

JULY 2024



AERO CREW NEWS

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contents

MAY 2024

JUMP TO EACH SECTION BELOW
BY CLICKING ON THE TITLE OR PHOTO.



18



46



20



56

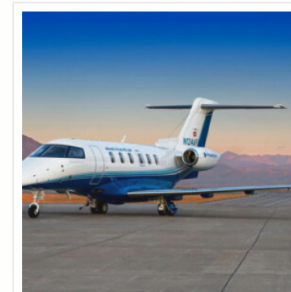


29

Also Featuring:

Letter from the Publisher	4
Aviator Bulletins	6
Disaster on the Road Pt. 7: Aircraft Incident or Accident	23
Tips for a Successful Instrument Approach	26
Taking Care of Ourselves – How Pilots and Talk Therapy Can Work Together	30
Boost Your Concentration: Six Tips for Enhanced Focus	32
Simplicity Has Its Place – Any Place	38
Should I Stay or Should I Go?: Aviation vs. The Airlines	40
Financial Pitfalls to Avoid During the Home-Buying Process	44
I Fell for a Hottie	56

the grid



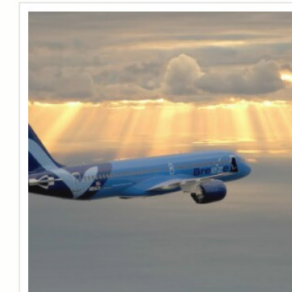
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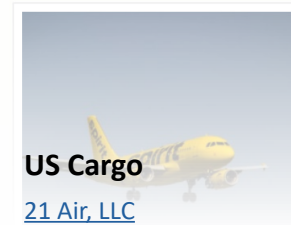
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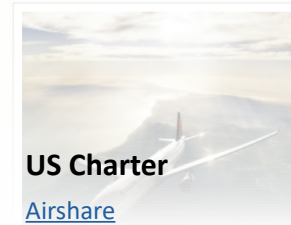


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- [21 Air, LLC](#)
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- [ATI](#)
- [Alaska Seaplanes](#)
- [Aloha Air Cargo](#)
- [Ameriflight](#)
- [Atlas Air/Southern Air](#)
- [FedEx Express](#)
- [iAero Airways](#)
- [Kalitta Air](#)
- [Key Lime Air](#)
- [UPS](#)

US Cargo Regional

- [Alpine Air](#)
- [Empire Airlines](#)

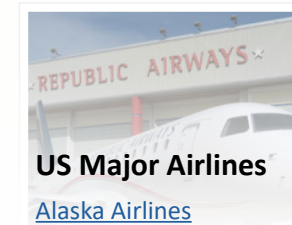


US Charter

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- [Alaska Seaplanes](#)
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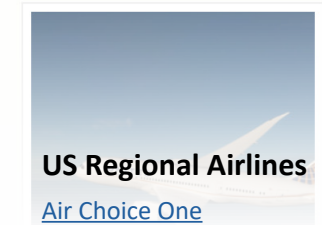
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- [FlexJet](#)
- [NetJets](#)
- [PlaneSense](#)



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- [Alaska Airlines](#)
- [Allegiant Air](#)
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- [Avelo Air](#)
- [Breeze Airways](#)
- [Delta Air Lines](#)
- [Frontier Airlines](#)
- [Hawaiian Airlines](#)
- [JetBlue Airways](#)
- [Southwest Airlines](#)
- [Spirit Airlines](#)
- [Sun Country Airlines](#)
- [United Airlines](#)



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- [Air Choice One](#)
- [Air Wisconsin](#)
- [Cape Air](#)
- [CommutAir](#)
- [Elite Airways](#)
- [Endeavor Air](#)
- [Envoy](#)
- [GoJet Airlines](#)
- [Grant Aviation](#)
- [Horizon Air](#)
- [Key Lime Air](#)
- [Mesa Airlines](#)
- [‘Ohana by Hawaiian](#)
- [Piedmont Airlines](#)
- [PSA Airlines](#)
- [RavnAir Group](#)
- [Republic Airways](#)
- [Silver Airways](#)
- [Skywest Airlines](#)
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The Grid (contract comparisons , pay charts, company details, etc.) has moved online. Click on the airlines above to go directly to that airline’s information, or go to [www. AeroCrewNews.com/go/thegrid](http://www.AeroCrewNews.com/go/thegrid).



Dear readers,

A couple of weeks ago, I helped my older son move from the University of Pittsburgh to Northern Arizona University (Pitt to NAU). What takes five hours in a jet, took us four days in his car. We could have made it faster, but we took our time and enjoyed the ride. Among other things, we stopped in Kansas to see my college roommate and enjoy some homemade BBQ. In Denver, we caught a baseball game at Coors field. In Albuquerque, we witnessed a dust storm in which visibility dropped to about four feet that resulted in a ten-car pile-up, luckily, going in the opposite direction. We also enjoyed the beautiful landscape that these United States has to offer. The view is a lot different at about 4' AGL.

While my son is starting his next venture in life, here at Aero Crew News, we welcome back meteorologist, pilot and new father, Ajay Raghavendra, Ph.D. who has been serving his country, moving into the flight deck with a regional airline, plus welcoming their first child, a son, Marcus. That's a lot of changes for one great guy and we are delighted that he is making time to continue with us as a valued contributor. His entry this month is a timely piece on turbulence.



Welcome Marcus Raghavendra!

Fly Safe,

Craig D. Pieper
Craig D. Pieper



About the Publisher ✈️

Craig Pieper is the Publisher and Founder of Aero Crew News. Craig obtained his Bachelors of Science in Aeronautical Science, along with a minor in Aviation Weather, from Embry-Riddle Aeronautical University in 2001. Craig is also a captain for a major airline with a type rating in the Boeing 737 & Embraer 145 and has logged over 8,000 hours of flying time since his introductory flight on November 14th, 1992.

June 2024

What you may have missed in June

Feature – Get to know cargo carrier Kalitta Air and learn about their impressive corporate culture.

Aero Medical – A new column in June is dedicated to aviation medical law, pilots' medical rights, and the Pilot Mental Health Campaign

Baggage – NASA-inspired techniques help pilots deal with and overcome stress.

Business Vector – Compensation plans are complex, but clarity can be found here.

