



Parachutist

VOLUME 3 • MONTEREY, CALIFORNIA • FEBRUARY, 1962 • NUMBER 2

DEAR MEMBER:

FIRST PARACHUTE EXAMINER'S CONFERENCE HELD: A major national parachuting safety program was created in Phoenix, Arizona on 12 February 1962. The Parachute Club of America convened the first parachute examiner's conference in United States history. These examiners will administer the tests for the parachute instructor rating issued by the Parachute Club of America. Twenty experts from eleven states and Canada attended a three day course conducted by Chief Examiner Jacques Andre Istel at Deer Valley Airport near Phoenix.

The rapid growth of sport parachuting renders formal instruction and equipment limitations necessary in order to protect the public. While two hundred sport jumps were made in 1956, over 60,000 were made in 1961. The safety record of sport parachuting is outstanding in controlled parachuting centers and in some well managed clubs. However, a number of avoidable accidents have occurred among informal groups.

The Board of Selection for Examiners was composed of General Joseph W. Stilwell, U.S.A., Mr. Russell A. Gunby, Secretary of the P.C.A., and Mr. Istel.

A body of parachuting doctrine for progression and free fall was evolved by the group. Although the Parachute Club of America is a non profit private organization, the basic safety regulations promulgated by the Club have been officially adopted by the Army, Navy, Air Force and several States, as well as promulgated by the Federal Aviation Agency. The doctrine which was evolved by the group during the three-day program may also become official policy in time.

The 23 man group has made 9,305 jumps. During these jumps they have traveled approximately 5,300 miles during close to 50 hours of free fall. In addition they have traveled 3,900 miles under open parachutes. The average number of jumps per man is 404, with a rate of parachute malfunction of four tenths of one per cent (most malfunctions are minor and all jumpers are required to wear reserve chutes.) The group represents 104 years of active sport parachuting experience. The average age is 31.3 years with a range from 23 to 50 years.

GENERAL STATISTICS ON PARTICIPANTS AT FIRST EXAMINERS CONFERENCE

Total Participants: - 23 parachutists
(16 "D" license holders - 7 "C" license holders)

Age Levels - Range: - 23 years to 50 years -- Average age 31.3 years

Total number of jumps in group -- 9,305
Average jumps -- 404 per man
Number of malfunctions -- 40 Percentage -- .430%
Number of night jumps -- 171 Percentage -- 1.83%
Number of water jumps -- 67 Percentage -- .720%
* Number of bone fractures -- 37 Percentage -- .398%

Total years of experience in sport parachuting for group -- 104 years
Average experience -- 4 years
Approximate total distance in free fall -- 5,300 miles
Approximate total time in free fall -- 49 hours 50 min.

*Single bone fractures -- some accidents involved the fracture of more than one bone.

INSTRUCTOR APPLICATION PROCEDURE - EFFECTIVE 1 JUNE 1962

1. Applicant forwards a request to the Parachute Club of America indicating that he meets all requirements for the Instructor Rating.
2. On receipt of application and fee, \$30.00, the Parachute Club of America will screen their files and forward all test papers to the Examiner nearest the applicant and will notify the applicant that this has been accomplished.
3. The applicant will contact the Examiner to establish a time of examination.

THE INSTRUCTOR TEST

PURPOSES: To establish a corps of sport parachuting instructors, technically competent with integrity of character, throughout the United States. Visualizing that sport parachuting will eventually reach the large proportions of other sports, these instructors will eventually be the only persons authorized to instruct the public at large. The reasoning behind this may be found in the fatality files which have been compiled by the Parachute Club of America.

PHASE I - WRITTEN TEST: Prepared and forwarded to a designated examiner by the Parachute Club of America. This test is the first one given to an applicant and is graded by the Parachute Club of America.

The written phase will contain all the technical data which is felt necessary in answering questions which intelligent students might ask. Some of the questions have a two-fold purpose: to indicate basic knowledge and to inquire into the common-sense capability and basic character of the applicant. The answer sheet on this questionnaire is on file at the Parachute Club of America. The examiner grades the applicant on the practical work phases only. The results of all four tests are evaluated at the Parachute Club of America for final determination on appointment. While some essay type questions may appear simple, or even questionable, the answers will indicate the character possessed by the applicant.

