



MBF

MBF Case Study



In 1985, I joined the Mutual Benefit Fund (MBF) aged 26. Fortunately I didn't need to make a claim BUT a single accident or medical issue could wipe out years of hard work. I contributed all I could, and 37 years later, I received a \$70,000 Refund of Contributions (ROC), thanks to the MBF team who made the process seamless. A great Member Benefit!



Enjoy your ROC Capt. Dennis Salter

Last financial year MBF paid out over \$1.8m in ROC to thirty-six Members.

From Luck to Legacy - his story, his words

Every pilot starts off with a full bag of luck and an empty bag of experience. The goal is to fill one before the other runs out. That saying has guided me through over four decades in aviation.

I earned my Commercial Pilot Licence in 1982 with 175 hours, far short of the 500 needed for employment. Still, I was lucky: great mentors, parachute drops at Bachelor Airstrip, and scenic flights over Kakadu helped me build hours. By 1984, I was flying for Airnorth, from the Cessna 206 to the legendary DC-3 across the Top End, Indonesia, and PNG.

In 1988, a DC-3 flight to Port Moresby turned adventurous when an engine failed mid-flight. We made it safely, and I soon joined Air Niugini. By 1989, I was a Dash 7 Captain, training others in mountain avoidance.

The Fokker F-28, "the pocket rocket," became my favourite aircraft in 1996. I flew her until 2000, then returned to Airnorth, commanding the EMB-120 and ERJ-170. Over 23,000 hours later, COVID-19 marked the end of my flying chapter. Fortunately, I was able to maintain my MBF Membership whilst unemployed from piloting.

Career Highlights

- DC-3, Dash 7, F-28, and ERJ-170 Command
- Scenic flights, international routes, and training roles

Post-Flying Life

Now I drive a school bus, applying Crew Resource Management to the "little angels". I am Vice Chair for NORFORCE NACKAROO Association, though my A-10 request for Anzac Day was politely ignored.

Looking back, my bag of experience is full and I've still got a little luck left.

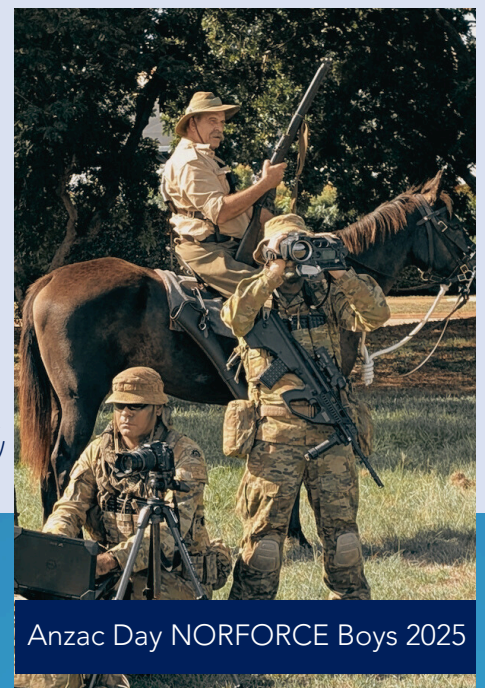
Capt Salter



Turn-round Bathurst 1988



F-28 Nadzab airstrip 1997



Anzac Day NORFORCE Boys 2025



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