Coffee & Pretzels – We welcomed our new monthly cartoon from pilot/cartoonist, Greg Kaley.

Fitness – Carbs, protein and fats, the building blocks of our diets are our “food for thought.”

Food Bites – Discover this gem in an otherwise sigh-worthy destination.

Grey Matter – Learn what resources you can tap into when disaster strikes and you're on a trip.

Money – How “opportunity cost” can positively influence your spending and/or saving.

Mortgage – Those pesky, costly closing costs are explained in this succinct guide.

Perspectives – Saying yes to opportunity has its advantages but consider the pitfalls.



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American Airlines welcomes Fiji Airways to the world of AAdvantage

American Airlines announced that Fiji Airways, Fiji's national airline, will join the award-winning AAdvantage® travel rewards program in the coming year, offering members a host of benefits as well as earning and redemption capabilities when traveling... [Read More](#)



AeroGuard Flight Training Center Exceeds 100 Planes in Its Rapidly Expanding Aircraft Fleet

AeroGuard Flight Training Center, a leader in the flight training industry, has recently exceeded 100 planes within its growing aircraft fleet, passing a significant milestone. AeroGuard has seen rapid growth this past year... [Read More](#)



Frontier Airlines Announces New Nonstop Service from John F. Kennedy International Airport to Atlanta

Ultra-low fare carrier Frontier Airlines will begin daily nonstop service from John F. Kennedy International Airport (JFK) to Hartsfield-Jackson Atlanta International Airport (ATL) on August 13, 2024. [Read More](#)



Pack Your Bags: Breeze Airways Partners with Nomatic to Give Away a Year of Free Travel

Breeze Airways, the premium leisure low-cost carrier offering point-to-point service from 56 U.S. destinations, has partnered with Nomatic, the creator of the most functional bags ever, to gift a free year of travel to one lucky winner... [Read More](#)



JetBlue Seeks to Fly Twice Daily Capital-to-Capital Service Between San Juan, Puerto Rico and Washington's Reagan National Airport

JetBlue today announced it intends to apply with the U.S. Department of Transportation (DOT) for slot exemptions to operate... [Read More](#)



It's The Summer Of Go! Southwest Airlines Highlights Leisure Travel Destinations And Offers Customers The Chance To Win Weekly Getaway Prize Packages

Southwest Airlines Co. launches the Summer of Go sweepstakes, which offers Customers weekly chances to win 1 of 10... [Read More](#)



Alaska Airlines launches seasonal, daily flight between Portland and New Orleans

Alaska Airlines is continuing to expand the destinations it flies from Portland with the launch of the first nonstop flight to New Orleans beginning this January. [Read More](#)



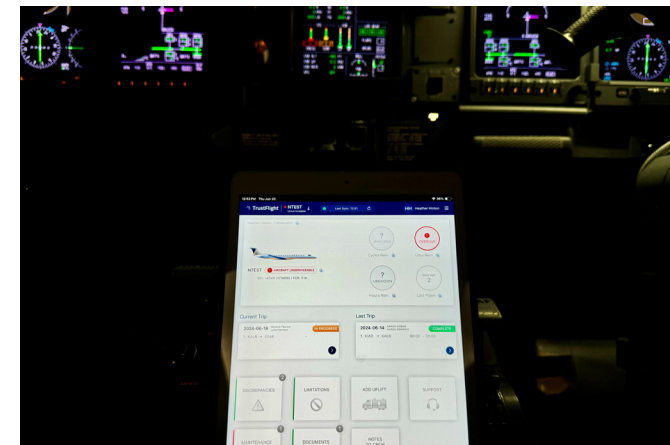
ALPA President Calls Airbus Plan to Reduce Pilots on the Flight Deck a “Gamble with Safety”

In a speech today before the International Aviation Club of Washington, Capt. Jason Ambrosi, president of the Air Line Pilots Association, Int’l (ALPA), highlighted the safety risks of operating commercial airliners without at least two pilots on the flight deck. [Read More](#)



FedEx Leaves Pilots Behind While Rewarding Shareholders

Yesterday, the FedEx Corporation reported fiscal year 2024 adjusted operating profit of \$6.2 billion. The Corporation’s Board of Directors previously approved a 10 percent increase in dividends, a move intended to leverage free cash to enhance shareholder returns. [Read More](#)



CommuteAir Doubles Down on Sustainability and Safety by Eliminating Paper with TrustFlight

TrustFlight Ltd. (TrustFlight), a technology innovator focused on safety and digitization of the aviation industry, today announced that Ohio-based CommuteAir, a modern regional airline and United Express partner supporting the global United Airlines network... [Read More](#)



Breeze Airways Announces Three New Nonstop Routes with More Service from Burlington, Fort Myers, Long Island-Islip, Tampa, and Wilkes – Offers System Wide Promo with 35%** Off

Breeze Airways, the premium leisure low-cost carrier offering point-to-point service from 56... [Read More](#)



ATI Pilots to Hold Informational Picket at Dayton Air Show June 22

Air Transport International (ATI) pilots, represented by the Air Line Pilots Association, Int’l (ALPA), will conduct an informational picket outside the main entrance to the Dayton Air Show on Saturday, June 22 [Read More](#)



Allegiant Pilots Launch Card Drive to Decertify IBT Local 2118 and Elect ALPA as Representation

Pilots of Allegiant Air have initiated a card drive aimed at petitioning the National Mediation Board (NMB) to conduct a representation election seeking to decertify their current representation under the International Brotherhood of Teamsters (IBT)... [Read More](#)



airBaltic and Diamond Sign LOI: Electric Planes to join Pilot Academy

AirBaltic Training, a subsidiary of the Latvian airline airBaltic, is honored to announce the signing of a letter of intent (LOI) with Diamond Aircraft for the acquisition of three all-electric eDA40 and two DA42-VI aircraft. [Read More](#)



JetBlue Gives Blue Basic a Boost with Complimentary Carry-On Bag Starting September 6

JetBlue today announced it is elevating the value of its Blue Basic fare by including a free carry-on bag for customers flying beginning September 6, 2024, regardless of purchase date. Previously, customers who wished to bring a carry-on bag would need to purchase... [Read More](#)



Delta to fly to top U.S. ski destinations from LAX, MSP and more

Customers already dreaming of hitting the slopes this winter will find ample options on Delta, as the airline plans its most expansive winter ski schedule yet, boosting seat capacity by nearly 10% over 2023. [Read More](#)



