

# MU-2

Magazine

APRIL 2014  
Second Edition

### *What's inside:*

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Photo: Riley Hagan III, MU-2 Owner/Operator

## Greetings MU-2'ers

That's the phrase used by Mr. Larry Timmons, one of the Mitsubishi Heavy Industries (MHI) engineers who has provided so many valuable tools to MHI in the ongoing product support of the MU-2B. Larry is the owner of Aircraft Engineering Specialists of Seattle, WA. He was first introduced into aircraft engineering with Boeing, and has been affiliated with Mitsubishi MU-2 engineering programs for many years. He was invaluable during the Flight Standardization Board (FSB) evaluation and then during the formulation of not only the updated Airplane Flight Manual for the MU-2, but the creation of the checklist and the single-engine climb data published in the back of the FAA approved checklist. Larry is our go-to guy when it comes to the historical side of the growth of the MU-2 from the first B model to the -40 and -60.

I mention Larry because all of the services he provides to MHI have a purpose and virtually all of that purpose surrounds the safe operation of the aircraft. During the FSB evaluation of the MU-2, his invaluable input helped MHI to stave off major changes, Airworthiness Directives, Service Bulletins,

and general mayhem that can be caused by such an extensive official review of the aircraft. In addition, he is also responsible for the creation and certification of the voice alert system, auto ignition, boot modification, autopilot auto disconnect and trim-in-motion warning systems. Larry's purpose, in coordination with the rest of your product support team, is to provide the very best safety culture in the business. That team works 24/7 to make sure that you, our valuable owners and operators, do not lack the tools you need to safely navigate the friendly skies.

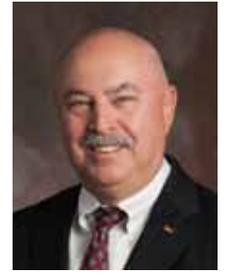
### *Larry comes to PROP*

Many of you have already met Larry at the 2014 Dallas and Phoenix PROP seminars. The rest of you who will attend either Orlando or Columbus, should stop, seek him out and thank him for his many years of service to you and the people that fly with you.

### *Ken Sutton and his MU-2*

I think that we have a great lineup of information and articles for you in this

issue. We have interviewed Ken Sutton, who is one of our owners and flies an F model out of Illinois. We try to feature a new operator every quarter, just as we try to do during PROP.



My lovely wife Carol is providing you with a PROP update, and Ralph Sorrells, deputy general manager of MHIA product support, brings you some timely information regarding the use of your FAA approved checklist.

Enjoy reading MU-2 Magazine, and please provide us with feedback on what else you would like to see in future issues.

Pat Cannon

*Pat Cannon is President of Turbine Aircraft Services. He is an FAA Designated Pilot Examiner, former MU-2 Demo Pilot, and Safety Expert.*

The Mitsubishi MU-2, one of Japan's most successful aircraft, is a high-wing, twin-engine turboprop with a pressurized cabin. Work on the MU-2 began in 1956. Designed as a light twin turboprop transport suitable for a variety of civil and military roles, the MU-2 first flew on September 14, 1963. More than 700 MU-2 aircraft were built before the aircraft went out of production in 1986. Presently, nearly 300 MU-2 aircraft remain in operation with the majority of the fleet registered in the U.S.



Turbine Aircraft Services (TAS) is under contract to Mitsubishi Heavy Industries America, Inc. (MHIA) to assist with the support of the MU-2. TAS distributes MHIA issued publications and serves as liaison between MHIA and MHIA's contracted Service Centers, Vendors and Training Agencies.



*MU-2 Magazine, April 2014. Cover photo by Jan Glenn, taken during PROP 2014 photo shoot.*

Notice: Although this publication will provide you with useful information regarding the operation of your airplane, it is not and cannot be a substitute for your compliance with all applicable requirements from the appropriate airworthiness authorities.



# Honeywell TPE Engine Tops In AIN Magazine Reader Poll

By Dave Lopez

*Dave Lopez is TPE Aftermarket Business Manager at Honeywell Aerospace.*

AIN, a monthly trade publication, is a leading source of news and information for the business aviation industry. Readers who participated in the magazine's 2013 Product Support Survey gave the TPE Honeywell engines the highest overall average score along with top marks in several important categories including overall engine reliability and authorized service center performance.

