

Palmer's Green and District Model Aero Club (41, ELVENDON ROAD, PALMER'S GREEN, N.).

HIGH wind Saturday. Mr. B. Brown again flying his 4 ft. 6 in. "tail behind," but not as well as last summer. Tractor competition, on June 1st, in field, opposite side Powys Lane to present aerodrome, at 3 p.m. It will be for single-screw tractors, rising off the ground, combined with distance. Entrance fees: non-members, 6d.; members, 3d., divided as prizes.

St. Mary's Model Aero Club (Sec., H. W. A. JOHNSON, 32, BEECHAM ROAD, PORTSMOUTH).

DURING past week successful flying by Messrs. Eburne, Webb, Harper and Restall.

Extract from new rule:

"That all elastic-driven models be fitted with a protecting skid over motor-rods."

It has been decided to abandon monthly competitions owing, as the secretary pointed out, to the rivalry feeling promoted among the members by their participating in such contests. He thought it would eventually lead to the standardising, practically, of one type of model.

Open competition, 25th May, for duration and distance. Entries close May 23rd. Models must be not less than 3 ft. in length, possess built-up wooden planes and be efficiently protected. One prize for distance and one prize for duration, to consist of either cups or medallions at option of winners.

Scottish Ae.S. Model Aero Club (6, McLELLAN STREET, GOVAN).

LAST week Messrs. Balden and Arthur put in some good hydro-aero work on the boating loch at Great Western Road.

Would persons asking particulars of hydro-aero be good enough to enclose stamped addressed envelope. On Saturday evening,

Messrs. Arthur and Langlands had some practice with ordinary flyers at Winton Drive. To-day (Saturday) monthly competition at Barrhead. Monday evening, the 20th, general meeting in the Institute, Elmbank Crescent; very important business. Meeting, May 25th, Broomhill Homes is postponed to 1st June.

Next Saturday, 25th, hydro-aeroplane meeting at the pond, Whiteinch Park. Some new machines coming out, particularly Mr. Donaldson's new hydro-biplane.

Whitehead (Belfast) Model Aero Club (Hon. Sec., JACK TURTLE, INNISFALLEN, WHITEHEAD, CO. ANTRIM).

DURING the week good flying by Whiting's Trykle-type model (with some illuminated flights after dark). Wm. M'Cormick with an "A"-frame twin monoplane. The secretary now holds club duration record, 23 secs. The question of obtaining a new ground is under consideration.

Windsor Model Flying (Sec., S. CAMM, 10, ALMA ROAD).

FOLLOWING members out on Saturday: Camm, Barton, Dowsett, Stanbrook, F. Camm, Mainwood, Hendry, Hamblin, Vevers, Parsons. Competition for pair propellers postponed till to-day (Saturday). Flying as usual in Home Park.

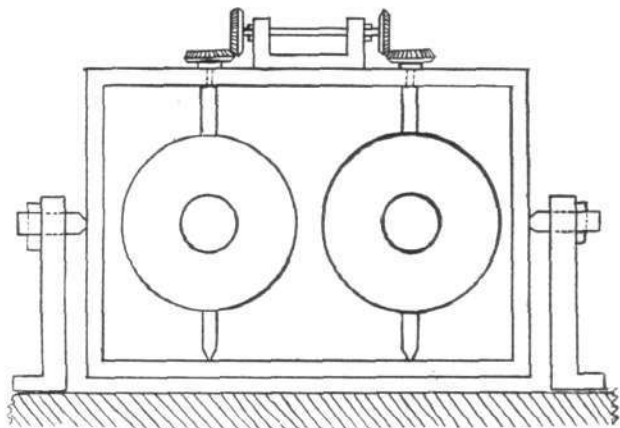
SCHOOL AERO CLUB.**Holloway County Secondary School Aero-Models Club (38, GLADSMUIR ROAD, WHITEHALL PARK, N.).**

AMONG recent best flights made are E. R. Jones, with high flying, 3 ozs. I-I-P₂ type model; Spettigue and Bristowe with "A"-frame machines; H. D. Bushell with backward-swept wings; W. E. Capell with very heavily loaded models, which he finds difficult to get well up; and the secretary with some small single-screw models, preparatory to building a large machine of this type.