ALPA Applauds FAA for Action to Close Public Charter Loophole, Address Gaps in Aviation Safety and Security

The Air Line Pilots Association, Int'l (ALPA) applauded the Federal Aviation Administration (FAA) after it announced its intention to issue a proposed rule that would close the public charter loophole. [Read More](#)



JetBlue Expands its Presence in Mexico with New Flights to Tulum Taking Off Today

JetBlue announced it has officially launched service between New York's John F. Kennedy International Airport (JFK) and Tulum's Felipe Carrillo Puerto Tulum International Airport (TQO), with the first flight arriving in Tulum this... [Read More](#)



JetBlue Announces it will Serve Northern Maine and New Brunswick Travelers with New Daily Flights Between Boston and Presque Isle

JetBlue announced it will launch new daily jet service between Boston Logan International Airport (BOS) and Presque Isle International Airport (PQI), starting September 5, 2024 [Read More](#)



United Teams Up with Chicago Bears to Support Special Olympics

United teamed up with the Chicago Bears today at O'Hare International Airport to support Special Olympics, Inc. ("Special Olympics"). Chicago Bears Tight End Cole Kmet worked alongside the airline's Special Olympics Service Ambassadors for the day to help drive awareness... [Read More](#)



A trip of a lifetime: World War II veterans mark 80th anniversary of D-Day

American Airlines had the honor of flying nearly 70 World War II veterans to the shores of Normandy for the 80th anniversary of D-Day. The trip served as a heartfelt tribute, expressing the deepest respect for those who fought... [Read More](#)



ALPA shares safety concerns ahead of International Aviation Safety Conference

This week, senior aviation regulators, manufacturers and other industry stakeholders from all over the world are gathering in Washington, D.C. to discuss global aviation safety issues at the 2024 FAA-EASA International Aviation.. [Read More](#)



Frontier Airlines Announces New Routes, Expanding Operations Across Nine Airports

Alaska Airlines is expanding our long-standing partnership with British Airways, a founding member of the oneworld alliance, to now enable our guests... [Read More](#)



United Adds Nearly 200 Flights for Political Conventions

United today added nearly 200 new flights to make it even easier for convention attendees and political enthusiasts to travel to this summer's national political conventions. [Read More](#)



Europe Nears First Single-Pilot Airliner Certification: Unions Raise Safety Concerns

The aviation industry stands on the ridge of a significant transformation with the impending introduction of Extended Minimum Crew Operations (eMCO), touted by Airbus as the future of single-pilot cruise operations. [Read More](#)



German Ministry of Interior orders up to 44 H225 helicopters for its Federal Police

The German Ministry of the Interior has ordered up to 44 H225 helicopters for its Federal Police. This record order for the H225 includes 38 firm orders with options for a further six helicopters. [Read More](#)



JetBlue Announces Crew Base in San Juan as Puerto Rico's Largest Airline Continues to Invest in the Island

JetBlue announced plans to open a pilot and flight attendant crew base at Luis Muñoz Marín International Airport (SJU) in San Juan, Puerto Rico, underscoring the airline's... [Read More](#)



TAP Air Portugal Celebrates 5th Anniversary at Chicago O'Hare

TAP Air Portugal has celebrated five years of service from Chicago O'Hare International and flying more than 317,000 passengers between Chicago and Lisbon. To mark the occasion, TAP announced a special 50 percent bonus miles for Chicago customers when they book a flight by June 17, for travel between September 8, 2024, and May... [Read More](#)



NTSB Report on 2023 Near-Miss in Austin Highlights Importance of Two Pilots

Capt. Jason Ambrosi, president of the Air Line Pilots Association, Int'l (ALPA), issued the following statement after the National Transportation Safety Board (NTSB) adopted its final investigative report into the near-collision of FedEx Flight 1432... [Read More](#)



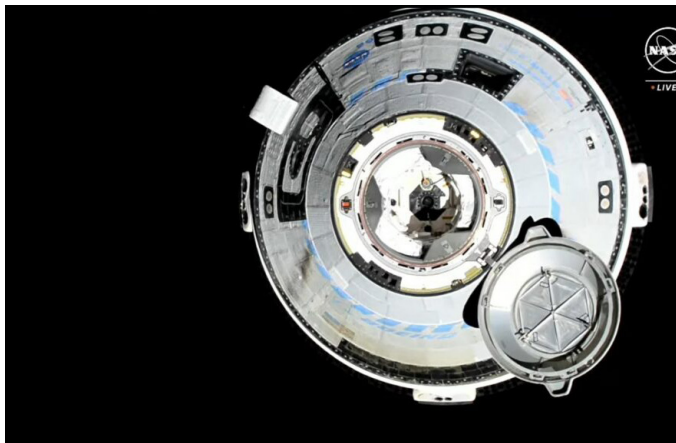
Embraer and Rheinmetall are discussing a new C-390 Training Center in Europe

Embraer and Rheinmetall are in discussions to expand their training network with a focus on the C-390. The aim is evaluate the needs of the increasing number of C-390 European customers with... [Read More](#)



United Launches Airline Industry's First Media Network

United Airlines announced the launch of Kinective Media by United Airlines – the first media network that uses insights from travel behaviors to connect customers to personalized, real-time advertising, content, experiences and offers from leading brands. [Read More](#)



Boeing Starliner Spacecraft Completes Successful Crewed Docking with International Space Station

NASA astronauts Barry "Butch" Wilmore and Sunita "Suni" Williams successfully docked Boeing's Starliner spacecraft to the International Space Station (ISS), about 26 hours after launching from Cape Canaveral...[Read More](#)



Unmanned escort for manned fighter jets: Airbus presents new Wingman concept at ILA Berlin

Airbus will be presenting its new Wingman concept at the International Aerospace Exhibition ILA in Berlin. In military aviation, a "Wingman" is a pilot in another aircraft that protects and supports the flight lead, delivers more tactical options... [Read More](#)



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Professional Pilots of Tomorrow is a mentor program comprised of volunteers and designed to assist up-and-coming pilots make informed decisions regarding which regional airline will best suit their needs.