PHASE II - ORAL TEST:

- a. Personal interview by examiner.
- b. Have instructor talk a student through a jump.
- c. Several general questions.
- d. Oral test report forwarded to PCA with written test.

PHASE III- PRACTICAL TEST:

- a. Performance Jump - Examiner will give assignment on 30 sec. delay and observe from ground.
- b. Test Jump - Examiner will act as student.
- c. Written report on practical test forwarded to PCA with written test.

PHASE IV - PACKING TEST: Back and chest packs.

PREPARATION: The Examiner will arrange for aircraft, airspace, all legal clearance. (Local, State, FAA, STC, etc.) Space for written exam and interview. PCA insurance will meet insurance requirements.

Candidate must sign legal waiver and present his log books; license; and PCA authority for test; to the examiner prior to taking tests.

RATING: The Examiner will forward all tests' reports to PCA. PCA will grade and evaluate tests and either issue or refuse the Instructor Rating. If an applicant fails the test the fee is NOT refundable. Applicants who fail the test may reapply 90 days from date of final test.

TEST QUESTION CONFERENCES: In order to properly guide this group in preparing their

recommendations for test questions to be given to Instructor applicants, PCA segregated the testing fields into the areas shown below. These subjects, plus a section on FAA and PCA regulations, will compose the major portion of the written Instructor test.

(You may be interested to know that questions were evolved by dividing the participants into three groups of seven men each, each man putting his questions to the group and receiving general concurrence prior to submitting the questions for inclusion in the examination.)

TESTING AREAS

GUIDELINE SUBJECTS FOR GROUP DISCUSSIONS AND ELABORATIONS THEREON:

1. Background and philosophy of parachuting.
2. Medical aspects of sport parachuting.
3. Sport parachuting equipment:
 - a. Limitations of various designs for student usage.
 - b. Allied clothing and equipment (students only).
 - c. Allied clothing and equipment high altitude and low temperature zone.
4. Oxygen, equipment and its use, additional safety requirements during altitude jumping, etc.
5. Characteristics of aircraft, pilot briefings, preflight rigging and aircraft safety checks
6. Aerial stability, turns, maneuvers, rates of descent and relative work; rules and theory.
7. Reserve activations and main canopy aerial work.
8. Landing techniques: Normal, water, trees, high tension lines and other hazardous areas.
9. Emergency procedures: Aircraft, parachutists, ground crews and prearranged signals.
10. Accidents and injuries: Cause and danger areas, investigating proper reporting and handling of injured personnel from scene to medical facility.
11. Principles of good instruction, student handling.
12. Equipment & Safety Checklists: a. Air items; b. Instruments; c. Aircraft and parachutist preflight and inflight.

PCA DOCTRINE: During the course of the three day school at Phoenix, with such a wealth of sport parachuting experience available, it was deemed feasible to clarify certain policies which were in use but had never before been brought forth as policy or doctrine. We also used the evening periods to glean test questions from our students and are now culling over almost 200 critical questions to be used in future testing of instructor applicants.

The doctrine that is shown hereon is just that. They are not basic safety regulations. They are the policies that PCA recommends that all instructors and parachutists use because they have been proven to be the SAFEST procedures known to date. Effective date of adoption is 12 February 1962.

DOCTRINE

PROGRESSION IN FREE FALL: A. STUDENT MUST:

1. Make 3 stable 5 second delays before advancing to 10 seconds
2. Make 3 stable 10s before 15 seconds
3. Make 3 stable 15s before 20 seconds
4. Make 3 stable 20s before 30 seconds

5. Not be taught use of instruments before 10 second delays, nor after 15 second delays
6. Be able to make a controlled 360° on heading before advancing beyond 15 seconds
7. Learn to spot himself before advancing beyond 15 seconds.