In fact, the magazine points out that Honeywell was one of only two engine manufacturers (out of eight) to score higher this year than last year. "The hard work of these business partners is certainly a key to our excellent survey scores," said Rob Buelow, Customer Support Manager at Honeywell Aerospace.

With the original version designed in 1959, the TPE331 was the first Honeywell turboprop engine. The series now includes 18 engine models and 106 configurations. With more than 13,000 engines delivered to date and more than 126 million hours of flight time, the TPE331 is one of the most reliable and proven turboprop engines in the world. Some of the factors contributing to the high survey scores include:

- Authorized Service Center performance. The Honeywell TPE331 received particularly notable scores in this category, significantly better than the three other competitors.
- Tech Reps. The scores in the survey noted overall support "continues to demonstrate improved customer service, responsiveness and overall performance." This score would be a combination of Authorized Service Centers and Honeywell Tech Reps providing outstanding TPE support.

Major and Overhaul Honeywell Authorized Service Centers are:

*Major Level*

- Aero Air – Portland, OR, USA
- Aero Centro de Services – Caracas, Venezuela
- Airwork – Auckland, New Zealand
- CD Aviation Services – Calgary, Canada
- Eagle Creek Services – Indianapolis, IN, USA
- Executive Aircraft Maintenance – Anchorage, AK, USA
- Intercontinental Jet Service Corp\* – Tulsa, OK, USA
- National Flight Services – New Braunfels, TX, USA
- National Flight Services – Lakeland, FL, USA
- RUAG – Wessling, Germany
- Sigma – Tamworth, Australia
- Weststar – Grand Junction, CO, USA
- Winner Aviation\* – Youngstown, OH, USA

*Overhaul Level*

- CD Aviation Services – Joplin, MO, USA
- DAO Aviation – Roskilde, Denmark
- Executive Aircraft Maintenance – Scottsdale, AZ, USA
- Execujet – Lanseria, South Africa
- National Flight Services – Toledo, OH, USA
- ITP – Madrid, Spain (D+S only)
- PTNTP – Bandung, Indonesia
- Standard Aero – Augusta, GA, USA
- TAI Aviation Services – Adelaide, Australia
- Division Turbos – Buenos Aires, Argentina

\*Authorized MU-2 Service Center

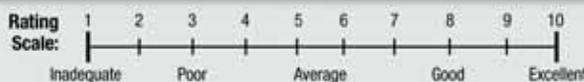


"The Authorized Service Centers are an invaluable extension of Honeywell," said Dave Lopez. Read the full AIN Product Survey Report - Engines at [www.ainonline.com](http://www.ainonline.com).

## 2013 CATEGORY RATINGS

		Overall Average 2013	Overall Average 2012	Ratings Change	Factory Service Centers	Authorized Service Centers	Parts Availability	Cost of Parts	AOG Response	Warranty Fulfillment	Technical Manuals	Technical Reps	Cost per Hour Programs	Overall Engine Reliability
<b>TURBOPROP &amp; TURBOSHAFT</b>														
Honeywell	TPE331 turboprop	<b>8.4</b>	<b>7.9</b>	0.5	<b>8.7</b>	<b>8.6</b>	7.9	6.4	<b>8.1</b>	<b>8.6</b>	<b>8.9</b>	<b>9.2</b>	<b>7.9</b>	<b>9.6</b>
P&WC	PT6A turboprop	7.8	7.7	0.1	7.1	7.7	<b>8.3</b>	6.0	7.6	7.6	8.0	7.9	7.3	9.2
P&WC	PW200 series turboshaft	7.8	7.4	0.4	7.5	6.6	7.7	<b>6.7</b>	8.1	8.1	8.1	7.9	7.3	8.4
P&WC	PT6T/B/C turboshaft	7.5	7.7	-0.2	6.4	6.8	7.4	<b>6.7</b>	7.3	7.3	7.9	7.3	7.6	8.7
Rolls-Royce	250 turboshaft	7.0	7.4	-0.4	6.3	7.1	7.7	5.8	7.5	6.4	7.2	7.6	6.8	7.3
Turbomeca	Arriel	6.6	7.2	-0.6	6.4	6.8	6.2	5.1	6.6	6.0	6.4	7.7	5.3	7.5

Ties are listed alphabetically. Bold indicates highest rating in each category.



