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Pause for Safety

Pilot organizations issue call to action



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2025 National Pause for General Aviation Safety

Open Letter to General Aviation Pilots

Thanks to improvements in cockpit technology, pilot training, and a steadfast, industry-wide commitment to reducing accidents, the number of fatal and non-fatal general aviation (GA) accidents has been declining for more than 30 years. In fact, in 2024, we reached an important milestone—it was our safest year on record. However, we continue to experience far too many completely avoidable general aviation (GA) accidents.

As the leaders of the pilot and business associations representing every segment of general aviation, we are asking EVERY GA pilot in the United States to take a few minutes to participate in the 2025 **National Pause for GA Safety** by completing two easy steps:

1. Scan the QR code here or go to [GAsafe.org](https://gasafe.org) to begin
2. Select the safety topic that most interests you and review it



You will find dozens of links to curated safety content including videos, courses, publications, and websites.

You can participate in the *National Pause for GA Safety* at home, but we encourage you to participate in groups of two or more. This program is also optimized for local aviation groups like EAA chapters, FAASTeam seminars, flying clubs, flight school meetings, and university and corporate flight departments. Depending on the topic you select, participating in the *National Pause for GA Safety* might take 10 to 30 minutes, but we believe you'll find more than one subject of interest, and we encourage you to explore multiple links.

We believe every pilot has a responsibility to themselves, their loved ones, the industry, and the public, to be as conscientious, disciplined, and deliberate about general aviation safety as possible. The simple act of participating in this National Pause for GA Safety **will** improve your safety preparedness by sharpening your focus in areas relevant to how YOU fly.

Thank you,



Call to Action: Pause for GA Safety

This spring more than a dozen pilot organizations launched the 2025 National Pause for General Aviation Safety campaign with the support of the Federal Aviation Administration Safety Team.

The initiative encourages every general aviation pilot to take at least 15 to 60 minutes in the remainder of the year to sharpen their focus on safe flight operations by reviewing at least one of more than three dozen curated safety videos, articles and other resources available at gasafe.org.

According to the Aircraft Owners and Pilots Association, despite several high-profile accidents this year, GA has never been safer thanks to improved cockpit technologies, training methods, programs and tools, regulatory frameworks and industry collaboration. AOPA cited these statistics: In the past 30 years, the general aviation fatal accident rate fell by 60 percent from a high in 1994 of 1.73 fatal accidents per 100,000 flight hours to 0.68 fatal accidents per

100,000 flight hours in 2023. Early data suggests that 2024 was even safer.

“We envision a day with zero fatal general aviation accidents, and we have come a very long way already,” AOPA President and CEO Darren Pleasance said in a news release announcing the campaign. “We are launching the National Pause for General Aviation Safety now so that we can draw attention to our successes and also refocus our efforts on making general aviation even safer.”

Pilots can participate in the National Pause for General Aviation Safety individually or in groups. They can earn FAA Wings credit and receive a digital badge to post to their social media accounts.

“We think it’s important for all pilots to take a moment to think about what safety means to them, and in the context of the operations they fly,” Pleasance said. “Whether you fly low and slow or high and fast, the National Pause for General Aviation Safety will inspire pilots to sharpen their focus on being a safer pilot.”

Mike Ginter, senior vice president of AOPA’s Air Safety Institute added: “At ASI, we believe every GA pilot has a

responsibility to themselves, their loved ones, the industry and the public to be as conscientious, disciplined and deliberate about general aviation safety as possible. Taking this pause will make all of us safer pilots.”

House Considers Mental Wellness in Aviation Legislation

Aviation organizations including the National Business Aviation Association, Aircraft Owners and Pilots Association and the Pilot Mental Health Coalition are commending the House Transportation & Infrastructure Committee for approving a bipartisan bill to help more aviators access mental health care.

On June 11, the committee passed the bipartisan Mental Health in Aviation Act of 2025 and it now heads to the full House for consideration. The PMHC, a non-partisan, grassroots organization, urges advocates to voice their support of the act to their representatives in Congress. Find more information on the bill, the coalition’s broader advocacy efforts and an action center to easily contact your elected officials at pmhc.org.

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The bill (H.R. 2591) from Reps. Sean Casten (D-Ill.), Rick Larsen (D-Wash.), Tracey Mann (R-Kan.) and Pete Stauber (R-Minn.) directs the FAA to revise regulations for mental health disclosure and treatment, with the aim of removing barriers to mental wellness services and updating archaic policies surrounding mental health disclosures.

“We want our pilots at the top of their game and taking care of their mental health is a critical component to achieve that goal. Our pilots cannot fear that their livelihoods are at stake when taking care of themselves, nor can our air traffic controllers,” Stauber said. “If we don’t change how we handle mental health in aviation, we will exacerbate a culture of silence. Simply unacceptable.”

The Mental Health in Aviation Act would also authorize the FAA to spend nearly \$40 million over three years on programs to destigmatize mental health care and require the agency to implement the recommendations of the Mental Health and Aviation Medical Clearances Rulemaking Committee. The FAA established the committee in 2023 to address concerns about mental health from across the aviation community.

“NBAA and its members thank Reps. Casten, Larsen, Stauber and Mann for working to end the stigma surrounding mental health,” NBAA President and CEO Ed Bolen said in a statement. “Addressing pilot mental health will improve the well-being of American aviators and the safety of the traveling public. We look forward to working with these members, the committee and lawmakers in the House and Senate to get this legislation signed into law.” **KA**

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Evolving State Sales Tax Policies for Aircraft

by Noah Block, CPA



Sales and use taxes on aircraft vary drastically from state to state. Some states have no sales and use tax, while others charge a hefty fee. Additionally, each state has different exemptions to the tax. With ever-changing legislation and interpretation of state sales taxes and exemptions, it is important for aircraft owners to understand the current regulation in their home state.

Contrasting recent legislative approaches in two states

While Washington state lawmakers recently enacted a new luxury tax on noncommercial aircraft, Arkansas has taken a different approach – passing legislation that clarifies sales and use tax exemptions available for business aircraft owners.

Washington state legislatures passed Senate Bill 5801 and Gov. Bob Ferguson signed it into law in late May 2025. The budget bill includes a new 10% luxury tax on noncommercial aircraft purchases above \$500,000 and will be effective starting April 1, 2026.

In April 2025, Arkansas legislatures approved House Bill 1807, which clarifies the exemption for aircraft

purchased for rental and leasing. The bill was signed by Gov. Sarah Huckabee Sanders and goes into effect Oct. 1, 2025.

The Arkansas legislation provides clarity on the long-standing purchase for resale exemption that allows taxpayers to defer sales tax on leased aircraft. Aircraft owners in Arkansas now have guidelines on remitting sales tax on lease revenues, which is customary for all leased equipment. The legislation imposes an annual minimum lease payment of at least 7.5% of the aircraft's purchase price.

Aviation Tax Consultants dealt with numerous aircraft sales and use tax audits in Arkansas over the past two years, as the Department of Finance and Administration, or DFA, was taking novel legal positions to deny the

long-standing rental and leasing exemption available to aircraft owners. Some cases were headed to the court system, which may have been a strategy by the DFA to discourage taxpayers from pursuing these exemptions and instead pay sales tax on the acquisition of the aircraft.

An Arkansas client introduced us to a lobbying firm in February. The firm's principal is an aircraft owner, so he was intimately familiar with the tax issues faced by aircraft owners in Arkansas. His lobbying firm undertook this project to advocate for clarifying legislation in Arkansas to preempt these ongoing aircraft audit cases.