B. STUDENT MUST NOT ADVANCE BEYOND THIRTY SECOND DELAYS BEFORE:

1. Totaling a minimum of 25 delayed falls
2. Being able to make a controlled figure-eight on heading
3. Landing within 50 yards of center of target on 3 consecutive 30 second delays.

C. RELATIVE WORK:

1. Relative work not to be attempted until jumper is cleared for delays beyond 30 seconds
2. All relative work must be pre-planned in detail
3. Minimum altitude for terminating relative work shall be 3000'.

II. EQUIPMENT: A. RIPCORDS:

1. Student ripcord must be mounted on left side of harness, oriented for a right-hand pull, until student receives a B license
2. Transition to unorthodox mounting of ripcord must be accompanied by a thorough briefing by a parachutist experienced in that mounting.

B. WEIGHT/AGE LIMITATION: (not applicable to B or higher license holders)

1. Man under 35 weighing over 200 lbs. must use a 32' diameter parachute
2. Man over 35 weighing over 180 lbs. must use a 32' diameter parachute .

C. MISCELLANEOUS:

1. Canopy modifications for students will not exceed removal of 2 gores plus 2 panels, not to exceed 50 square feet total; high pressure area to be left intact
2. Instructors must determine whether first jump student is normally left or right handed prior to jump
3. A skin-diving type wet suit of minimum thickness 3/16" shall be considered adequate flotation gear for water jumps
4. It is recommended that the minimum unobstructed depth of water be 10 feet for water jumps
5. Static line to be hooked to approved point on aircraft prior to take-off
6. On static line exits, a count of six seconds to be allowed prior to operating reserve parachute
7. Dummy ripcord pulls not to be taught on first jump
8. Student must make last dummy pull and first free fall on same day
9. In judging instructor applicants, the examiner should:
 - a. be specific
 - b. be clear and concise
 - c. give reasons in detail when downgrading
 - d. be courteous, pleasant
 - e. be neat and meticulous
 - f. process papers rapidly
10. An examiner should not:
 - a. fraternize
 - b. give information
 - c. indicate his recommendations.

DOCTRINE

OUTLINE OF STANDARD INSTRUCTION PROCEDURES: BEGINNERS:

- A. THEORY: 1. Introduction (Background, Purpose)
 2. BSRs & Familiarization & FAA
 (Lecture) 3. Wind drift determination
 4. Exit Technique (stability)
 5. Emergency procedures
 6. Canopy handling
 7. Landing

- B. EXIT TECHNIQUE: 1. Static line hookup
 2. Commands
 (Practical) 3. Two-step exit

- C. EMERGENCY PROCEDURES: 1. Counting
 2. Checking main
 (Lecture) 3. Recognizing malfunction
 4. Rectifying situation

- D. CANOPY HANDLING: 1. Orientation & Turns
 2. Wind lines
 (Lecture) 3. Vertical angle
 4. Ground instruction
 5. Up-wind for landing

- E. LANDING: (1. Facing into wind
 (2. Body position
 (Lecture) (3. Relaxing
 4. PLFs (Practical)

F. JUMPMASTERING:) Covered in Examiner's check list

G. POST JUMP INSTRUCTIONS:)

II. DUMMY RIPCORD PULLING:

- A. METHOD: 1. Theory
 2. When taught (What Jump?)
 3. Standards of Success

- III. FREE FALL: A. FIRST FREE FALL: 1. When ready for?
 2. Mental attitude of student
 3. Jumpmastering
 4. Post jump instruction
- B. PROGRESSIVE JUMPS: 1. Standards of advancement
 2. Skills taught (turns, etc.)
 3. Spotting and precision landing
 4. Spins and other problems
 5. Use of instruments
 6. Advanced maneuvers (loops, tracking, etc.)
 7. Relative work
 8. Etc.