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[www.mt-propeller.com](http://www.mt-propeller.com)

# Ken Sutton: There's a tool for every job and a job for every tool.

By Mike Taylor

Just prior to Christmas 2013, I received an email from Pat Cannon and MU-2 operator Ken Sutton. Pat expressed his sincere appreciation to Ken who voluntarily shared his experience as an MU-2 owner. Pat seemed overjoyed in telling Ken how owner/operator stories such as his reassure the MU-2 team of their sense of purpose in working to support "this incredible machine." Pat continued, "Even though it is, in fact, only a machine, each one tends to have its own personality and we soon become one with it after we have gotten to know it well." Ken's email follows:

*Hi Pat & Rick:*

*I wanted to share some of my story with you so you can better understand how deep the MU-2 burns in the souls of so many.*

*I learned to fly when I was in high school. I got my high school to agree to allow me to skip lunch to fit in all my classes in the morning, and then leave school to work for my dad's construction company in the afternoon. They understood my flying ambition. I then would eat a sandwich on the way to the jobsite and work the rest of the afternoon, often into the evenings. I would earn enough money during the week to allow for a flying lesson on Saturday or Sunday. I had my private, commercial, instrument, CFI, and ME by the time I graduated in 1980.*

*In college, I studied business and economics with the idea that I needed a degree, and a backup plan to my proposed career in aviation. In 1981,*

*I wrote to Mitsubishi—maybe it was you? I really can't recall. It was somewhere in Texas where I got an address. I expressed my enthusiasm for the MU-2 and asked if there were any pictures I could get to decorate the walls of my dorm room. A few weeks later, I was sent a whole package of promotional pictures that were 8x10's and had stats about the airplanes on the back. I was so excited, you can't imagine. In my dad's shop, I took frame stock and built oak frames for each picture I received. I matted them, cut a piece of glass from old salvaged windows, and properly framed these pictures. They adorned my dorm room for the next three years and followed me to my first apartment the last year of school. From there, I sadly have no recollection of what happened to these pictures.*

*Regardless, my love of the MU-2 was burned into my soul as I got up every morning looking at those pictures, telling myself that one day I would have the opportunity to fly this airplane.*



*Skip forward decades, and about 15,000 flight hours later, to this past year when I was finally able to fulfill my longtime dream of not only flying the MU-2, but actually owning one of my own. It's so far beyond anything I could have comprehended back when I was in high school, you can't possibly imagine.*

*I wanted to share this little story with you so that you understand the good you are doing in supporting Mitsubishi, and hence enabling the dreams of so many.*

*I will take my family to Orlando from Chicago on Thursday. It will be the first trip with the entire family on our new airplane. I can't wait to show them what all this talk has been about all these years!*

*Merry Christmas, and Happy New Year!*

*Ken Sutton  
N616KL*

In March 2014, squeezed in between a trip I had just made to Europe and one Ken was planning to take to Japan, I was able to visit with

Ken by phone. His enthusiasm was apparent, and with only a few questions to lead him into telling his story, I soon began to appreciate the opportunity I had in high school learning to type, fast. So the following is what Ken had to say in the best typing shorthand I could take down.

Ken mentioned not knowing Pat's position at Mitsubishi. There's a longer story behind this, but suffice it to say that Pat has

been associated with the MU-2 since the early 70s. Pat is one of the highest-time MU-2 pilots in the country and leads Turbine Aircraft Services as its president, succeeding Tom Berscheidt following his passing in 2011.

As mentioned in Ken's email, Mitsubishi sent some really nice photos following a letter in response to a magazine ad sent by Ken. It's easy to see how 40 years has passed, as response to an advertisement today commonly takes the form of smart phone communications and JPEG images. Suffice it to say Ken's love affair with the MU-2 began in the form of postal letter. That indeed signifies a generational shift.

In the 70/80s, Ken was a teenager and he was really into the muscle cars. He dreamed what an amazing thing it would be to fly an MU-2 someday. It was like the first beautiful girl that you see and develop an affection for. As with most first loves, the affection faded and Ken busied himself with work and starting a family.