CORRESPONDENCE.

* * The name and address of the writer (not necessarily for publication) MUST in all cases accompany letters intended for insertion, or containing queries.

Correspondents communicating with regard to letters which have appeared in FLIGHT, would much facilitate ready reference by quoting the number of each letter.



The diagram which should have accompanied Mr. V. E. Johnson's letter on Gyroscopes on Aeroplanes in our last issue.

Position of Engine on Biplanes.

[1548] In reply to Mr. Tivy (1539), the Gnome motor would only need to have a covering over it similar to on a monoplane. This covering could be the commencement of a stream-line body to enclose the pilot and passenger (and thus reduce head resistance considerably). The only difference required as to the control would be that the wires would have to pass over pulleys at the top and bottom of one of the front stanchions. The chassis could be lowered a little, thus strengthening it. The pilot's view may not be as good, but it would be equal to that on a tractor biplane with monoplane fuselage. To show that my suggestion is feasible, you have only to look at the results of the Caudron biplane, of which I had not seen any descriptions at the time of writing my suggestion; also Mr. Ogilvie's Wright biplane, in which he has simply reversed positions of engine and pilot and enclosed in a stream-line body.

Heaton Moor.

H. A. BEDFORD.

Aviation Insurance.

[1549] I recommend anyone who wants to insure aviation risks, first to consult a good commercial solicitor, and secondly to ask for

a quotation from Lloyd's for the risks required. The ordinary layman has a very hazy idea as to what his legal aviation risks are, and even as to what is a legally insurable risk so far as he is concerned. For instance, one does not sign any agreement on going for an ordinary passenger flight; at any rate I did not. Under these circumstances the passenger has, of course, a right of action against the passenger carriers for any injury arising from negligent defect in the machine or negligence of the pilot. Those, therefore, are the risks which the carriers should insure, and it seems that a strictly accidental injury to the passenger is not an insurable risk so far as they are concerned, that is to say, though they may and perhaps do sometimes pay premiums to insure such a risk, they could not recover anything for it under a policy in the ordinary terms, though there may be ways of getting over this difficulty. So again as regards the passenger, it is unnecessary for him to insure anything but accidents (in the strict sense of the word), and the rate of premium for such a limited policy should be lower than if the policy covered negligence.

Secondly, as regards Lloyd's. Lloyd's is the largest and most famous general insurance corporation in the world. In arranging an insurance at Lloyd's, one comes immediately into touch with the men who will pay the loss, who are not afraid of new things, and who will make reasonable business-like concessions as regards the terms of the policy. It is quite different in insuring with any of the insurance companies. They work according to rules settled by the terms of their incorporation and by the directors, and even the managers have not quite free hands. So Lloyd's are particularly suitable in starting a new form of insurance, and I have proved this so in settling on my own account the terms of some aviation policies there. Also it is at least a prevailing opinion that, given a good introduction in the first instance, the settlement of a loss on a Lloyd's policy of small amount is usually simpler and quicker than with a company. The only point against a Lloyd's policy is that the liability for the insurance is confined to the members of Lloyd's whose names are on the policy. The ordinary layman not knowing the bonds and other means by which membership at Lloyd's is protected, does not understand that such a policy is practically absolute protection. If it was better known that a very large part of the most important risks in the world are solely insured at Lloyd's, and that Lloyd's remains, and is likely to remain, the largest general insurance institution in the world, although it forbids itself the advantages of advertisement, Lloyd's policies would be even more popular than they are, to the great benefit of the ordinary assured.

Anyone, then, who has aviation risks to insure, and who will pay the small fees required by a good commercial solicitor, and through him get an introduction to one of the well-known brokers at Lloyd's, and take out a Lloyd's policy after comparing the rate of premium with that of a company, if possible, ought to and will obtain certain