DOCTRINE

WATER JUMP PROCEDURES:

1. Qualifications: a. "B" license
 b. Briefing by rated instructor or Area Safety Officer (ASO)

c. Must be a swimmer or inflate flotation gear prior to entering water

- 2. Control: a. Clear with ASO, local authorities, FAA, USCG, etc.
- b. Written ASO approval
- c. No less than one boat per jump standing by
- d. Boat personnel should include qualified life guard
- e. Jump controlled from boat by prearranged signals by qualified parachutist

- 3. Preparation: a. Plan jump in writing
- b. Prepare aircraft for parachuting
- c. Set altimeter
- d. Brief pilot
- e. Rehearse water jump procedures:
 - 1. Getting out of harness
 - 2. Inflating flotation gear
 - 3. Malfunction & emergency
 - 4. Brief boat crew on recovery procedure and control procedure

- 4. Uniform required:
 - a. Helmet
 - b. Sneakers
 - c. Shorts - T shirts
 - d. Flotation gear
 - e. Main & reserve

5. Normal wind drift & spotting

- 6. After parachute inflation: a. Check canopy
- b. Slide saddle forward
- c. Steer toward target
- d. Unhook reserve on one side
- e. Unhook chest strap
- f. Unhook leg straps
- g. Leave harness as toes touch water (not before)
- h. Board boat immediately

NAMES AND ADDRESS OF EXAMINERS

Loy B. Brydon	5909 Gregory Street	Fayetteville, No. Carolina
Danny R. Byard	2 A Luzon Drive	Fort Bragg, No. Carolina
William H. Elfers	6152 N.W. 20th Ct.	Margate, Florida
Edward A. Fitch	309 Herman Prof. Bldg.	Houston, Texas
Phillip L. Goetsch	610 Linden Street	Waukesha, Wisconsin
Lee Guilfoyle	Box 281, Adams Air Park	Flemington, New Jersey
Daryl Henry	Box 96	Orange, Massachusetts
John T. Hollis, Jr.	P.O. Box 126	Fort Bragg, No. Carolina
Thomas M. Kirtley	1900 Strathmoor Blvd.	Louisville, Kentucky
Edward P. Kruse, Jr.	Box 253	Buffalo Lake, Minnesota
Denny M. Manning	113 East Beacon, Apt. E	Alhambra, California
William E. McCarthy	1000 Sherman St., Apt. 201	Denver, Colorado
James McCusker	24916 Nelson	St. Clair Shores, Michigan
Phillip C. Miller	Hqs.Co., 1st ABG, 504 Inf.	APO 185, New York, N.Y.
Paul J. Poppenhager	4471 N.W. 174th Dr.	Opa-Locka, Florida
Ernest Lynn Pyland	3831 Highland Ave.	San Diego, California
Lewis B. Sanborn	P.O. Box 96	Orange, Massachusetts
Henry L. Simbro	10571 Woodale Ave.	San Fernando, California
Robert Spatola	Box 1962	Orange, Massachusetts
Perry D. Stevens	11052 San Leandro St.	Oakland, California

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CORRECTION TO JANUARY PARACHUTIST, NATIONAL CHAMPIONSHIPS (KG), Pages 7 & 8:

Page 7, Paragraph 46 which reads, ".....upon completing 12 jumps of the Championships....."
SHOULD READ ".....upon completing 10 jumps of the Championships....."

Page 8, Paragraph 46, Section a. SHOULD READ:

"a. The competition will be conducted in two phases: Eliminations and Finals:

<u>ELIMINATIONS:</u>		<u>FINALS:</u>	
Event III Style:	2 Jumps	Event III	4 Jumps
Event II	4 Jumps	Event II	2 Jumps
Event I	4 Jumps	Event I	2 Jumps
Total:	10 Jumps	Total:	8 Jumps
Overall Jumps: 18"			

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AMENDMENT TO GENERAL BUSINESS LAW TO PERMIT SPORTS PARACHUTING IN NEW YORK: The following letter from Mr. Gene Feeney shows the ground work which has been going on to permit New York jumpers to make legal sport jumps. All you New Yorkers should get behind Feeney on this and solve the problem once and for all.

"A bill has been introduced in New York State Senate by Senator Hunter Meighan and in the Assembly by Assemblyman Christian Armbruster, which would permit Sports Parachuting in New York State.