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The Importance of Passion for Aviation

My passion and that of others is the fuel that propels me toward my goals

WRITTEN BY: JOHN McDERMOTT



So far, in my few months of instructing, I have encountered a wide range of students. Some are only around for a short time; perhaps they need a flight review, or they do a discovery flight while they come up with the funds for training. Some, of course, stick around longer in pursuit of a certificate or rating.

I am lucky to have students with a wide range of personalities, experiences, and life lessons. It gives me the opportunity to diversify my skills and grow as a teacher in ways I would not be able to with a more homogeneous student base. I consider myself lucky to have the opportunity to work with each of them. I learn the most from students who display the greatest passion for aviation. These students don't yet have connections to the field and aren't wedded to a career in it; rather, they are learning to fly simply because they want to. I

find it exciting to dive deeply into topics with someone who wants to know not only what they need to know but also why it is important to learn each item.

It is these people with whom I can share my own passion for aviation – how much I love it and why I fight for it as much as I do. I cherish each opportunity to help a student deepen their fascination with flying, whether as a VFR-only private pilot or as someone driven even further by their excitement.

Maintaining and growing my deep passion for flying has been one of the most critical things I have done to advance my career thus far. The more in love I am with flying, the easier it is for me to keep pushing through training and work with my end goal in sight. It has been that much easier to endure the ups and downs of becoming a professional pilot because I had

such a strong foundational love for and joy in flying.

When I realized my love for aviation and my desire to be a professional pilot, one of the first things I did was dive into learning about commercial aviation. I learned how to identify all the different types of aircraft, I kept up with the airline news of the day and got to know other people who knew more than I did. That first excursion into aviation helped me realize what I wanted to do in the industry, and subsequently how to get there.

As I began my flight training, the passion never died. Because I already loved aviation and airplanes, I now wanted to know not only everything there was to know about commercial aviation but also everything I could know about being a pilot myself; that passion I already had fueled my further desire

to learn. That did not mean, of course, that I stopped feeding my love for industry news, for it was that research that helped me stay focused on moving forward with my end goal always in sight. Even when my training became difficult, I still had a target to orient myself towards as my training and career progressed.

I feel quite lucky that I am in a career field for which I care so deeply. I am even luckier that I am surrounded by people who share my love for flying and help me stay focused on my ultimate goals. I am ecstatic to keep growing my love for flying and to keep learning, seeking, and growing as a pilot.

About the Author ✈



John McDermott's passion for aviation began in a Michigan bookstore when he found a story about a chance encounter between enemy pilots during World War II. Soon, after watching countless hours of fighter jets and traffic from his home near O'Hare International Airport, he was hooked forever.. [Read More..](#)



Anticipating Upper Clear-Air Turbulence

WRITTEN BY: AJAY RAGHAVENDRA, PH.D.

Editor's Note

We are pleased to welcome Ajay Raghavendra, PhD back to our pages. Ajay took a sabbatical for service to the country, additional training and paternity leave. We appreciate having him back making each of us smarter about coexisting with our climate.

The operational impact of flying through or avoiding turbulence is consequential. Flying through turbulence is avoided for obvious reasons such as aircraft structural limitations, safety, in-flight service disruptions, and passenger comfort. Avoiding turbulence during pre-flight planning stages may involve a longer routing or flying at a nonoptimal altitude. During flight, pilots typically request amendments to their routing or cruise altitude based on “ride reports” from other aircraft, dispatchers’ insights, or coordination with air traffic control (ATC) for an amended clearance while flying through turbulence. Similar to other aviation weather hazards, turbulent environments should be avoided at best and exposure of aircraft to turbulent environments must be limited.

