



Q. If my old and fading memory is right, you wrote about renting-leasing-partnering from airplane owners that may not be flying their plane enough, but don't want or need to sell.

I have a neighbor that has a good plane. I have flown it when he still rented it out through the FBO. He quit renting it out, because the costs of all the required maintenance and insurance were higher than the revenue. Now he is only using it about 50 hours per year.

You offered some suggestions to allow the owner to lend his plane out, but not be stuck with all of the bureaucratic costs. Some kind of a simple non-equity partner arrangement, where the other person picks up the additional costs. Tell me more.

A. I did write about that sort of thing. I would have the owner ask his insurance agent if they could add you as a "limited rental" user if their policy does not allow the owner to "rent" his aircraft. In the past, a couple of companies have offered the owners the ability to let other people use their aircraft for reimbursement (more than just fuel and oil).

It is a shared expenses agreement which is designed to reimburse the owner for fuel, oil, set asides and more. There is no change in ownership, just an agreement to rent the aircraft. Make sure your local FAA will approve this situation. I

have heard of cases where the local FSDO did not allow any rental of non-commercial aircraft. If you want a copy of the agreement one of my customers used, let me know.



Q. I am currently a student pilot and will get my license about 30 days from now. I will also be training for my instrument rating, complex, and high performance endorsements. I would like to buy a plane but I am not sure on the one to get. I am thinking about a Piper Comanche 250 or Mooney M20F. The price range is about \$50,000 to \$85,000. Things that are important to me are useful load, GPH, speed and cost to own.

A. Both of those are good aircraft. However, from an insurance standpoint, you will be better off buying the Mooney or an Arrow. The Comanche does not usually get as good of rates as the other two for low time pilots. In this case, low time is anyone with less than 500 total time and 250 of retractable gear time.

Your rates will be high the first year anyway, because of your low time. I would get the instrument and about 25 hours of complex time before you buy anything. You do not have to do this, but it will make the insurance search easier. I would also fly the Mooney and see if you like the size. It is not a big aircraft and even though it is very fast, efficient for the engine, and cost, it is uncomfortable for many people.

*Send your questions or comments to
Scott Sky Smith at sky@skysmith.com*

Hangar Talk Q & A continued

Personally, I think the Mooney offers more bang for the buck than many other aircraft, as long as you can put up with the cramped size.

If there is any doubt about the Mooney, check out a Piper Arrow. They offer reasonable cabin space and decent performance. You might even look at a turbo Arrow.

Another alternative would be the Beech Sierra. It is not exceptionally fast, but very comfortable and reasonable to operate.

If you want to spend more money, a Cessna 182 RG is a very nice aircraft. It is not as economical as the Mooney, but very good at carrying a load with comfort.

Finally, if you do not really need to have retracts, look at the American (Grumman) Tiger. Retract performance with fixed gear.

Q. I am a current owner of a Bellanca Super Viking and want to get a Twin. I have 5000+ total time and 4000+ multi-engine. I have been looking at 1968 to 1971 Piper Navajos (PA31-310). They seem to be priced reasonably and insurance for me was affordable. I am avoiding Cessna 400 models due to the pending AD, (which I think will increase the value of the Navajo). My criteria (as silly as it may seem) are; can I carry four people, golf bags and fly for 3 hours in cabin class comfort?

A. The Cessna 400 spar problem could be a major factor in a purchase. As you have mentioned, it could be a reason to stay away from the Cessna

aircraft. I also agree that the Cessna prices will probably drop and other brands and models could increase in value.

Of course, you could take the other view, which is to watch the prices of the Cessna 400 models and see if they drop significantly. After the prices have gone down, they could actually become a good buy. You could have the AD on the spar done (even if it cost \$75,000) and have a cheap 400 series aircraft. Of course, there are potential financial risks to that plan.

I suppose there are risks that the Piper line of aircraft will go through the same type of testing and potential AD's as the Cessna lines, but that does not appear to be on the horizon. The Piper Navajo aircraft can be a good investment. They offer a nice roomy cabin and good useful load. Navajos should stay in demand and increase in value, especially with the Cessna spar AD since the Navajo and the Cessna 400 lines compete for the same type of use.

As far as the load, carrying four people and golf clubs should not be a problem. The average gross weight is between 6,500 and 7,000 pounds. The empty weights run from 3,600 to 4,000 pounds. Range... average is around the 900-mile mark for standard fuel. The Mojave had a standard fuel of 238 gallons. The book range was about 1190 miles. The optional fuel for the other models (up to 238 gallons) would be a better choice to get the maximum range and reserves. Since your plan is to carry only four people and baggage, that should still give you enough useful load for the maximum fuel and range.

Scott "Sky" Smith is freelance writer, columnist and the author of "How To Buy A Single Engine Airplane" and "Ultimate Boat Maintenance Projects" published by Motorbooks International, and the owner of an aviation and marine insurance agency.
© Scott Sky Smith, 2004