The purpose of this letter is to ask all New York parachutists to write to your Senator and Assemblyman and urge them to support this amendment to the General Business Law.

The bill, Al 1041, has been referred to the Committee on codes, of which Assemblyman Jules Volker is Chairman (R-Erie). A similar letter to him would also be helpful.

As the law stands now, there are no provisions for Sports Parachuting, and anyone making a Sports jump is liable for arrest by the New York State troopers. Therefore, you can realize the need for this amendment to the present law, and the importance of your help in getting it through.

So, P.C.A. Members, without a 60-second delay, get your letters out. (Signed) Sincerely, Gene Feeney."

* * * * *

ACCIDENT REPORT

Parachutist: John W. Stevenson, Age: 24 Non PCA
Club: Fort Ord Command Parachute Team
Location: Fort Ord, California
Date: 17 February 1962
No. Jumps: 30 Visibility: Unlimited
Wind: 10 Mph Condition of Jump: 30-second delay(7300' indicated)
Time: 1410 Hours Basic Cause: Bad Body Position for opening. Double Majority malfunction.

EXPLANATION: Jumper was performing maneuvers during delay on a training jump with Fort Ord Command Parachute Team. He continued to do so to activation time. Activation was made immediately at the completion of forward loop without fully regaining stability. This resulted in forward loop during deployment. Jumper went through rear suspension line groups without entanglement, however, he carried a portion of the front lines with

him. Resultant pull on front section of the partially filled canopy spilled all air and collapsed it completely as the sleeve and pilot chute whipped around and under the canopy and between the suspension lines. This dragged the sleeve retainer line into a cinch on the middle of the canopy preventing full inflation. Pilot chute deployment kept the cinch tight on the slightly inflated canopy and the fouled suspension lines near the lateral band kept the skirt nearly closed.

Rotation of approximately 360° per 1½ seconds began and jumper immediately activated reserve. Reserve canopy, because of the rotation of the jumper, the deploying reserve circled the suspension lines of the main parachute six times and entered and reentered the lines before it partially reached open air. Reserve canopy partially inflated also. Jumper took up prepare-to-land attitude and penetrated the rather soft wet earth TWELVE inches with his feet. Because of speed of descent, little shift and rotation could be made by the jumper. His buttocks drove into the ground approximately 12 inches from his feet. His shoulders and face went into knees and instrument panel (watch and sentinel altimeter) and deeply cut his forehead.

Consciousness was maintained by the jumper and he wanted to get up but was restrained in position until ambulance arrived.

Approximately 50 seconds elapsed from initial activation at 2500 feet to impact. Estimated rate of descent was 50 feet per second.

INJURIES TO JUMPER: Fracture of lower lumbar vertebra and laceration of forehead.

COMMENTS: One finds it hard to believe the resultant slight degree of injuries from such a high rate of descent. However, inspection of the impact area revealed a soft 8 to 12 inch layer of muddy soil. Also, an excellent attempt obviously was made by Stevenson to execute a parachute landing fall with excellent results.

Stevenson had been pulling on his reserve suspension lines trying to free the canopy all the way down and when the drop zone SO yelled, "Prepare to Land" he released the lines and this caused more inflation of the reserve, according to eye witnesses on the ground. This action must have slowed him considerably right before impact.

CORRECTIVE ACTION: Presently used as part of our instruction program is a section devoted to advanced free-fall students. In this section it states that no aerobatic maneuvers shall be performed below 3500 feet actual or after five seconds before activation time. This time shall be utilized for "prepare to pull" attitude. Interview with Stevenson revealed that he was aware of his elapsed time and altitude. If, and when, he returns to jumping, retraining of the "prepare to pull" attitude (stabilization and sighting of ripcord handle) will commence after at least three successful successive dummy ripcord pull/static line jumps. (Signed) James L. Zachary, Officer-in-Charge.