The proposed legislation was modeled after the law passed in 2008 by Indiana legislatures to clarify its aircraft sales and use tax enforcement. Since its passage in Indiana, aircraft audits there have become a rare occurrence as taxpayers are provided with clear and unambiguous guidelines on how to comply with the law.

The lobbying firm was successful in Arkansas, and the draft legislation received bipartisan support as it encouraged compliance by aircraft owners – potentially boosting tax revenues and fostering new business and employment opportunities. The law passed both legislatures and was signed by the governor in May.

Monitoring the evolving tax landscape

In the current environment of state budget deficits, more and more states are taking aggressive action and targeting business aircraft owners and their exemptions for much needed tax revenues. Instead of passing laws restricting the use of the exemption, tax administrators at various state departments “take matters in their own hands” and create new interpretations of tax statutes to deny exemptions to business aircraft owners.

We have seen these arbitrary administrative actions against business aircraft owners in Utah, Ohio, Nebraska, Alabama and Colorado.

For example, in just the past year the Utah State Tax Commission and its tax auditors have adopted a 10% annual minimum lease payment requirement for aircraft leases. This policy does not apply to construction companies leasing construction equipment, and this policy was not passed by the Utah state legislature, rather it was selectively applied to aircraft owners. Aviation Tax Consultants has been guiding clients through the evolving tax landscape, especially when they discover the same sales tax exemption that applied to their last three aircraft – over years of ownership – no longer applies, despite no legislative changes to the tax law.

Navigating sales and use taxes in your home state

Aircraft owners should review their aircraft ownership and lease structure, understand the current enforcement landscape in their home state and potentially make proactive changes to comply in a changing environment.

The successful legislative efforts in Arkansas may provide a blueprint for other aviation stakeholders to counter overzealous tax administrators from targeting business aircraft owners in their home state. **KA**

Noah Block, CPA, is an aircraft tax advisor at Aviation Tax Consultants. Noah lives in Chicago and travels all over the country to aviation events to meet owners and help them navigate sales tax and income tax planning.



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Who Is This Fuel Topping Governor and Why Was He Put in Charge?

by Pete Marx

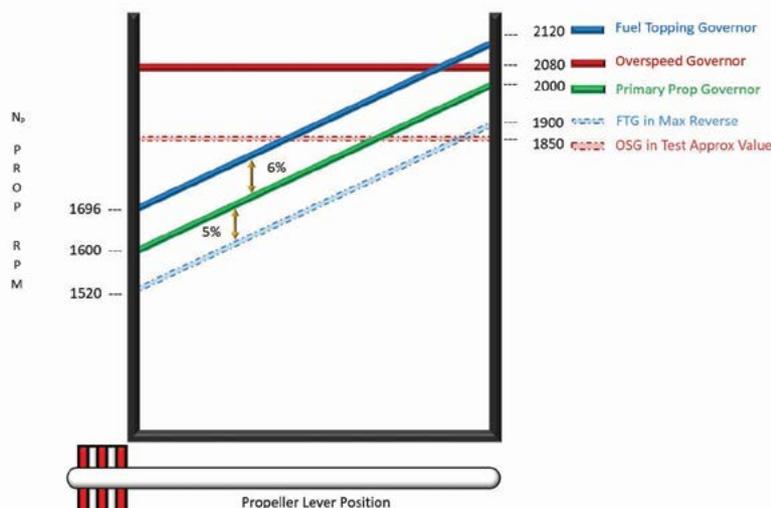
Many pilots who come through training ask what the fuel topping governor really does and if it is really needed.

The King Air has three propeller governors: the primary propeller governor (PPG), the overspeed propeller governor (OSG) and the fuel topping governor (FTG). The FTG is in the same housing as

the PPG. This combined unit is technically called the constant speed unit (CSU). The term constant speed unit is not used as much; most people use the terms primary governor and fuel topping governor separately. All three of these governors can control the speed of the propeller in certain situations.

We have all been taught that if the PPG fails and the speed of the propeller reaches the OSG speed, the OSG will limit the exceedance. If neither of the two governors

Figure 1



(PPG or OSG) can slow the prop down by using oil pressure when the prop continues to exceed limits, the FTG will cause the fuel control unit to slow the engine down, which in turn slows down the prop.

Figure 1 (above) represents a typical King Air B200 propeller rpm range. The prop lever is shown at the bottom of the chart. By pushing the propeller lever full forward, we are asking the PPG to adjust the blade angle to achieve a prop rpm of 2,000 rpm. If the rpm exceeds 2,000 rpm the OSG will try to adjust the blade angle to maintain 2,080 rpm. If OSG cannot stop the rpm exceedance, then the FTG slows the engine down to maintain the prop rpm no faster than 2,120 rpm.

Let's say the prop lever was pulled back to 1,700 rpm and the PPG fails to maintain the 1,700 rpm setting. Which governor will stop the exceedance first: the OSG or the FTG? Looking at Figure 1 (above) you can see the FTG is the answer. This is because the FTG limit is linked to the selected rpm set by the pilot using the prop lever. The FTG will limit the prop rpm to 6% above the selected 1,700 prop rpm setting. If you are cruising with the rpm set at 1,700 rpm and the propeller overspeeds, the FTG will

stop the exceedance at 1,802 rpm. This is well below the fixed limit of the OSG at 2,080 rpm. The answer to the original question once again is the FTG will limit the rpm prior to the OSG.

What I have been describing is mostly academic due to the extreme reliability of the PPG and the OSG. I have never heard of either the PPG or OSG failing. One could think of the FTG as being "parked" at 6% above the PPG rpm setting during normal operations.

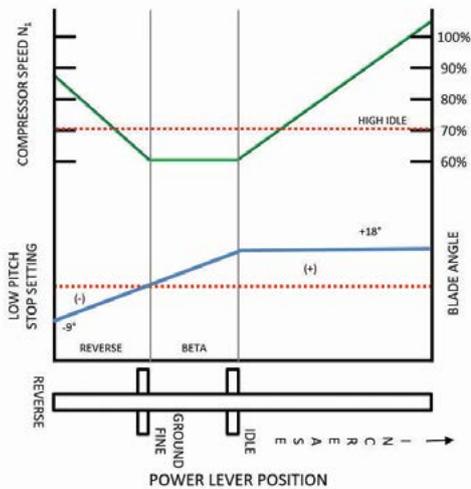
Reverse operations

What happens to power and prop rpm during reverse operations? How is the FTG involved? Looking at Figure 2 (next page), as the power lever is pulled back from high power setting to idle, the compressor speed (N1) slows down to an idle speed that is set by the condition lever. Let's assume the condition lever is at low idle. When the power lever is reduced to idle, the N1 will be approximately 62%. If the condition lever was at high idle when the power lever was reduced to idle, the N1 would be approximately 71%. As we lift the power lever over the gate into beta range and continue aft, the N1 speed remains the same. However, the prop blade angle will

now decrease toward zero. As we continue to move the power lever into the reverse, the blade angle goes negative and the power will increase. Why increase power? In reverse we want more power so we get more thrust pushing forward, causing the aircraft to slow down faster.