(continued on page 7)



Dear MU-2 Magazine Reader,

My name is Richard Shine, and I am the CEO and Chief Pilot of Manitoba Corporation, a family-owned metal recycling company founded by my grandfather in 1916, and based in Lancaster, NY. Like many of you, my business would not exist today without my Mitsubishi

MU-2. It has allowed us to go outside our region and generate the product we need to stay in business. We're able to make quick trips, see the right people, and yet be back to mind the store. And for nearly 20 years, our NBAA Membership has been indispensable in that process, ensuring we use our aircraft as safely, efficiently and cost-effectively as possible to achieve success for our company.

I believe so strongly in NBAA, in fact, that in 2008 I joined the Board of Directors and am now a past chairman. I am committed to ensuring that the many small and mid-sized companies in NBAA's Membership continue to have a strong voice on the Board.

I have often been asked, "As an MU-2 operator, why do you belong to NBAA?" And my answer is always the same: If you use your airplane for business – no matter how large or small the plane or the company – NBAA has resources to help you succeed. In fact, there are a number of Member benefits designed *specifically* for owner/operators, single pilots and anyone using a light business aircraft (LBA). Here are just a few I think you will find particularly useful:

- **LBA Flight Operations Manual** – provides guidance on topics such as safety management systems (SMS), standard operating procedures, qualifications and training, and includes a risk assessment tool designed specifically for LBA operators.
- **Operations Service Group and NBAA's Website** – gives you access to expert help on *any* issue you face. Whether it's a question on taxes, regulatory changes, personal use of your aircraft or any number of topics, you can research and find the information on [www.nbaa.org](http://www.nbaa.org), or simply call or email one of the on-staff industry experts in NBAA's Operations Service Group Help Desk, and they will have the answers you need.
- **Reimbursement of Flight Expenses for Owner Pilots Handbook** – a comprehensive reference guide to help you gain the maximum Federal reimbursement cost benefit from your airplane.
- **Frontline Advocacy** – NBAA represents the interests of *every* company using an airplane for business, working hard to fight onerous proposals like user fees – which could have a devastating impact on your business and your bottom line. Adding your voice to NBAA's will greatly strengthen the Association's work in Washington, and help protect the future of this industry.

I would like to extend a special offer of \$189 first-year dues to all of my fellow MU-2 Magazine readers. Simply join online at [www.nbaa.org/join/MU2](http://www.nbaa.org/join/MU2) and enter Promotional Code: **MU2MAG** when prompted in the payment section. I look forward to welcoming you as a fellow Member.

Sincerely,

Richard Shine  
CEO and Chief Pilot, Manitoba Corporation  
Past Chairman, NBAA Board of Directors

## Ken Sutton (continued)

Ken owned and flew a 2003 model Cessna 310 until the end of 2013. He would travel all over the country in it for business and personal trips that made sense. He worked for the airlines, and knew well that owning a small airplane “opened up another part of the world.” He could fly it on his own schedule and to destinations not well served by commercial transports. But Ken would not pull the trigger on buying an MU-2 until much later in his flying career.

The 310 was a challenge, according to Ken, and would prove to be nowhere near as capable as the MU-2. His father, in the construction business, used to tell him “there’s a tool for every job and a job for every tool.”

Weather was an issue with the smaller aircraft. This led Ken to search for higher performance aircraft such as twin Cessnas, King Airs and Citation Jets. He launched into some very thorough research. His next plane would be one best suited for the flying he wished to do. Although the MU-2 was also a contender, his research would not be biased towards his past love affair with the aircraft.

Range, payload, and efficiency all played an important role in the decision to move up to an airplane that Ken could use for his business travel, and occasional family travel needs. In the end, however, he was unable to convince himself that any of the other aircraft were better than the MU-2. In just more than six months of ownership, Ken was more and more convinced he made the right decision.

In the world of private pilots there are literally thousands of aircraft models from which to choose. And each pilot holds dear to his heart the memories of flying one or more aircraft in particular. This vastness of aircraft creates a community of pilots that are willing to share their experiences and partake in the sharing with other pilots who come along. Ken expressed unequivocally, that other pilots often love the MU-2 too.

When operating his MU-2 at commercial and non-commercial airports around the U.S., Ken encounters numerous pilots. He shared that many of these pilots tell him they have always wanted to fly the MU-2. Ken had heard this story himself while flying commercially and in his Cessna 310. Now that he owns one, he sees why. The appeal of the MU-2, in his words, is extraordinary, and it is a widespread sentiment among pilots he encounters.

