete them easily.

Thank you to our entire committee who has maintained a solid work ethic dedicated to improving each 0.1 tach hour flown at the club! I also want to thank each and every one of you who've submitted reports. Don't hesitate to leave a suggestion or safety concern in the bottom drawer for us!

Fly Safe,

Your OFC Safety Committee!

From: Landon Sock via Ofc-mem <ofc-mem@lists.oxfordflyingclub.com>
To: Oxford Flying <ofc-mem@oxfordflyingclub.com>
Sent: Monday, March 15, 2021, 11:18:15 AM EDT
Subject: [OFC-Mem] insurance

Dear members,

The board recently approved changes to the club insurance to help mitigate the hefty premium increases that general aviation continues to experience.

For the club's renewal for 2021-2022 that was presented to us this month, our broker quoted us an increase of \$8,700 to maintain the existing level of coverage. To mitigate the financial burden that we would be forced to bear, the board decided to lower our liability limit from \$2 million to \$1 million, which provided a savings of \$7,000, and add a \$5,000 deductible, which gave us an additional savings of \$1800.

Please note that Section 4 of the club bylaws explicitly make the member responsible for the insurance deductible unless the board determines that the damage was caused by circumstances beyond the control of the member. You might wish to consider obtaining personal low-cost renter's insurance that would cover the cost of amount of the deductible. Coverage through the AOPA website or Avemco run a little over \$200 per year.

At Tuesday's club meeting, we will have some time to answer any of your questions about the changes and the financial benefits for the club.

Landon Sock