Did you see that squirrel? Now for a short side track. This paragraph will become relevant shortly so please bear with me. We are in our King Air B200 on the ramp, just after both engines are started. Our power levers are at idle, prop levers are full forward and the condition levers are at low idle. With the prop levers full forward, what prop rpm are we asking for? The answer is 2,000 rpm for the B200 with -42 engines, 4-bladed props. Are we getting what we are asking for? Nope. The rpm is probably just above 1,180 rpm. Why are we not getting 2,000 rpm? Most of you will say that we need to add power. You are correct. Why do we need to add power? What's wrong with the PPG? We selected 2,000 rpm with the prop lever, so why doesn't the PPG adjust the blade angle to make less rotational resistance causing the prop rpm to increase? Those of you who said the beta valve is blocking the oil to the hub have got the idea. The PPG is trying to send oil to the hub to lower the pitch so the rpm increases but the beta valve is stopping the oil pressure to keep the blade at its lowest safe pitch, otherwise known as the low pitch stop (LPS). Oil being blocked effectively makes this a fixed pitch prop for the time being. As we add power for takeoff, the prop rpm will increase even though the blade angle is not changing. We are spinning that fixed pitch prop faster with power. Once the prop rpm gets to 2,000 rpm, the PPG is now able to control the blade angle. As we add more power, the prop rpm wants to increase. However, to maintain 2,000 rpm while power is being increased, the PPG will allow oil to

Figure 2



be pushed back into the engine casing. The prop blade moves toward feather. This will cause a bigger bite of air, resulting in larger rotational resistance and slower rpm. What's the point? As we add power, the PPG will start controlling the prop at 2,000 rpm by increasing the blade angle to a more positive angle to maintain the 2,000 rpm. Remember this point for the next paragraph.

The squirrel is gone, time to focus back to Figure 2 (above). Looking at the reverse section, when the power lever is moved into reverse, the blade angle goes negative and the N1 increases. What would happen if the engine power spun up the prop speed in reverse to 2,000 rpm? What would the PPG do? Recalling the point we just talked about in the previous paragraph, the PPG would cause a more positive bite. Why? The only tool the PPG has to slow the prop down is to take a bigger bite. The blade angle would come out of full reverse, from about -9 degrees, speeding up greatly while passing through the smaller negative blade angles (less rotational resistance) toward zero, then going positive. The thrust would go from large negative to a large positive. Hang on for a wild ride! What a mess! We have overspeeding props, and I don't even want to guess what happened to directional control.

How did the designers of the King Air solve for this potential problem? Figure 2 (above) shows us that when in full reverse, the N1 is limited to a maximum of approximately 88%. This 88% N1 equates to a prop rpm of about 1,900, which is below the maximum PPG speed of 2,000 rpm. *If the prop rpm never reaches the PPG setting, the PPG will never try to increase the blade angle.* Problem solved! How do we limit the N1 speed? This is the FTG's purpose – to limit the N1 to a speed that results in a prop rpm that is 5% below whatever the PPG prop rpm setting is during reverse. This will

prevent the PPG from taking over and dumping oil out of the hub causing a bigger bite. Refer again to Figure 1 (previous page). The FTG is the key to making reverse happen safely. Sounds like that fuel topping governor is pretty handy.

But wait, there's more! Let's say we land with the prop levers not full forward. The prop rpm is set for 1,700 and we use full reverse. What happens? The FTG will restrict the N1 to a speed that results in a prop rpm of 1,615. This is 5% below 1,700 rpm. Are we getting our maximum reverse? No. The engine and the prop are not as fast as they could have been if the prop was full forward. Less power ... less performance.

What does the "Reverse Not Ready" light on the annunciator panel mean to you as a pilot? We know the light will illuminate if the prop levers are not forward and the gear is down. To me, it means I will not be able to get maximum performance if I need it for reverse. Hmm, making sure the props are forward for max performance landings sounds important.

I know many of you are wondering if you'll damage the prop linkages if you go into reverse when the props are not forward. That will depend on your speed, but yes, there is a potential for damage.

I move my flap lever from the up position to the approach position. Nothing happens. Ugh ... a no flap landing is in my future. No problem, just follow the checklist. OK, it looks like on my B200 flaps up landing Vref is 132 KIAS. I'll pick an approach speed of 140 KIAS and plan Vref of 132 KIAS at 50 feet AGL. As soon as I land, I throw the power levers into reverse. Hmm, something doesn't feel right. At 132 KIAS, the prop is windmilling so fast that the PPG has to increase the blade



angle to keep the prop rpm at 2,000 rpm. The prop angle is above the LPS. The PPG is still controlling the prop. In other words, it is still “on the governor.” The prop needs to be sitting on the low pitch stop, “off the governor,” for the prop angle to continue to decrease when pulling the power levers back through beta range and into reverse. If the prop is still “on the governor” when pulling the power lever back, all you will do is bend/damage the linkage.

The bottom line is you will need to be below about 110 KIAS before the blade will start to rest on the LPS. If your prop levers are not full forward – let’s say they are set for 1,700 rpm – then you will need to slow to around 95 kts to get “off the governor” to be able pull the power levers into reverse without damaging linkage. When you plan to use reverse for landing, having the prop levers full forward will make you more certain you will

be able to get into beta range then reverse without damage.

Phew, that’s a lot to consider. I hope you have learned the PPG and OSG are extremely dependable. Due to the low risk of both these governors failing, it is not necessary to have a third governor (FTG) for an overspeed protection. However, it is *very necessary* for our friend the fuel topping governor to be there for us in reverse. Knowing that the fuel topping governor is there for us in the background is a great feeling. **KA**

Pete Marx has more than 30 years of experience in the aviation industry, from flying as a captain and first officer on Beech 1900s, Jetstream 42s and Dash 8s for commuter airlines to flying cargo as a flight engineer and check airman in the Airbus 300 and DC-8 for DHL. He has been instructing in King Airs for the past 13 years and is currently an instructor at King Air Academy in Phoenix, Arizona.

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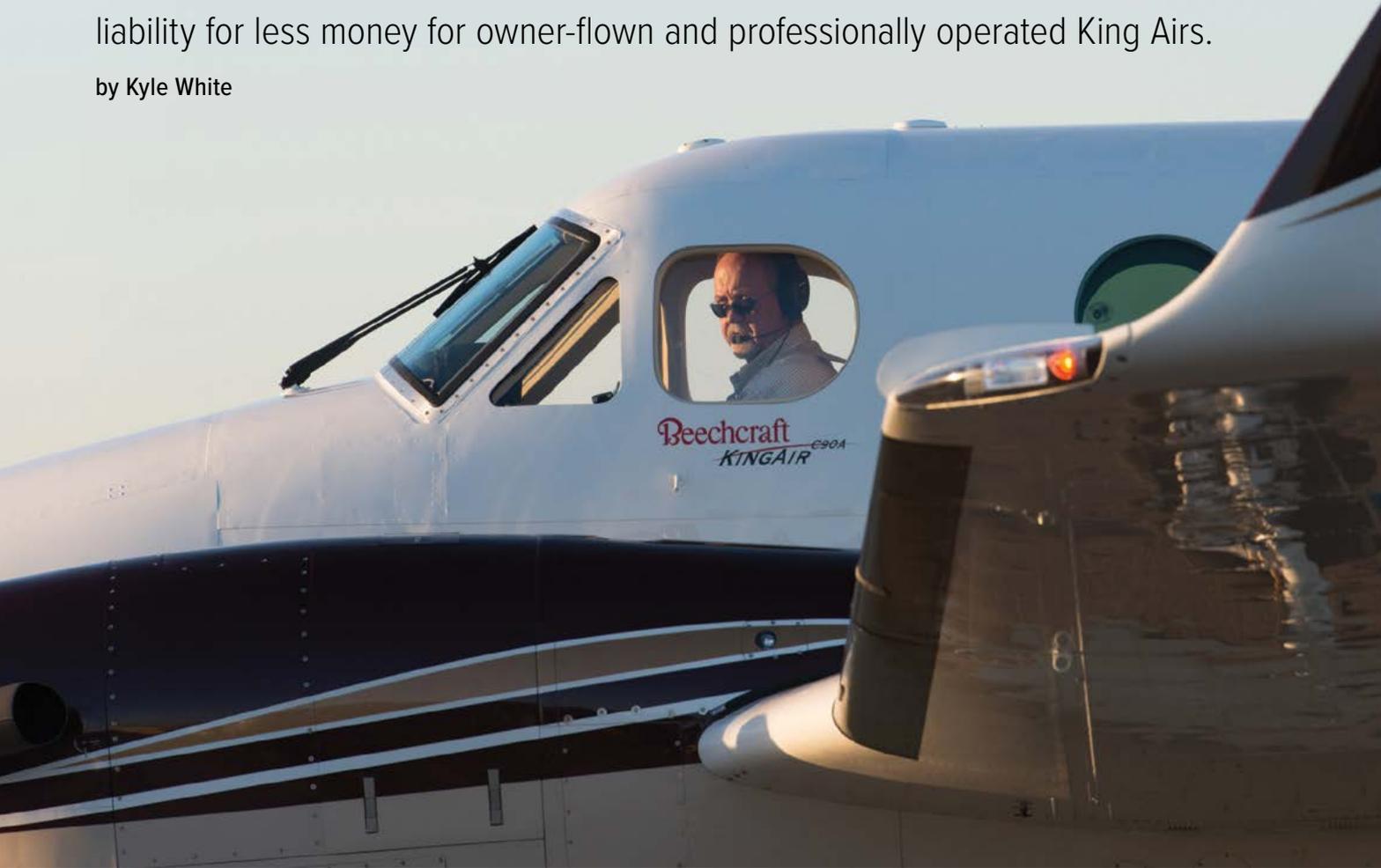
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Delving Into 2025's Softening Market