As part of the path to buying the MU-2, research involved budgeting for its purchase and operation. Ken confirms that his expectations

have been spot on. He went on to say that often it has actually worked out much better than expected.

When asked about his experience with the aircraft, Ken commented that the job of learning and familiarizing himself with the MU-2 is now all consuming. He believes in the mantra: ask me again in a year. In other words, the experience is really all about the path to getting there. But he did say that the experience thus far is fabulous and continues to be.

“The MU-2 flies like an airliner or a jet. It’s comfortable, it fit very well from day one, and every day it seems to fit better,” said Ken. He equated the purchase to that of buying a pair of new shoes.



Others have asked him what’s next? Ken’s simple answer: “This is it. For what we are doing it fills the need.”

When pressed, Ken offered that he may fly his MU-2 to Norway later this year. He mentioned his wife is from there, and that an airport nearby their family home would make flight connections through other big cities unnecessary. He was convinced it’s a good idea after having spoken with Mike Laver, another MU-2 owner who flew his aircraft around the world. “Canada

and the Caribbean are also in my future,” says Ken.

For now he’s busy flying between the college cities of his two daughters, one at Washington State in St. Louis, MO, and business trips to New York and Philadelphia, while living outside of Chicago. Ken conjectures that the MU-2 is “my little time machine.”

FBOs really like the aircraft, according to Ken, and are helpful with facilitating his trips. Ken’s other daughter was recently picked up at University of Michigan in Ann Arbor, whisked to Chicago’s O’Hare airport for a last-minute visit with customs to prepare for their trip to Japan. All of this otherwise time-constrained travel was facilitated by use of the MU-2.

Ken mentioned that his MU-2 has new MT propellers, which offer impressive performance. In addition, the aircraft has “ramp presence.” This relates to his teenage love affair with the MU-2 and its resonance with the muscle car fascination of his youth.

The MU-2 is the third airplane Ken has owned. Now 52, he sees owning the MU-2 as an all-in proposition. Ken worked with Jet Air to refurbish the instrument panel. SureFlight gave it new paint. The impressive overhaul of the 1973 model makes it look brand new.

(continued on page 11)



## IT'S NOT TOO LATE... TO ATTEND PROP 2014

By Carol Cannon

The 2014 series of PROP seminars (Pilot's Review of Proficiency) is well underway, and it's not too late to register and attend one of the two remaining seminars. As I write this, the offices of Mitsubishi Heavy Industries America and Turbine Aircraft Services are working long hours to put the final touches on the program. I will go out on a limb and say that the critiques that come back from the first two locations will be full of high praise. No other aircraft manufacturer puts on as good an event as does MHIA – and for free.

The making of PROP 2014 began 14 months ago with our first committee meeting. Actions then moved on to determining dates and locating and contracting host hotels. Aerial photo shoots were scheduled for August and November of last year. All the while, the committee had regular meetings. All the while, plans were followed through for gratuities, manuals, food and beverage orders, promotions and a million other details.

The picture shown here is the team that conducted the PROP rehearsal on March 3-4 of this year. Please notice the two gentlemen in the center of the front row of the picture. On the left is Mr. Stan Yokoi, General Manager of Mitsubishi Heavy Industries America, Product Support Division. Along with many other duties, PROP is Stan's responsibility. The gentleman on the right is Mr. Kensuke Takeuchi. Ken is the man who will replace Stan when he goes back to Japan in the fall. Ken will be in attendance at certain PROP seminars based on his schedule. We all look forward to getting to know him and working with him in the coming years.

Here are the remaining PROP locations and dates:

**Orlando, FL**      **April 25 – 26, 2014**  
**Columbus, OH**      **May 2 – 3, 2014**

→ Sign up for PROP at [www.mu-2aircraft.com](http://www.mu-2aircraft.com) or [www.turbineair.com](http://www.turbineair.com); you will be glad you did.  
For further information call Carol Cannon at (972) 248-3108, Ext. 211.