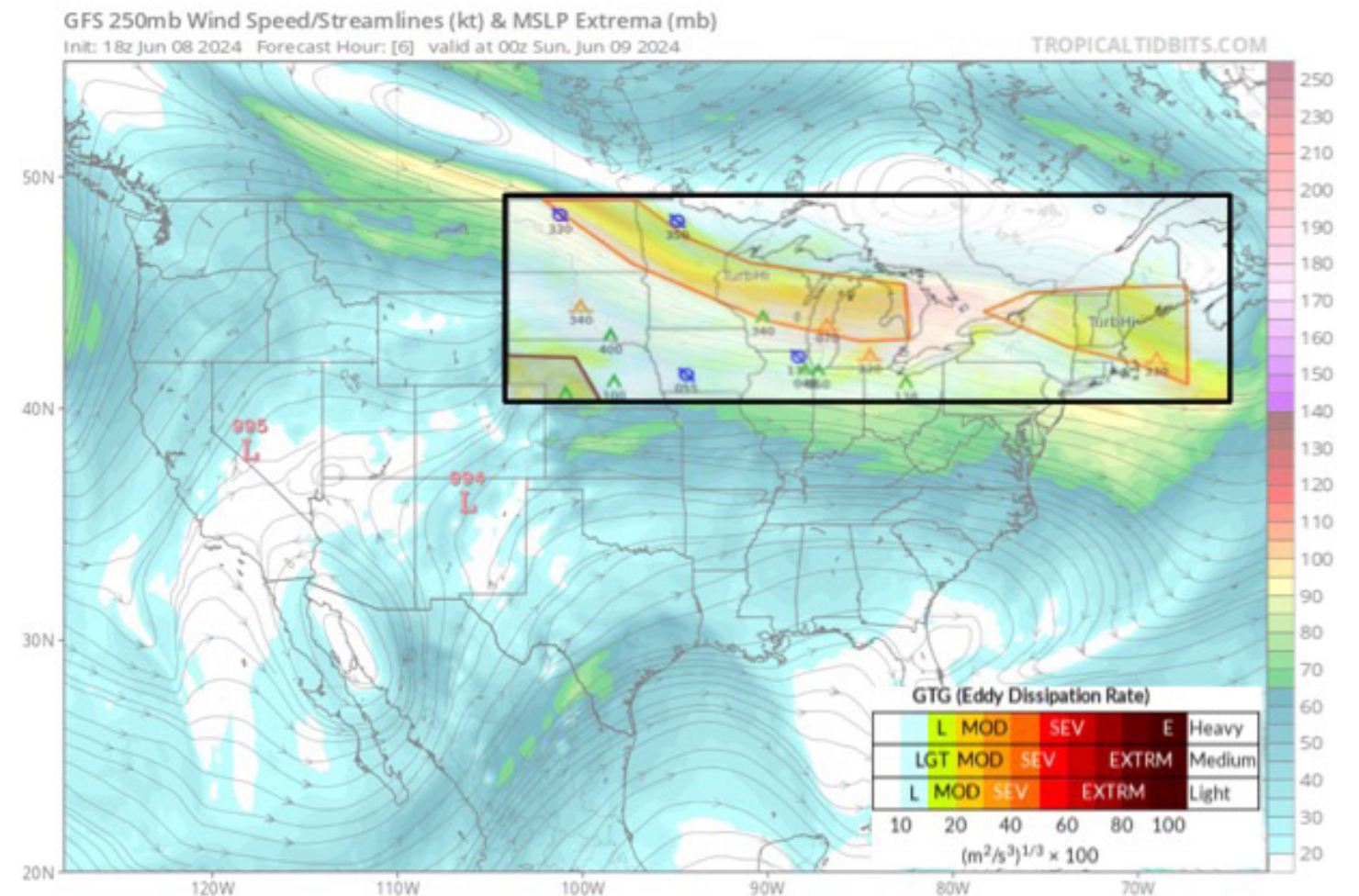


Image Caption 1: Winds at 250 hPa from the National Centers for Environmental Prediction (NCEP) Global Forecast System (GFS) weather forecast model valid for 0000 UTC on 09 June 2024 overlaid with the corresponding AWC Turbulence G-AIRMET chart for FL300.

My previous article Beautiful Mountains, but Turbulent Skies discussed mountain-wave turbulence that may exist in the clear or identifiable by the presence of lenticular clouds (lens shaped clouds) or rotor clouds. In this article, we shall review clear-air turbulence (CAT) associated with jet streams. Airliners typically operate at high altitudes for most of the flight. These higher altitudes with thinner air and colder temperatures enable higher true airspeeds (TAS), decrease fuel burn, and faster ground speeds if traveling with a tailwind. However, the strong horizontally and vertically windshear including speed shear across the jet stream, and undulations in the jet stream pave the way for

an environment ripe for CAT. In the embedded image, we observe higher values of Eddy Dissipation Rates indicative of moderate/severe turbulence along the jet stream situated over the northeastern U.S.A.

For CAT associated with jet streams, a “big picture” approach to weather is crucial. Studying the upper air charts and understanding how the jet stream is morphing for the duration of the flight can help you anticipate the presence of turbulence. This is especially crucial if you are operating in a sector with few aircraft operating near your route yielding fewer pilot reports (PIREPs), long-distance flights, or near a rapidly

changing weather system. These sketches of synoptic scale weather flow patterns show that (A) sharp upper-level trough, and (B and C) cut-off low with convergent or divergent flow patterns are areas susceptible to CAT.



About the Author

Ajay Raghavendra is an ERJ-175 first officer with a regional airline who pilots the UH-60M Black Hawk helicopter as an aviation officer with the U.S. Army (New York National Guard). He holds a Ph.D. in Atmospheric Science from SUNY-Albany and graduated with honors... [Read More...](#)

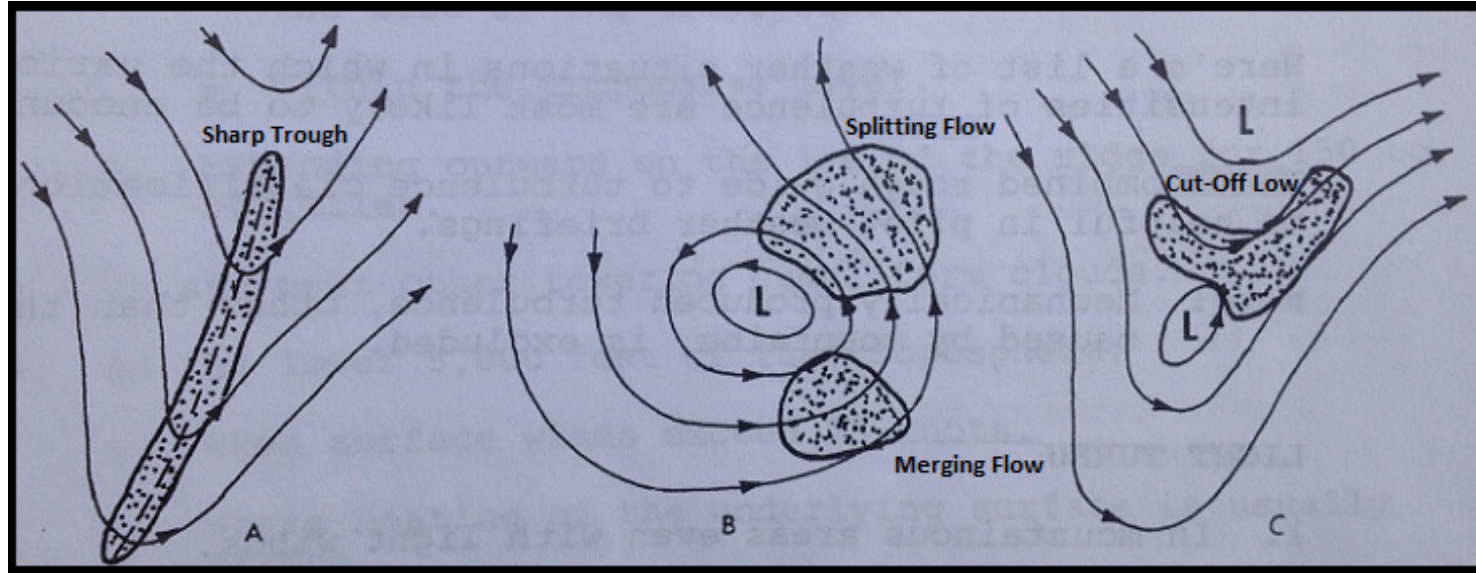
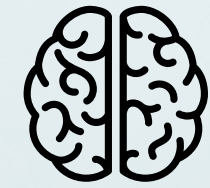


Image Caption 2: Sketches of synoptic scale weather flow patterns and location of CAT (shaded) from the National Weather Service.



GREY MATTER



Disaster on the Road - Pt. 7

Aircraft Incident or Accident

WRITTEN BY: RICHARD SWINDELL

As aviators, we strive for the perfect flight every time. However, an argument could be made that such a thing does not exist, yet pushing for excellence each time we go up provides one of the essential underpinnings of an impeccable industry safety record. Yet incidents and accidents still occur. In this month's article on when disaster strikes (in this case an incident or accident), we provide some guidance on what to do when the holes in the Swiss cheese line up and you fall through.