We're seeing new entrants, innovative underwriting approaches and higher limits of liability for less money for owner-flown and professionally operated King Airs.

by Kyle White



The King Air community boasts a robust population of owner-pilots. During my time actively flying the King Air B200 around the Midwest, I encountered an array of owner-pilots, from a United States congressman to one of my business mentors, who became a close friend. He owned and operated a King Air C90 and later a King Air B200, and we have shared enjoyable trips together with our spouses. Over the past 25 years, I have made many more friends among King Air owners who are also pilots. One such friend, now in his mid-70s, owns a well-equipped King Air 350, complete with many of the latest STCs. He began with a King Air 90 and volunteered as the testbed for Garmin's G1000 STC in the early 2000s.

All these King Air owners have expressed similar thoughts, questions and concerns regarding training, risk management, insurance and various other topics related to their King Air experiences. However, their specific needs differ when it comes to coverages and limits.

These topics and frustrations tend to become more pronounced during a hard insurance market cycle. Yet, if you have consistently owned a King Air for the last 20 years, you understand that "this too shall pass" and the soft market will eventually return. Welcome to 2025, the



year of the new soft market. We're seeing more options for a customized experience for owner-flown and professionally operated King Airs, and new underwriting approaches and higher limits of liability for less money.

Debriefing the Aviation Insurance Association annual conference

The Aviation Insurance Association held its annual conference in Orlando during the first weekend of May. This long

weekend involved speed dating with underwriters, educational seminars, keynote speakers and industry awards. By the time I flew home on Tuesday morning, it felt like my bag weighed an extra 10 pounds from the business cards collected and the notes from meetings.

At the conference, we specifically met with three new markets including one entrepreneur who is in the process of starting another aviation insurance company. The entrepreneur is in the early stages and has yet to announce a formal name. Two of the new carriers entering the market in Q2 and Q3 this year have the capacity to insure the King Air community, including owner-flown King Airs. Aviation is a small industry, and aviation insurance is even smaller. While these markets may be new to aviation, the underwriters are highly experienced, having worked as aviation underwriters with several existing carriers. One of my colleagues refers to the past six months as "underwriter migratory season" with all the new competition hiring underwriters.

So, what's new? What competitive advantages do they offer? Why did they leave one carrier to lead another?

The theme among these new entrants is often the same: We have backing that will allow us to underwrite more efficiently, take care of our insureds and ultimately lead to favorable underwriting losses and lower premiums. Everyone appreciates lower premiums! Every insured desires the lowest rates, believing they will never have a claim, right? However, when a claim does occur, the premium you paid suddenly seems insignificant compared to the desire for the best coverage and claims experience possible.

One of the new markets, Class A, has a compelling business strategy. Class A is leveraging technology

to identify those operating in a consistently safe manner, analyzing flight profiles, deviations from standard instrument departures, or SIDs, and standard terminal arrival routes, STARS, as well as approaches and weather conditions.

During our visit with their chief underwriting officer, they referenced a recent crash, stating, "We never would have insured that risk." He presented multiple data points on his phone to support their underwriting model. If their technology can predict the majority of pilots who may crash, that leaves only hangar rash and FOD claims to adjust. Their underwriting results are likely to yield a nice profit for their shareholders and savings for the clients they deem worthy. An interesting fact about Class A is that their lead founder and CEO, Mark Haidar, is a turbine aircraft owner and pilot, truly living the business. You can read his opening letter on their website: classa.ai/ceo-letter.

The second carrier that opened its doors in the United States recently is Rokstone Aviation. Rokstone is working with a legacy market, Allianz, which has more than two decades of history writing flight schools, charter operators and professionally flown turbine aircraft in the U.S. Rokstone is now bringing this underwriting capital and experience to the owner-flown turbine community with Allianz's backing. You can learn more at rokstoneuw.com/products/aviation.

Legacy aviation insurance carriers focus on reflecting upon their extensive years of underwriting outcomes. They protect their capital in various ways, including determining the limits of liability they will provide to aircraft owners and the ancillary coverages they will offer with specific limits. While I am oversimplifying their business strategy, these are two major pillars. For instance, one underwriting

company prefers to sub-limit their passenger liability limits. In the event of a fatal crash, this drastically reduces the total payout. Several insurance carriers have also reduced ancillary coverage limits, such as extra expense. I have witnessed firsthand how extra expense payouts can approach or even exceed the amounts paid out for hangar rash or FOD claims.

Ultimately, profitable underwriting hinges on aligning the right price

with the appropriate coverages and limits, along with a good deal of luck. Class A aims to disrupt the traditional business model by minimizing the element of luck in their portfolio.

Assessing value propositions

The King Air community will benefit from the new market conditions. It is important to

recognize that one new carrier may not be the solution for all King Air owners. Finding the right value for your premium dollars remains an excellent strategy to refine. Your specific needs may differ significantly from those of your hangar neighbor.

Let's explore what value propositions you should consider.

If you have a King Air insured for \$1,800,000 with a liability limit of \$2,000,000 for a premium of \$15,644, is that a "good deal"? It could be if you never have a claim. But if we assume we will never have a claim, then why purchase insurance?

There are several ways to assess value while making an informed decision. My perspective may be somewhat biased, as I broker insurance for King Air owners regularly and witness claims almost weekly (across our entire portfolio, not just King Airs). In my experience, people buy insurance and subsequently file claims. While this is a simplification, it provides insight into my thought process.

Examining the \$15,644 premium example, here's what we discover that policy covers:

- Your aircraft is currently valued at \$2,000,000 in today's market for "like, kind, and quality."
- Your friends who occasionally travel with you are worth significantly more than \$2,000,000. Alternatively, you may dry lease to a business that transports high-net-worth passengers.
- Your aircraft is based in a community or flies to areas known to be susceptible to protests, strikes, riots or civil commotions, or in countries where "government seizure" poses a real threat.
- Your King Air is crucial for you and your spouse's travel schedule. You have worked hard for many years and want the freedom to travel where >



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and when you desire, which is why you own a King Air. Therefore, extra expense is a coverage you should seriously consider.

- Hot starts are specifically excluded from coverage.