*The PROP 2014 team from Turbine Aircraft Services and Mitsubishi Heavy Industries America.*

Pilot's Review Of Proficiency

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## Ken Sutton (continued)

“When it was introduced, the MU-2 was way ahead of its time; it was built with the same philosophy as an airliner. You see that up close when you touch it. You feel it when you close the door and sit in it. It’s robust. Its dispatch reliability is strong. Mitsubishi built it with airliner quality,” all spoken from the point of view of a commercial pilot who has seen how airliners are routinely used up to their capacity in every respect.

Ken flew commercial for 27 years and retired at age 50 for economic reasons. Ken sees the good days of being an airline pilot as passed.

From 1996-1999, Ken took a leave of absence from work and started a new business. He is now managing his third business with family that involves development of new technology in electronic lighting.

Ken admits that he is still learning a great deal about the aviation community and is humbled by the hard working MU-2 team. “They work at a level that shows seriousness and professionalism,” he continued, “They are very thorough and this is inspiring to me.”

While traveling with his family of three daughters, wife, and two female cats, comfort is a key factor in transportation. Ken quips that his eldest daughter really likes the rear divan seat as she takes advantage of the opportunity to sleep right after boarding. He mentions that his youngest daughter has some interest in being a pilot, although he will work to ensure that hers is a strong commitment to the discipline. His middle child and wife concur that the MU-2 is indeed a time machine.

Our conversation is cut short in light of Ken’s trip to Japan the next day. Again, inspired by Mike Laver’s round-the-world trip, including a stopover in Japan, Ken is making a point to stop by the Mitsubishi factory and museum to see the MU-2 prototype and view the production facilities.

Success is born out of passion. As a marketer I am accustomed to embellishing, if even glamorizing, the words of others. However, with little effort to that end I share Ken’s words. His passion for the MU-2 is expressed very well. His genuine enthusiasm would place Ken tops among MU-2 salespersons if the company were indeed selling new aircraft today. Next time you’re asked what’s the right airplane tool for the job, here’s a hint: for the right job, the tool is an MU-2.



# Sorrells' Sideslips

By  
Ralph Sorrells, MHIA Deputy General Manager



## SNIFFLE VALVES

First a report on the status of manufacturing those pesky leaky sniffle valves. Finally, we believe that the new vendor we have found is able to build an improved sniffle valve. You wouldn't necessarily think that this should be such a difficult project, but when you consider the function of the sniffle valve, it is truly like an engineer's dream and manufacturer's nightmare. The valve has to have the capability of preventing both over-pressure and under-pressure of the tip tanks, be submerged in Jet A most of its life...and not leak. Our new sniffle valve vendor's first article passed all functional tests last week. Parts will be available shortly.

## ANGLE OF ATTACK SYSTEM

Although I didn't receive very many emails regarding your interest in an angle of attack system (AOA) in your MU-2, we intend to move forward to obtain certification for the ALPHA SYSTEMS AOA units. We believe we can certify and sell the unit for around \$3,500 plus installation. We hope you agree that this is an attractive price for a unit that can be a valuable safety improvement.

## CHECK LISTS

As some of you know, we have developed a more user-friendly checklist that was recently accepted by the FAA and complies with SFAR 108 requirements. The improved checklist will feature tabs that correspond to the annunciator status lights for each individual airplane. If you get an annunciator light, by using the new checklist you can open the tab corresponding to that light and have the action required immediately available without having to thumb through the checklist.

As you might imagine, verifying that we had all configurations of annunciators covered was quite an undertaking. Of course, some changes might have been made over the years that created different status lights, and for this reason, we ask each operator to compare the annunciators in the actual airplane with the new checklist.

While on the subject of checklists, please check your aircraft to make sure old, outdated and/or unauthorized checklists are removed from your airplane. I understand that the FAA is concerned and may be ready to take some action if checklists, other than those required by SFAR 108, are found in the side pocket of some of our MU-2s.

Keep 'em flying safely.



# What Is My Aircraft Worth?

By Thomas H. Chappell, President  
Chappell, Smith & Associates, Inc.

## Owner/Operator Spotlight

### IN THE EVENT OF AN INSURANCE CLAIM, WHAT IS YOUR AIRCRAFT WORTH?

The answer to this question is determined at policy inception. In most cases the aviation insurance companies issue an “agreed amount or stated value” aircraft (hull) policy. This means that the value of the aircraft is determined by the amount of insurance that is quoted, bound, and on which premiums are paid. Proper evaluation of the worth of your aircraft is one of the most important steps in securing your aircraft hull insurance policy.