Let us start with a quick review of what incidents and accidents are. You will recall from 49 CFR Part 830 that the FAA and NTSB define an accident as an event involving an aircraft with the intent to fly where a person is killed (obvious one) or seriously injured (requiring hospitalization for more than 48-hours and within seven days of the event for burns, breaks, and bleeding, etc.). Furthermore, that substantial damage has occurred to the aircraft with regard to strength, performance, and/or flight characteristics. An incident, basically, is an accident measured in terms of lesser

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severity. The FAA and NTSB of course go into further classification of these events, but for the purposes of this article, it does not particularly matter which you have been specifically involved in, because our focus is what to do when faced with one.

Once you find yourself in an emergency situation (often leading to an incident or accident), and aside from immediately taking a deep breath (seriously, do this first to overcome the startle factor and center yourself for what comes next), accomplish the pilot's mantra of aviate, navigate, communicate. What should you do next though? How about check on your flying partner and get on the same page to face the threat together. Focus on training and complete non-normal followed by associated normal checklists. Notify ATC, declare an emergency and request assistance (e.g., crash, fire, rescue), then check-in on the cabin crew as applicable. As time allows, make a short, to-the-point passenger announcement in the clearest, calmest, measured voice possible that goes something like, "Ladies and gentlemen, this is your captain speaking. We have unfortunately encountered an emergency situation that requires us to land as soon as possible. Please listen closely and follow flight-attendant instructions and I will speak to you again once we are safely on the ground." If you are already on the ground when an undesired event occurs, your announcement choices might be greatly simplified: "Remain seated," (usually repeated three times); or "Release

your seatbelts and get out," (followed by an evacuation alarm if installed on your aircraft).

These tasks and responses are typically taught and tested in simulator events during initial and recurrent training, so for most of our readers this is likely nothing new. However, have you thought much about what to do once the immediate or quick reaction checklist is complete and you release your own seatbelt to leave the flight deck?

Consider the following: If evacuation is required, leave your gear, take a passenger count with you, and go back to help the flight attendants get the passengers off, complete a head count as soon as possible, and keep everyone corralled in a safe spot until help arrives. If evacuation is not required, with the engines shut down and parking brake set, leave the flight deck and go back to the cabin so the passengers can see you and tell them in basic terms what is going on and what you are doing to take care of them. This step is obviously not necessary for a cargo or ferry flight. Be factual and to the point, and do not descend into blame, interpretation, or technical jargon. Keep the message simple and let them know what the plan is to get them safely off the plane, and back to the terminal (if applicable). Arrange for medical assistance as necessary for you, your crew and passengers, and do not forget to take charge of the scene until relieved by other authorities.

Here comes perhaps the hardest part of all though: the company and multiple local,

state, and federal agencies are or will likely be involved shortly and you need to say as little as possible at this point. Whether you realize it or not, you are in shock. Do not make any statements – just like in the old war movies, provide only name, rank, and serial number (i.e., name, employee number, flight number, souls on board, and your contact information). You need to secure yourself at this point – causation will be determined during the ensuing investigation; so, once you have completed looking after the well-being of your crew and passengers, contact your union or pilot group representative. (Really, do this as soon as it is safe to do so.) Do not contact your chief pilot, domicile manager, or crew scheduling. Get your union or pilot representative between you and the company and let them help you. They can make these calls for you and get you into a hotel away from the airport, authorities, your company, (and worse) the media. Moreover, they will provide access to legal representation to advise you on what to do and not to do. You will of course be required to complete reports and speak with company and other investigative representatives, but your union can assist with this as well. The goal right now is to get to a place physically and mentally where you can decompress and put logical, reflective thoughts together. Even if whatever occurred did not result in any injuries or significant aircraft damage and there was a safe outcome, the stress response that in the moment is masked by adrenalin and trained response, will shortly emerge and become at best distracting, and at worst, debilitating. It is highly recommended (and your union or pilot

representative can assist and support you on this) that you do not immediately return to flight duties following an incident and definitely not following an accident, although some airlines may actually ask, expect or even pressure you to continuing flying.

Pilots who have continued flying in the wake of a non-catastrophic event have routinely reported wishing they had not done so, citing significant distractions as they lose focus on the current flight replaying what happened on the previous one, and descending into "what ifs" and the unhealthy negative self-assessment of what they should have, or could have done differently. Instead, go to a hotel or go home, and interface only with union representatives until advised otherwise. Also, take advantage of other union and pilot group resources such as ALPA's Critical Incident Response Program (CIRP), or other similar pilot group stress-response support services.

Chair fly your incident and accident response on the road and we will see you next month for things to think about when severe weather results in an operational meltdown. Stay safe.

Continue building your ground emergency plan and we will see you next month for another installment of things to consider when disaster strikes.



About the Author ✈️

Richard Swindell left active-duty military service and transitioned to the airline industry where he flies and works as a line check airman for a major airline. [Read More...](#)



Tips for a Successful Instrument Approach

WRITTEN BY: SERGIO SOVERO

A successful instrument approach starts well before takeoff. While planning, it is imperative to ensure you have the most current aeronautical charts. Planning must also include obtaining a weather briefing to determine the likely in-use runway and obtaining any applicable NOTAMs for the destination and alternate airports. Equally as important is having a backup plan. Are you prepared to fly a localizer approach in the event the glideslope fails? How proficient are you with the aircraft equipment?

Aircraft equipment must be checked prior to flight for proper function (including validity of databases). Once airborne, after the weather

has been received, an approach briefing shall take place. Setting equipment ahead of time (such as frequencies) will reduce workload during higher workload phases of flight. Before starting the approach, complete as much of the landing checklist as you can. If you have airspeed, altitude, and/or heading “bugs” installed, set them to the appropriate values to give yourself a visual reminder of speeds, altitudes, and headings.