A la carte pricing options are available to address any of the above concerns:

- To increase your hull coverage to \$2,000,000 from \$1,800,000 = \$1,450.
- Increasing your liability coverage to \$10,000,000 = \$4,160.
- War hull coverage to protect against government seizure and social unrest = \$800.
- Extra expense coverage in the amount of \$200,000 with no per-day sub-limit to assist with chartering an aircraft while your plane is being repaired for a covered loss = \$750.

- Removing the heat exclusion = \$2,000.

If you want all these enhancements, the new premium adds an additional \$9,160 to the original cost. However, you may not need all these options, so it's wise to purchase only what you desire.

When you file a claim, depending on the nature of the claim, some or all these options may seem like no-brainers. Depending on your situation, some individuals in your circle may require specific coverages. For instance, lienholders may mandate war hull coverage. The FBO may require a waiver of subrogation for the fair market value of your King Air. Lessees may request you to have \$10,000,000 in coverage. Your spouse may prefer not to travel on Spirit while the King Air is undergoing repairs due to a bird strike.

There are more than 40 different coverages and ancillary limits available. While you may not desire

the "Cadillac" plan, some coverages may be essential if you understand the risks involved and how little it would cost to insure against them.

Owning and operating a King Air is a deeply personal and passionate endeavor. You likely know your maintenance technician by name and your FAA medical examiner's name; these relationships are personal, and you trust them to help you make informed decisions. Your relationship with your insurance broker should be similarly built on trust and strategy. As one aircraft owner remarked during his last insurance renewal, "I will follow your recommendation provided we're spending the money the way you would if it were your dollar being spent." Although my hangar houses a Beechcraft Bonanza and a Piper Cub, this sentiment resonates with me and reflects my strategic approach to purchasing insurance. Much like a homebuilder building their own home.

As the aviation insurance industry faces disruption from new entrants, we may find the underwriting process becoming more personalized as well. Just as your family doctor analyzes trends and behaviors to predict your future health challenges, Class A and potentially others will soon offer you similar insights. One aspect that should remain unchanged is the ability to tailor your policy's coverages to meet your specific needs and budget, creating the best value for you. **KA**

Kyle P. White, ATP & MEII, is an aviation insurance executive for a global insurance brokerage company. As a former professional King Air captain on BB-1118, he still enjoys flying his family's J-model Bonanza and Piper Cub. He can be reached at kpwhite816@gmail.com.

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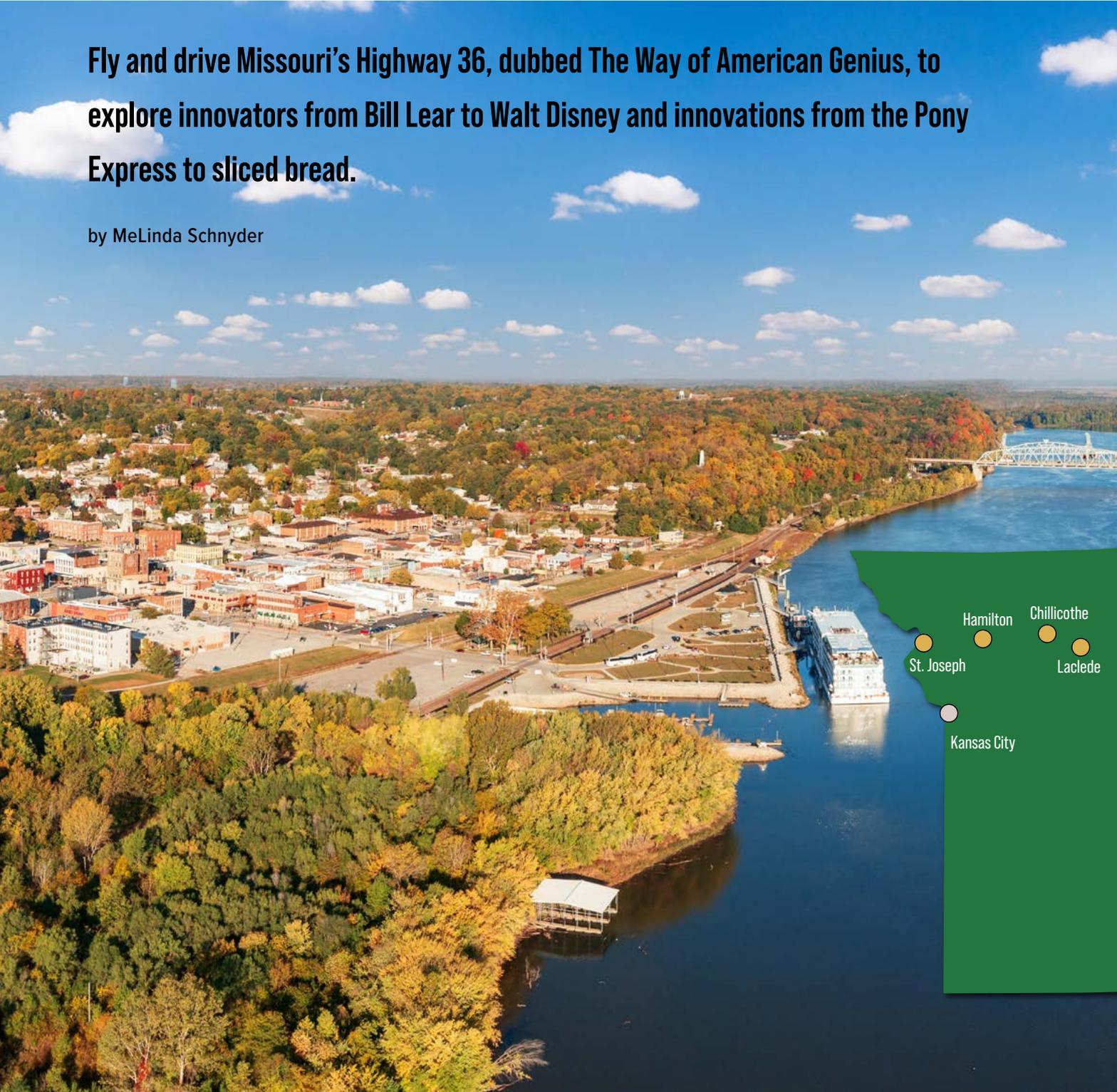
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The American Genius

Fly and drive Missouri's Highway 36, dubbed The Way of American Genius, to explore innovators from Bill Lear to Walt Disney and innovations from the Pony Express to sliced bread.

by MeLinda Schnyder



Highway



The childhood stomping grounds of Walt Disney, the headquarters of the legendary Pony Express that delivered communications more than twice as fast as competitors and the birthplace of an invention by which all other innovations are measured: sliced bread.

Those are just three of the iconic American innovators, big ideas and inventions you'll encounter on a road trip along U.S. Route 36 in northern Missouri. The four-lane, east-west roadway known as The Way of American Genius covers nearly 200 miles of rolling farmland and small towns stretching from Hannibal on the eastern border to St. Joseph at the western edge of the state.

It's a great destination for a fly and drive trip. Fly into either anchor city: St. Joseph's Rosecrans Memorial Airport (KSTJ) or Hannibal Regional Airport (KHAE). If you choose KHAE, you'll encounter your first genius without leaving William P. Lear Field, named for the National Aviation Hall of Fame enshrinee who was born in Hannibal in 1902.

Readers of this magazine will likely recognize Lear for his development of the Learjet, the first mass-produced business jet that debuted in 1963 and transformed private air travel. Some might not know how prolific an inventor he was, though. He held 160 patents, from car radios to eight-track tape players before turning his attention to designing navigational aids for aircraft in the 1930s. Lear received the 1949 Robert J. Collier Trophy, awarded annually for the greatest achievement in aeronautics or astronautics in America, for developing the F-5 autopilot with a control for landing aircraft in "zero-zero" weather.