If you tell your agent that you think that your aircraft is worth \$100,000 and the underwriter accepts it for quotation and policy issuance at that value, that is what it is worth if your aircraft is totaled due to a covered loss. This is known as “agreed value.” If this insured value is later determined to be above or below the actual market value of the aircraft, the insurance company and the insured must abide by the contract of coverage (the policy). You agreed at inception that the aircraft was worth \$100,000. This will remain the value until expiration unless a change endorsement is requested and accepted during the policy term.

### WHAT IF I ADD AVIONICS OR OVERHAUL AN ENGINE?

Overhauling your engine, additional avionics, new radios, new paint, new interior or any other improvement to your aircraft can greatly affect your hull value. Unfortunately, there may not be an automatic increase built into your aviation insurance policy. Please note that some broader policies do include wording for automatic increase of hull value in the event of a modification or improvement (to be adjusted at renewal). Other policies will automatically increase the value allowing time for you to notify your agent/underwriter of the increase within a certain period of time (60 days). The policy will be endorsed and an additional premium will be payable reflecting the increased value.

We recommend contacting your agent when the aircraft improvements are made allowing him to update your policy and eliminating any question of coverage amount. Of course, although it is a boring task, you may want to review your policy if you are unclear on the wording.

### WHAT IS A TOTAL LOSS?

Most aircraft insurance policies provide for repair or replacement in the event of a loss. This decision is at the discretion of the insurance company. If the damage is light there is no question that the company will insist on repairing the aircraft. If the aircraft is obviously “wiped out” beyond repair and little salvage value exists, the company will declare it to be a total loss and will probably pay the insured the policy limit and take possession of the salvage.

### WHAT IF IT IS BORDERLINE?

What happens if you have our \$100,000 example aircraft with damage repair estimates of \$65,000? Is it a total loss or not? The insured says



that he doesn't want an aircraft that has sustained that much damage. But, it is still the decision of the insurance company, and how they decide usually depends upon the salvage estimate.

In this example, if a salvage bid is secured for \$20,000, the company will probably try to repair the aircraft. If a salvage bid can be obtained for \$35,000 or more, the aircraft will be declared to be a constructive total loss and the company will pay the policy limit.

But what if the salvage bid comes in at \$28,000? Will the company eat \$5,000 to \$10,000 even if their policy would not require it? This depends on the company. I have seen this work both ways.

### ACCURATE AIRCRAFT INSURED VALUE IS IMPORTANT.

This is one reason that proper hull evaluation is so important. *IF YOU UNDER VALUE YOUR HULL WHEN INSURING YOUR AIRCRAFT, THIS COULD CREATE A TOTAL LOSS WHEN NONE SHOULD EXIST.*

If you insure our \$100,000 example aircraft for \$50,000 and have a \$40,000 partial loss, the insurance company could easily secure a salvage bid for \$10,000 and would have every right to declare it to be a constructive total loss. In this case, they could pay you \$50,000, the “agreed value” on the policy, and take the salvage.

It is not unusual to see insureds try to save premium dollars by under insuring an aircraft. This may be false economy.

Conversely, significantly over insuring the aircraft is not a good idea. Just as under insuring the aircraft can force a total loss, over insuring can cause the aircraft to be repaired when it should be totaled.

Remember, most policies define a total loss to be when the cost to repair plus the salvage value (as determined by bid) equals the insured (stated value) value of the aircraft.

### WHAT TO DO IN CASE OF A LOSS?

If you have an aircraft accident or loss, you should do the following:

1. See that first aid is given to injured persons.
2. Protect the insured property. You may move the aircraft if it is necessary in order to secure the insured aircraft.
3. Do not assume any obligation or make any payment other than for first aid or protection of the insured property. If necessary, you may need to hire a security guard to protect the aircraft until it can be moved.
4. Get all the information you can, including names and addresses of witnesses and injured persons.
5. Report the loss to your agent promptly by phone.
6. Do not discuss fault or give any statements to anyone except the authorities or a representative of your insurance company.
7. Report incidents of theft or vandalism to the authorities immediately. You will need a police report when submitting your claim.



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