A successful landing is preceded by a stable approach. In order to do so, configure the aircraft per standard operating procedures and remember to meet all required criteria

per FAR 91.175 prior to continuing below an MDA or DA. Never hesitate to go around if the approach becomes unstable. Likewise, make necessary callouts to help you maintain situational awareness (yes, even if operating single-pilot). Equipment failures can occur at any point during an instrument approach. Rather than troubleshooting at critically low altitudes, a missed approach followed by troubleshooting is usually the safest course of action. Climb to the ATC assigned altitude or the published missed-approach procedure altitude in the absence of ATC instructions. Doing so will ensure terrain and obstacle clearance while flying in instrument meteorological conditions.

Upon landing, if at an uncontrolled airport, you must close the IFR flight plan with ATC (except when the flight plan is closed airborne). Always have an escape plan, such as an alternate diversion airport, in mind. Are

you prepared if your intended landing airport closes? You want to be familiar with viable surrounding alternatives with good weather in range of your aircraft.

Finally, follow your own personal minimums. As a new instrument rated pilot, do not push yourself to fly into a destination where the forecasted ceiling/visibility is exactly at the instrument approach minimums. In addition, keep in mind that personal minimums may need to change on any given day. If, for example, you are flying an unfamiliar airplane, or if you are tired from a long day at work, you may not want to attempt low approaches.



About the Author ✈️

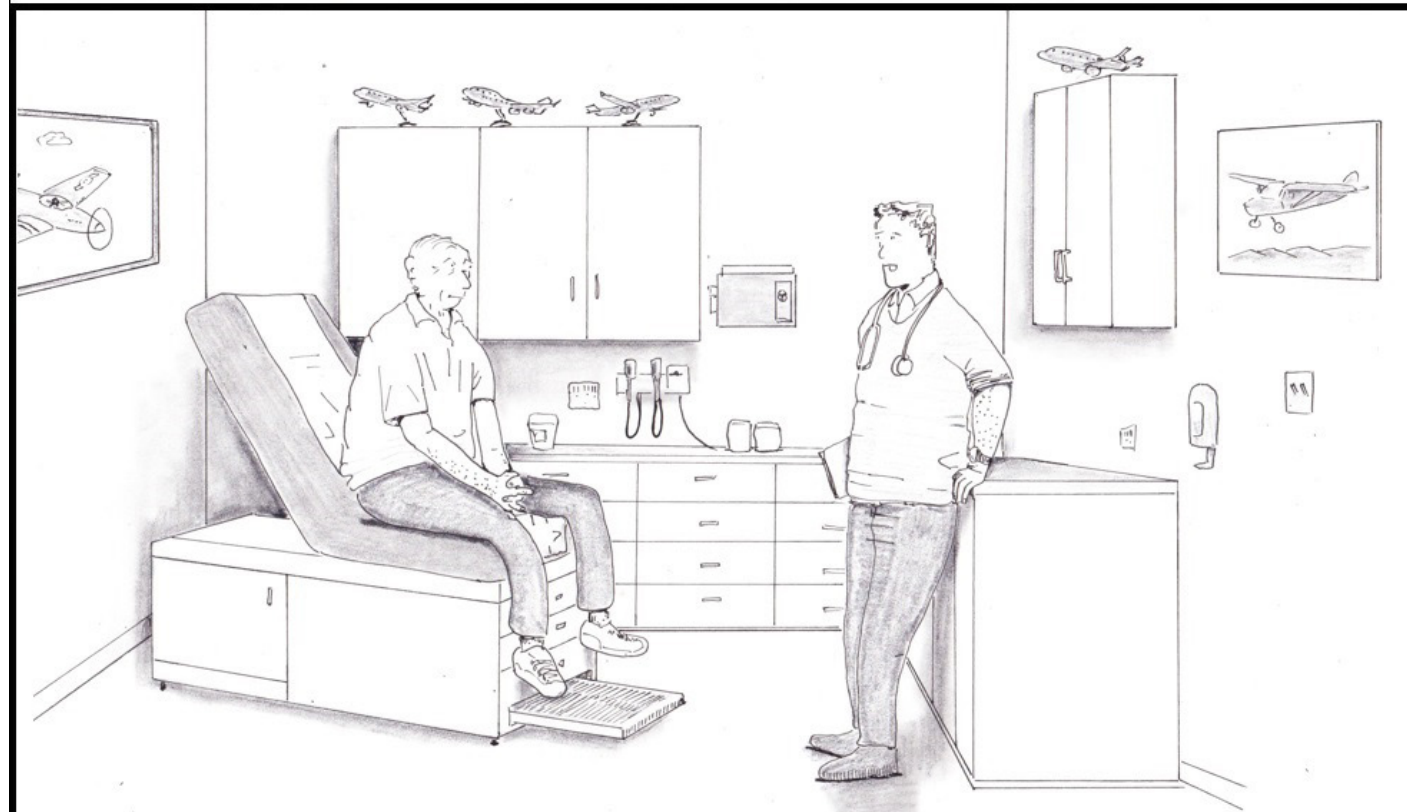
Sergio Sovero was born and raised in Lima, Peru, and is currently a captain for Delta Air Lines. [Read More...](#)

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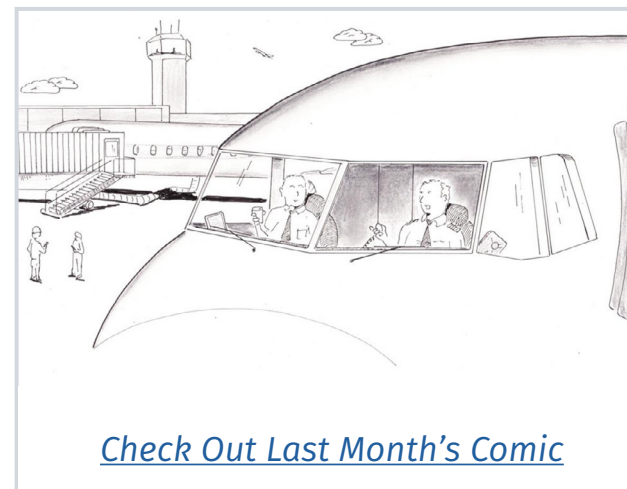


coffee & pretzels

Greg Kaley



Bill. All you ever did was complain about either the airline, the union, or the job. Now you're desperate to get your medical reinstated and get back to it?