* * * * *

MUTILATION OF SURPLUS MILITARY PARACHUTES: When we heard of the current policy of the Defense Department to mutilate surplus parachutes, we immediately started writing everyone we knew who could tell us WHY this was going on. After 45 days of either being ignored or shunted from pillar to post, we went direct to the Washington agency which handles this matter and received the following reply:

1. Reference is made to your letter of January 8, 1962, requesting further information concerning the demilitarization of surplus parachutes.
2. It has been Air Force policy since 1957 to mutilate unserviceable parachutes prior to sale to the general public. This policy was extended to all U.S. military services by Department of Defense Instruction 4160.15 dated August 9, 1960. It is regarded as being in the public interest to prevent sale of complete parachutes which are considered unsafe for use. There is no prohibition against sale of serviceable parachutes, excepting only those colored international orange and white.
3. To become eligible for sale, serviceable parachutes must first become excess to

military requirements, and then be offered to other Federal agencies and eligible donees. At present, the Air Force is not generating any excess serviceable parachutes. It must be recognized, too, that the interest and skill in the use of parachutes encouraged by organizations such as yours has very likely created an increased demand among Federal agencies and education and civil defense donees. If this is true, the number of serviceable parachutes which reach sales status will steadily diminish, regardless of military demand. Sincerely, (Signed) J. H. Owens, Colonel, USAF, Chief, Materiel Conservation Group, Directorate of Supply and Services, DCS/S&L."

PCA COMMENT: The solution, obviously, is to get the Defense Department to change their policy on cutting up parachutes. The factual letter above does not say WHY orange and white canopies are cut up, does not say HOW serviceable parachutes become excess to military requirements, etc., and this is the kind of answers we continue to receive.

Two choices are open to us. (1) Ask Congressmen to get a bill through preventing the mutilating of serviceable surplus parachutes and return to placing them in the normal surplus outlets. (This is the plan most favorable to the majority concerned.)

(2) Endeavor to have PCA designated by the Federal Government as an "eligible donee" for surplus parachutes and allow PCA to donate parachutes to clubs on some fair and equitable system for the promotion of sport parachuting.

Failing in either of the above will result in a steadily diminishing of surplus parachutes until none are available which will undoubtedly wreck all the progress we've made so far and reduce participation to those who can afford expensive custom rigs. The major cause of our growth thus far has been the economical surplus parachute. Don't allow sport parachuting to go down the drain because some technician in Washington decided that parachutes should be cut up.

WRITE YOUR CONGRESSMAN AND LAY IT ON THE LINE: WE WANT THIS PROCEDURE STOPPED! AND NOW! You've always thought about writing your Congressman. YOU COULDN'T HAVE A BETTER REASON!

Meanwhile, we have initiated action through NAA, written some people of influence, and the program is in gear. By the time your letter arrives in Washington they may be ready to listen. GO!

