



COPA Flight 101 Lindsay

Minutes of Flight 101 meeting November 2, 2016 (Start 19:00 hrs) Attendees 27

**Bob Burns** welcomed everyone, then, asked if there were any “new faces” in the crowd. Yes there was one - - **Cecil Thorel**, a long time pilot and aviation enthusiast. Welcome, Cecil.

**Jim Baldwin** asked for a motion to have the minutes of the last meeting accepted.  
Motion: **Claire Gordon**, 2<sup>nd</sup> **Bill Fry**. CARRIED

**Al Darling** presented an overview of the fiscal year – Nov. 1<sup>st</sup> 2015 to Oct. 31<sup>st</sup>, 2016. Motion: accept by **Bill Fry**, 2<sup>nd</sup> by **Ray Plante**. CARRIED

**Bill Fry** motioned that a call for nominations to the executive be made, 2<sup>nd</sup> **Bruno Luzak**. CARRIED. Three times, as required by the constitution, **Bob Burns** asked for nominations for executive positions. There were no willing participants - - therefore a motion to accept the incumbent executive was made by **Chris Woodhead**, seconded by **Art Vandervoort**.

There were no recommendations for change to the existing constitution.

The executive has voted to have the membership fees remain at \$45.00 for single membership/ \$65.00 for single plus partner and \$20.00 for students still in school. Motion to accept was made by **Bruno Luzak**, seconded by **Tom Savage**. CARRIED.

The evening’s guest speaker – **Belinda Bryce**, assisted by **Kate Laycock** – Magnes Group Inc. were introduced by Bob Burns. Magnes is the endorsed broker for COPA. Belinda heads the aviation practice for Magnes. She is also a private pilot. Kate is the Accounts Manager- Aviation.

Magnes has been in the business for 50 years and shares 100 specialty brokers.

Belinda mentioned that there are about 150 WX related accidents per year and about the same number of stall related accidents per year. Then, there are fuel related incidents and accidents plus wheels up mishaps.

### **NOTES**

Hull insurance amounts to 65 to 75% of total premiums.

Liability i.e. is NOT life insurance.

Be sure to read and interpret your policy, NOT all policies are the same.

Regarding engines: on a 2000hrs TBO engine, if damaged at 1000hrs you will be compensated ½ payout.

Did you know that, when renting or having been put on someone's policy, you really should carry NON OWNERS insurance. The intricacies of insurance, the law and the whims of TC could bankrupt you in a series of law suits and counter-suits.

Underwriters complete most aviation related policies on a 1:1 basis, crafting the semantics to try to suit the policy holder and his or her pocketbook.

***Bob Burns thanked Belinda and Kate.***

By the way - - Go ahead and enjoy the thrill of flight but be careful, obey the rules, carry ALL the documentation necessary, complete a careful walk-around inspection, file a flight plan and **COMMUNICATE**. ATC is there to help.

It also helps to create situational awareness - - like knowing where everyone is and NOT hitting them!

The meeting adjourned at 20:35 following a motion by Bill Fry 2<sup>nd</sup> by Chris Woodhead. CARRIED.

*Jim Baldwin* Sec. *Kawartha Lakes Flying Club COPA Flight 101 Lindsay*