You'll come across the hometowns of innovators and birthplace of innovations as you travel The Way of American Genius; some are well-known and others obscure, which only adds to the fun.

Explore indoor and outdoor attractions and lessons in American ingenuity while exiting the highway to cruise quintessential main streets. There are parks, lakes and conservation areas along with museums, shops and tours of farms, wineries, breweries and distilleries. Stop for a snack or a meal at mom-and-pop cafes, bakeries and ice cream shops. You can camp, find a familiar hotel brand or a small bed-and-breakfast operation.

Here's what to expect at six stops along the route, from east to west.

The Mark Twain Memorial Bridge carries U.S. Highway 36 traffic over the Mississippi River into Hannibal.



Fourth of July fireworks over the Mississippi River are part of National Tom Sawyer Days, Hannibal's largest annual event.

Hannibal: Mark Twain's inspiration

Samuel L. Clemens, aka Mark Twain, lived in Hannibal 1839 to 1853, from the age of 4 to 17. Many of the author's most well-known characters and books are based on real people and places in the river city.

The **Mark Twain Boyhood Home and Museum** is a National Historic Landmark. The complex also includes an interpretive center where you get to know his friends and family through interactive exhibits connected to his novels, from riding a raft with Huck and Jim to exploring a cave with Tom and Becky. Other museum properties include the Becky Thatcher House, the Huckleberry Finn House, the Judge Clemens Justice of the Peace Office, Grant's Drugstore and a museum gallery with family artifacts and a collection of 15 Norman Rockwell paintings.

Relive his time on the Mississippi River, as a boy and later as a steamboat pilot, by taking a narrated **Mark Twain Riverboat** tour. While most attractions are walkable in this town of 18,000 residents, the **Mark Twain Cave** is 1 mile south of Hannibal. During the city's bicentennial in 2019, the long-sought Clemens' signature was found and authenticated in the cave. You can see it along with six miles of walls filled with 250,000 visitor signatures (a practice no longer allowed).

You'll find many ways to follow in Twain's footsteps and learn more about him, including trolley tours, storytelling performances by Twain reenactors and visiting the **Mark Twain Memorial Lighthouse** on 10 acres of park atop Cardiff Hill, offering views of the river and Hannibal.



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Above: Mark Twain's boyhood home from 1844 to 1853 first opened to the public in 1912 (the fictional fence mentioned in his 1876 novel "The Adventures of Tom Sawyer" was added later!). Below: Twain played in Hannibal's Big Cave as a kid. It's considered Missouri's oldest show cave and is now named the Mark Twain Cave. Bottom left: Explore seven historic properties and museums to discover the roots of Twain's genius.



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Marceline: Where Walt first found the Disney magic

Disney fanatics regularly make pilgrimages to Marceline, the boyhood home of Walter Elias “Walt” Disney. Even for casual fans of mouse ears or animation, time spent in this town of 2,200 is a reminder that the soul of Disney is a real person, not a corporate brand.

A few hours in Marceline offers a chance to walk in the footsteps of Disney the man along the main street that first inspired his vision of Disneyland’s Main Street U.S.A. and at the family farm where he said he found the magic. You can talk to residents who personally knew the Disney family and explore exhibits that preserve those connections at the **Walt Disney Hometown Museum**.

Walt moved to Marceline with his family in 1906 at the age of 4. Although the family would move to Kansas City when he was 9 years old, Walt would later say that it was in Marceline that he found the magic of his life. “To tell the truth, more things of importance happened to me in Marceline than have happened since or are likely to in the future,” Walt said as an adult.

The 10,000-square-foot museum in the town’s restored railroad depot houses a collection of 4,000 rare artifacts, many that were given to Marceline upon the death of Walt’s last sibling, his sister Ruth. Except for a rotating gallery of loaned items from worldwide collectors, exhibits at the museum focus on Disney’s time in the town as a child, his return visits and how Marceline showed up in his work.

Don’t leave town without a visit to the **Disney Family Farm**, privately owned by another family but open to visitors at no charge during daylight hours. There’s a replica of the family’s barn you can go in, and a cottonwood planted by Walt’s grandson in 2004 using a seed harvested from the original tree Walt said he sat under to daydream and sketch as a youngster.

Top: Among the rare artifacts on display at the Walt Disney Hometown Museum is a car from Autopia, a Disneyland ride gifted by Walt to Marceline in 1966 and operated in a city park for 11 years.

Middle: Order this ice cream treat, the Dusty Miller, at Ma Vic’s Corner Café on the street that Walt said inspired the Main Street U.S.A. seen at Disney parks.

Bottom: The Disney family farm is privately owned but part of it is open to the public, including this replica of the barn where Walt first practiced storytelling. Go inside to sign your name among other visitor signatures.

Laclede: Birthplace of Gen. John J. “Black Jack” Pershing

Fewer than 400 people live in Laclede, which is about midway between St. Joseph and Hannibal. The town’s most famous son is Gen. John J. Pershing, who became the only active-duty six-star general in U.S. history after leading American Expeditionary Forces during World War I.

The **Gen. John J. Pershing Boyhood Home State Historic Site** takes visitors on a journey through the life of Pershing. Start with a guided tour of the interior of the nine-room Gothic-style house where Pershing lived from 1866 until 1882, when he left for the U.S. Military Academy at West Point. The Prairie Mound School where he taught prior to going to West Point was moved on site and has self-guided exhibits depicting a timeline of his

early career. Follow his military career with exhibits inside the Historic Site Office and Pershing Memorial Museum and Leadership Archives.

The grounds also include a larger-than-life statue of Pershing and the First World War Commemorative Garden. It features the Pershing poppy growing in soil from the eight World War I American military cemeteries in Europe that Pershing established after he retired from the Army in 1924 and while he served as chairman of the American Battle Monuments Commission. Poppies are the international symbol of war service and sacrifice, and this is a variety created by the Smithsonian blending American Legion and Flanders Field poppies.

About four miles outside Laclede, Pershing State Park is a popular spot for camping, hiking through wetlands and fishing in Locust Creek and four small lakes.

CREDIT VISITMO.COM



The Pershing Memorial Museum chronicles the career of John J. Pershing, the only active-duty six-star general in U.S. history.

Tour the boyhood home of decorated WWI Gen. John J. Pershing.



CREDIT MELINDA SCHNYDER

Chillicothe: Home of sliced bread

On July 7, 1928, baker Frank Bench and inventor Otto Rohwedder sold what is recognized as the first loaf of machine-sliced bread at Chillicothe Baking Company. Thanks to the first commercial automatic bread-slicing machine Rohwedder developed and sold to the bakery, most of us haven't known a world without a standardized way to slice bread and keep it fresh. The convenience of sliced bread meant more bread consumed and created a market for pop-up toasters that hadn't taken off until the slicer brought standardization to the baking industry.

The city wasn't aware of its historic first until the early 2000s. Now there's an annual Sliced Bread Day Festival (2025's event was in June) and the original bakery building has been renovated and turned into the **Sliced Bread Innovation Center**. This free attraction offers a documentary and exhibits about sliced bread as well as other local innovations. The building doubles as a welcome center, with tips on what else to see in the town of 9,000 residents and along Highway 36.

You'll see an early model of a commercial slicer at the center but for the earliest surviving version of Rohwedder's invention, head to the **Grand River Historical Society Museum**. Among area history displays is the massive machine that is on long-term loan from the Smithsonian Institution. If you're traveling just to see this, be sure to call ahead and ensure it's still on display.