* * * * *

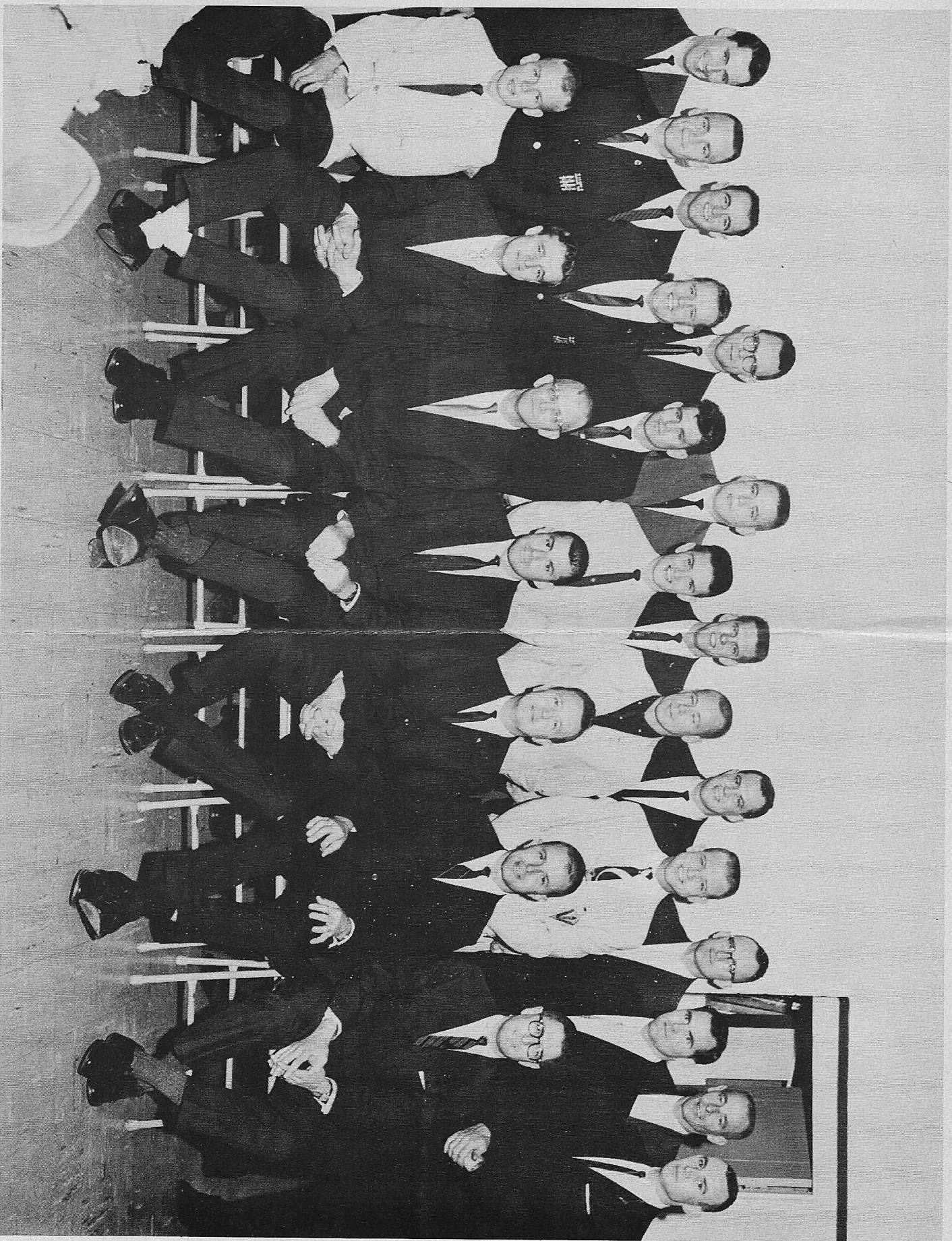
PARACHUTING ACCIDENT INSURANCE: As a part of our continuing pursuit for better insurance coverage for the individual parachutist, we have finally been successful in convincing the Insurance of North America (the same group that furnished your P/L and P/D coverage) to furnish an accident insurance coverage to our members on an "optional to the member" basis. This has taken over one year but they have finally consented to a trial policy. The only hitch is that they must have 100 or more members signed up before they will put the policy into effect.

We asked our insurance advisor to send out a yellow application form to each of our current members outlining the coverages, which he did. INA had placed a deadline of 15 March on the issuance of this 1962 policy provided 100 or more PCA members subscribed. As of 5 March they had received nowhere near the necessary 100 participants needed. Should they fail to get the necessary 100, INA will not underwrite the coverage and we'll go on plugging other companies. Or can we assume from this lack of participation that no one wants accident and health coverage? A year ago people were writing in every week and asking for it. Now that we have it, not enough subscribe!

Anyway, we've reproduced the original form letter and order form in the rear of this issue just in case the other mailer didn't reach you. It may appear expensive (\$20 per year) but if you make only 36 jumps per year, it costs 55 cents per jump. We can honestly say that it will not get any cheaper on an optional basis.

ALSO, WE HAVE ASKED INA TO EXTEND THEIR DEADLINE DATE FROM 15 MARCH TO 15 APRIL, SO YOU MAY STILL APPLY IF DESIRED.

What's PCA's position? It's a contract directly between you and INA, one of the best companies in the U.S. We've worked hard to obtain it for you. Take it or leave it!