CREDIT: VISITMO.COM



Otto Rohwedder invented the machine used by the Chillicothe Baking Co. to sell the first loaf of machine-sliced bread in 1928. That machine did not survive but his second automated slicer is at the Grand River Historical Society Museum, on loan from the Smithsonian Institution.



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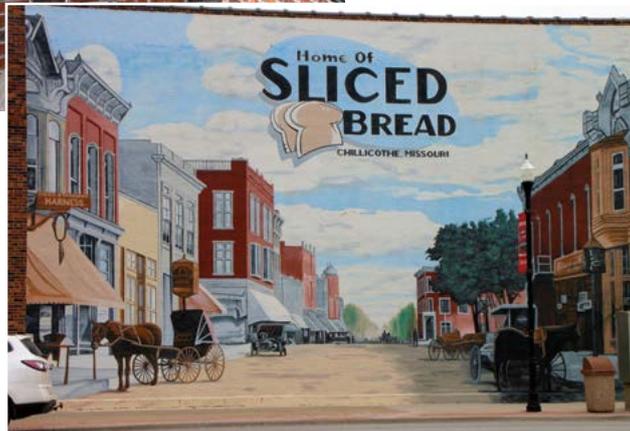
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Don't miss the Sliced Bread Innovation Center in the renovated historic bakery (left) and a self-guided mural tour (below).



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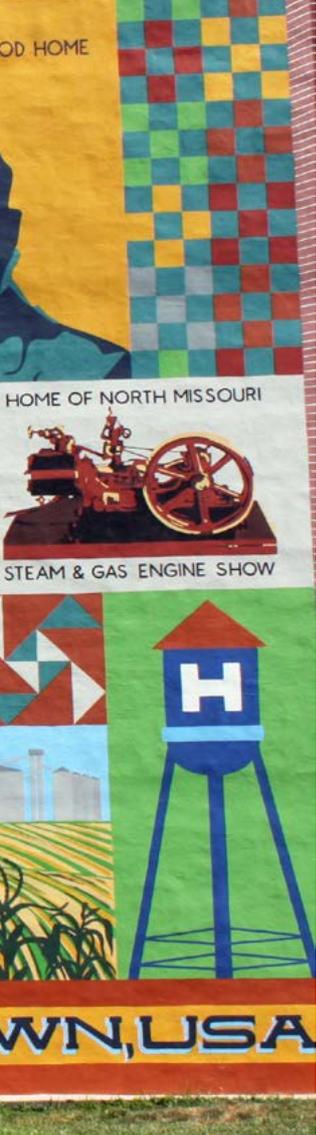
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Hamilton's downtown offers new murals (top) and historic buildings (bottom). James Cash Penney's first job was at the J.M. Hale and Brother Dry Goods Company and he later opened his 500th J.C. Penney store there. Today it is Penney's Quilt Shop, one of the Missouri Star Quilt stores.



CREDIT: JZSJ

Hamilton: J.C. Penney hometown & Quilt Town, U.S.A.

At one time, Hamilton was best known as the home of James Cash Penney, born and raised on a nearby farm before going on to found one of America's largest retail chains. Younger generations are likely more familiar with a more recent business success: **Missouri Star Quilt Company** opened in 2008 and offers the largest selection of precut fabrics in the world.

The two concepts intersect in the town's walkable downtown. Visitors can learn about Penney's life and the history of the company at the free **J.C. Penney Museum**, which shares a building with the community library, or take a look at **Penney's boyhood home**, which was moved to Davis Street, Hamilton's main drag.

Also along Davis Street are Missouri Star's more than 12 themed quilting shops ranging from collections of wool or batik fabrics to shops offering floral or seasonal patterns. Among the shops is Penney's Quilt Shop,

in what was originally the J.M. Hale and Brother Dry Goods Company. Penney's first job off the farm was there, and Penney opened the 500th J.C. Penney store in that same building in 1924.

Next door is Man's Land, a respite from fabric shopping offering comfy seats, televisions and a pool table. There's a sewing center for multiday retreats and events, and an education center for shorter classes. Inspired by the Internet celebrity of matriarch Jenny Doan, who stars in YouTube videos teaching quilting techniques, the Doan family has turned Hamilton into Quilt Town, U.S.A., regularly attracting thousands of visitors a week to the town of 1,800 residents.

In 2019, the **Missouri Quilt Museum** opened in a three-story, century-old schoolhouse that occupies a city block. Outside get a photo with the 22-foot-tall spool of thread and inside find collections and exhibits on the history of sewing, fabric and quilting in North America, from the pilgrims to modern day.



CREDIT MELINDA SCHNYDER

Among Missouri Star Quilt's shops are themed stores like the one pictured on the right and Man's Land, above, a respite from fabric shopping.



CREDIT MELINDA SCHNYDER



Above: Original Pony Express stables in St. Joseph have been converted into the Pony Express National Museum. Below: Hermon A. MacNeil sculpted this Pony Express monument that sits in downtown St. Joseph.

St. Joseph: Start of the Pony Express & end of Jesse James

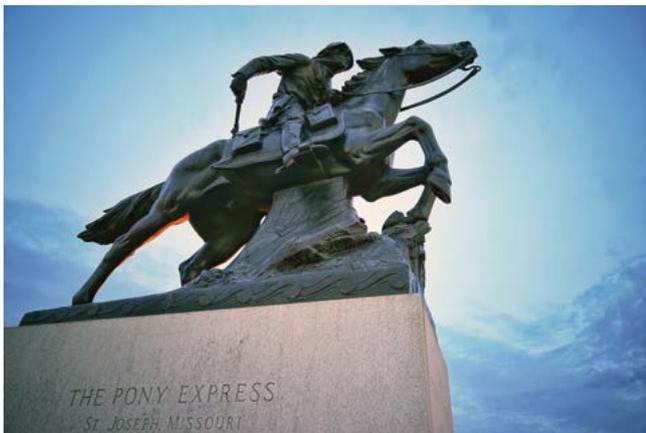
St. Joseph is the largest city along Missouri's stretch of Highway 36, with a population of approximately 75,000 people.

The city on the Missouri River at the state's western border was chosen as the eastern terminus of the legendary Pony Express in 1860 because it was already connected to the east by railroad and telegraph. Using a system of horseback riders hauling saddlebags of mail, the Pony Express delivered mail from Missouri to California in 10 days compared to 20 days by stagecoach and 30 days for a letter to travel from New York to California by steam ship.

St. Joseph has more than a dozen museums, including two with significant Pony Express exhibits. Learn how the short-lived mail service revolutionized communication (until 19 months later when the transcontinental telegraph came into play) at the **Pony Express National Museum**. The exhibitions are housed in a restored building on the same land where the service's original stables stood in 1860. Among the highlights are the Hall of Riders, which shares tales of life on the trail along with artifacts from several of the 220 riders' personal collections.

A replica of the station where horse and rider rode up to pick up mail when starting the nearly 2,000-mile trek is at its original location, a section of the first floor of the Patee House, a luxury hotel opened in 1858. It's now the **Patee House Museum**, with exhibits on area history including the invention of the Cherry Mash candy and Aunt Jemima pancake mix. The **Jesse James Home Museum**, where infamous outlaw Jesse James was killed in 1882, was moved to the Patee House property from a few blocks away in the 1970s and is open to tour.

CREDIT: VISITMO.COM



CREDIT: MELINDA SCHNYDER



The free Walter Cronkite Memorial has a tower of screens where visitors can choose which legendary broadcast to play.



CREDIT: VISITMO.COM

The first floor of the Patee House Museum includes this replica of the Pony Express headquarters in its original location.