FROM LEFT TO RIGHT: FRONT ROW William Efers, Florida; Lee Guilfoyle, N.J.; Joseph W. Stillwell, Jr., Mass.; Jacques A. Istel, Mass.; Russell A. Gunby, Calif.; Lewis B. Sanborn, Mass.; Robert Spatola, Penna.; **MIDDLE ROW:** Loy Brydon, N. C.; John Hollis, N. C.; Paul Poppenhagen, Fla.; Phillip Goetsch, Wisc.; Denny Manning, Calif.; Phillip Miller, Germany; Perry Stevens, Calif.; James McCusker, Mich.; **BACK ROW:** Daryl Henry, Canada; Danny Byard, N. C.; Edward Fitch, Texas; Thomas Kirtley, Ky.; Lynn Pyland, Calif.; William McCarthy, Colorado; Edward Kruse, Fla.; Henry Simbro, California. **FIRST PCA EXAMINERS SCHOOL, PHOENIX, ARIZONA, 10-13 February, 1962.**

YOUR IMMEDIATE ACTION IS REQUESTED

On the Following Proposed Insurance Plan

PARACHUTE CLUB OF AMERICA ACCIDENT INSURANCE PROGRAM

Death	Dismemberment	Medical Deductible	Medical	Premium Per Person
\$1,000.00	\$1,000.00	\$100.00	\$250.00 (over Deductible)	\$20.00

WHO MAY BE INSURED ?

All current registered members of the Parachute Club of America. Coverages will be effective upon receipt of the \$20.00 premium.

HAZARDS INSURED AGAINST

Accidental bodily injuries sustained while actively participating as a jumper, jump master, pilot or authorized observer in the Sport of Parachute Jumping, including boarding or alighting from or being struck by an aircraft, providing such participation is conducted in accordance with the rules and basic safety regulations of the Parachute Club of America but will terminate if membership in Parachute Club of America terminates prior to December 31, 1962.

TERM OF COVERAGE

Coverage is provided from the date of application to December 31, 1962. The Company reserves the right to cancel the policy.

BENEFITS

Medical Indemnity

Pays the actual cost for each insured, up to \$250 (over a \$100 Deductible) of medical or surgical treatment, hospital confinement and services of a trained nurse, incurred within one year from the date of first treatment provided that such treatment begins within 90 days of the date of accident. The actual cost of treatment for injury to sound natural teeth is included (except dental X-rays) up to \$100 as part of the \$250 limit.

Death and Dismemberment

Pays \$1,000 for loss of life, or \$250 to \$1,000 for scheduled dismemberments, depending on the loss. Only one amount, the largest to which an insured is entitled, is payable for all injuries resulting from one accident, but is payable in addition to the medical benefit. In the event of a dismemberment loss, coverage terminates as respects subsequent accidents to the injured insured.

EXCLUSIONS

The policy does not cover medical treatment or nursing service rendered by any person employed by the policyholder; abdominal hernia however caused; eyeglasses or prescriptions therefore; infections not occurring through an accidental cut or wound; nor loss caused by war or while serving in the Armed Forces.

CONDITIONS OF POLICY ISSUANCE

A contract will not be provided unless at least 100 members enroll prior to April 15, 1962. The Company will confirm issuance of the master contract based on this minimum enrollment, and no coverage will be effective prior to said confirmation. If coverage is not provided your premium will be refunded immediately.

Return With Your Check or Money Order

1. Name.....
2. Address
3. Beneficiary..... Relationship.....
4. Club Name and Your Correct PCA No..... Your Age.....
5. Date.....
-
(signed)
6. Enclosed check or money order (not cash) for \$20.00.....

Proposed Insurance by Insurance Company of North America through **Monterey Insurance Agencies, Box 151, Monterey, California.**

Parachutist

Parachute Club of America
Post Office Box 409
MONTEREY, CALIFORNIA

BULK RATE
U.S. POSTAGE
PAID
Monterey, California
Permit No. 24

Mr. Tony Peralta 5/58
1173 12th Ave.
Yuma, Ariz.