The free **Walter Cronkite Memorial** on the campus of Missouri Western State University chronicles the life of the St. Joseph native and famed anchorman who helped launch the CBS Evening News. Interactive displays include a towering video wall with Cronkite's broadcasts of famous events from 1962 to 1981, from JFK's assassination to the Beatles phenomena. There's also a replica of his CBS newsroom circa late 1960s to early 1970s where you can put on a pair of his signature glasses and have your photo taken behind the news desk.

Also on the campus of Missouri Western State University, the football geniuses behind the NFL's Kansas City Chiefs are on display each summer. St. Joseph is the long-time home of the **Chiefs training camp**, which starts July 21 and runs through mid-August. Many practices are open to the public and there are weekly special events for fans; watch chiefs.com/trainingcamp for a schedule.

Plan your trip

I'd lived in or traveled frequently through Missouri for 45 years before I finally bypassed Interstate 70 to instead travel an hour north to cross the state using Highway 36. There are many more than six worthy stops along the highway; hopefully my account gives you an idea of what you'll find if you make the trip.

Consult americangeniushighway.com for maps, audio tours and more details of the genius you'll find within the highway corridor, which encourages exploring 36 miles north and 36 miles south of the actual highway. While this journey celebrates great ingenuity of the past, it also showcases people and places making their mark today. **KA**

Origin of U.S. Highway 36

Prior to the establishment of the railroad in the late 1850s, the Hannibal to St. Joseph stagecoach route was called the Hound Dog Trail. Missouri's U.S. Highway 36 started out as a parallel route of the Hannibal and St. Joseph Railroad.

The end point of this railroad in St. Joseph was the reason St. Joseph was selected for the eastern terminus of the Pony Express. St. Joseph and Hannibal were the second and third largest cities in Missouri during this time, prior to the Civil War.

Most roads at the time were little more than improved wagon trails. In fact, many of the major highways were vestiges of old trails, such as the Oregon Trail or Santa Fe Trail. There were paved roads, but most were cobblestone and almost all were in major cities.

The formal organization of the Pikes Peak Ocean to Ocean Highway Association was completed in St. Joseph in 1914 by a federation and alliance of state and interstate associations already in existence.

The Lincoln Highway, from New York to San Francisco, was the first official highway to make it all the way across the United States. The second route to cross the United States was the Pikes Peak Ocean to Ocean Highway, now known as U.S. Highway 36. The route traversed 3,564 miles beginning in New York through Philadelphia and ending in San Francisco.

There were no national or state departments of transportation or highway organizations when many roads were paved, so automobile clubs formed to develop and promote their own routes. By 1925, there were more than 250 named highways, each with their own color-coded signs. These signs were often placed haphazardly, with the lack of consistency confusing drivers.

The United States Highway System is a nationwide system of highways that developed to enable travelers to follow standardized routes across any part of the nation. The development of the U.S. Highway System was the first time in history that a national standard was set for roads and highways. Pikes Peak Ocean to Ocean Highway was designated as U.S. Highway 36 in 1926.

Source: americangeniushighway.com

Garmin Declutters Aviation Charting With SmartCharts

As an IFR pilot, have you ever been overwhelmed by the amount of information on your chart while flying a complicated instrument procedure and wished the chart only showed information relevant to your flight? Garmin has unveiled SmartCharts – simple, intuitive charts that optimize your approach, standard instrument departure (SID), standard terminal arrival route (STAR) and airport diagrams to your specific flight.

SmartCharts is initially available for iOS devices in the U.S. and the Bahamas via a Garmin Pilot Premium subscription. For those using the Standard plan, a free upgrade to Premium is available through Aug. 31. All pilots can receive a 30-day free trial regardless of whether they've previously used a Garmin Pilot free trial at garmin.com/en-US/aviation/garminpilot/downloads.

“Terminal procedures have long been cluttered with outdated or superfluous information that may not be relevant to a pilot’s flight, obscuring important details that could be easily missed,” Phil Straub, Garmin executive vice president and managing director, Aviation, said in a news release. “Garmin SmartCharts allows all pilots to quickly and easily tailor procedures to highlight the most relevant and key information in a simplified, optimized format to ultimately help to enhance safety and situational awareness.”

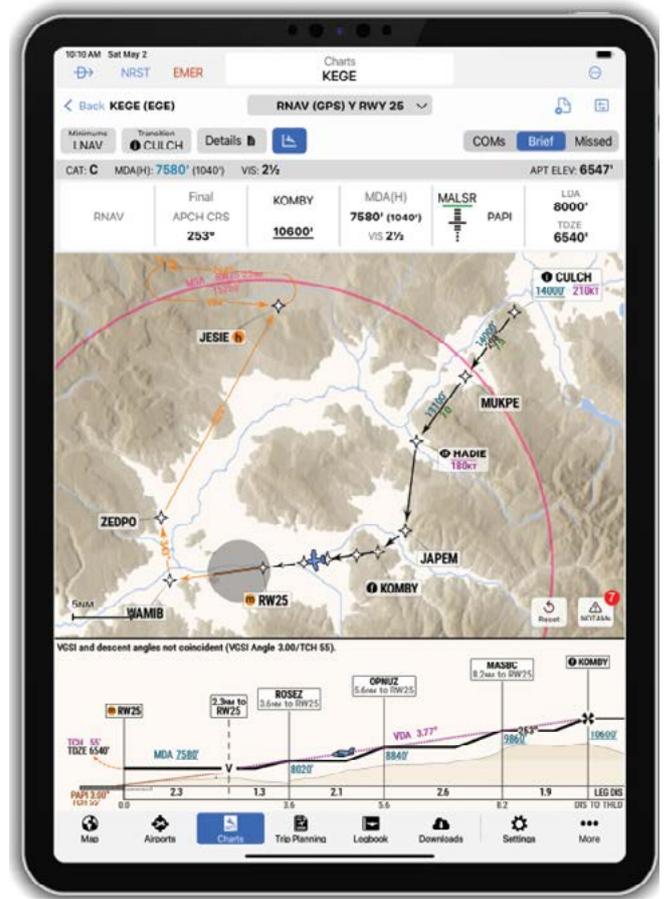
Data-driven charting solution

Garmin said it developed SmartCharts from the ground up by collecting and digitizing data from global sources to create a consistent, standardized and scalable charting solution. The company used that data to build a clear picture of information needed to fly instrument procedures. This interface coupled with the digital data allows SmartCharts procedures to automatically adjust and scale as the pilot zooms and pans within the chart. This data also allows SmartCharts to highlight details and notes that could be easily overlooked and lost on traditional charts.

The ability to scale the chart creates a clearer picture of the information needed to fly instrument procedures, Garmin said. The digitized data also allows for adjustments to minima to be automatically calculated, minimizing mental math by pilots. This data is also used to create new Brief tabs, which show optimized briefing information presented when pilots need it during procedure reviews.

Simplified information

Users select aircraft type, arrival/departure/approach transition fix, runway and more then the app simplifies



Garmin SmartCharts, shown here in day mode, reduces the complexity of the information you see during high-workload phases of flight.

the chart down to the information they need to see to successfully brief and fly that procedure.

Quick Access buttons also reveal pertinent procedure information like briefing information, communications frequencies, graphical missed approach icons and more so pilots can easily find and decipher needed information based on the phase of the procedure they are on.

During an approach procedure, approach minima are updated and presented to the pilot via easy selection buttons for aircraft category, approach type (for example, ILS, LOC, LPV, LNAV, etc.) and other adjustments like local or other altimeter settings, inoperative airport lighting, flight director or HUD (heads up display) use. Those selections then present only one minima number to reference, eliminating the need for mental math with traditional charts. Waypoints, legs, crossing

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