[Check Out Last Month's Comic](#)

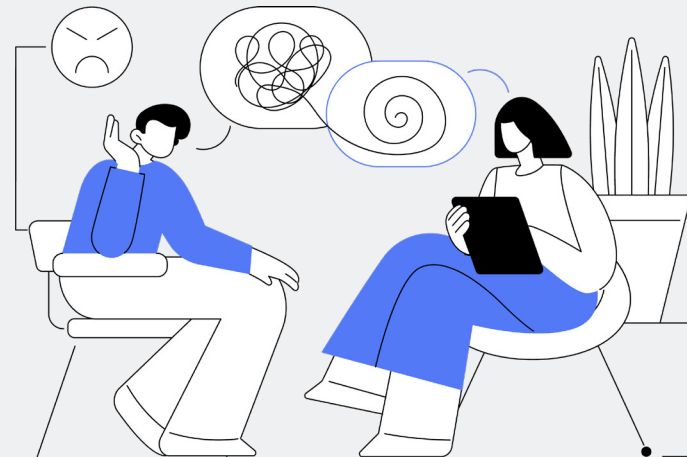


About the Author

Greg Kaley is a pilot with a major airline who also happens to be a cartoonist. He started the cartoon "Coffee & Pretzels" in 2016. After graduating from Embry-Riddle Aeronautical University (Prescott Campus), he flight-instructed and subsequently... [Read More...](#)

Taking Care of Ourselves – How Pilots and Talk Therapy Can Work Together

Attend to your mental health without reporting it to the FAA



WRITTEN BY: SHANNON TORRES

We all know how important it is to keep our bodies in shape, and just like our physical bodies, we need to keep the other areas of our lives in tip top shape as well. That’s where talk therapy may come in. If you’ve heard about “talk therapy” before, it may have been conveyed that it is not safe or that one must be careful, or maybe it’s a new idea to you. What is it, really?

Think of talk therapy like having a co-pilot for your mind. It provides a chance to chat with a non-judgmental, trained professional about anything that’s on your mind. Feeling stressed about a tough landing? Worried about something going on at home? Have recurrent training coming up? Talk therapy CAN help! But it isn’t just for when things are tough. It’s also a great way to stay mentally sharp and improve your overall well-being. Think of it like going to the gym for your brain. You may be thinking, “Isn’t talking to someone

about the stress I am feeling bad for my medical certificate?” The fact is, taking care of your mental health is a responsibility and an important part of being a pilot. Plus, there are different types of professionals you CAN speak to without consequence or impact upon your medical.

The Federal Aviation Administration (FAA) has different rules for reporting each type on your medical application.

- **Life Coaches** NEVER need to be reported on your medical. Coaches are like cheerleaders for your goals, and while some of them are still professionally trained (Do your research!), they can’t give diagnoses nor prescribe medications.
- **Counselors** are a bit different. You only need to report them if they’re treating you for substance abuse or if you have

received a diagnosis. Regular talk therapy with a counselor for things like stress, relationships, or family issues do not need to be reported.

- **Social workers, psychologists, and substance-abuse specialists** DO need to be reported.

What exactly can talk therapy do for a pilot like you? Here are a few things:

- **Manage Stress:** Flying can be stressful, period. Unexpected delays, inconsistent hours, relationship strains are but a few of the stressors that pilots face. Talking to a professional can assist you in developing healthy ways to deal with the pressures, such as relaxation techniques or mindset development.
- **Sharpen Your Focus:** Feeling foggy in the cockpit? Talking to a professional can uncover and address issues that might be affecting your concentration, for example, anxiety or sleep problems.
- **Improve Communication:** Sometimes, communication can be just as tricky as landing in bad weather! Talking to a professional can help you build stronger communication skills for both the cockpit and your personal life on the ground.
- **Bounce Back from Challenges:** Life throws everyone curveballs. Talking to a professional can equip you with tools to deal with difficult situations, both personally and professionally.

Remember, talking about your feelings isn’t a sign of weakness – it’s a sign of strength. Just like getting regular checkups, taking care of your

mental health is an important part of being a responsible and safe pilot.

Here are some resources to help you find someone to talk to who understands the unique challenges pilots face:

- **Air Line Pilots Association (ALPA) Pilot Peer Support:** <https://www.alpa.org/ala/pilot-assistance>
- **Air Line Pilots Association (ALPA) Green Campaign:** <https://www.alpa.org/resources/pilot-peer-support/mental-wellness/green-campaign>
- **Aviation Conversations (Personal Coaching for Pilots):** <https://www.aviationconversations.com/>
- **Federal Aviation Administration (FAA) Pilot Mental Fitness:** <https://www.faa.gov/pilot-mental-fitness>

Taking care of yourself is the best thing you can do for your flying career and your overall well-being. Don’t wait if you believe a talk therapy co-pilot could help.

If you have questions or want to chat about coaching (remember, there is no need to report), you may reach me at Shannon@aviationconversations.com. We’re all in this together – keeping the skies safe and ourselves healthy!



About the Author

Shannon Torres, a former CACREP-Accredited Counselor, embarked on a unique career journey by transitioning to aviation in 2019. During her tenure with a 121 carrier, she became acutely aware of the unseen struggles and stressors faced by pilots. [Read More...](#)

Boost Your Concentration: Six Tips for Enhanced Focus

WRITTEN BY: REINI THIJSSSEN



Flying demands your attention in a thousand different ways, and background noise adds to the challenge. Staying sharp and focused is not always easy, but it is a skill you can develop. “What do you think of that?” The question catches you off guard – you have no idea what they are talking about. Sound familiar? We all struggle with concentration sometimes. Maintaining focus can be challenging in a noisy training simulator, dealing with constant interruptions, or finding your mind drifting during a pre-briefing. This article covers six tips to help you improve your concentration.

Maintaining focus is not always easy. Some people can concentrate and focus longer than others, but no one can retain peak focus indefinitely. The ability to concentrate varies with the task – from a few minutes to several hours. For example, complex and critical tasks such as flight planning are more often manageable to focus on for several hours. Tasks that are more monotonous and less engaging tend to result in reduced concentration and increased distractions, making it hard to stay focused. For instance, even though the information

is essential, watching training videos on standard operating procedures while maintaining protracted concentration can be challenging.

In addition to a healthy lifestyle with sufficient sleep, regular exercise, and nutritious eating, three factors significantly impact focus:

1. **Passion.** Staying fully engaged during an exciting flight maneuver is easier than maintaining attention during a routine pre-flight briefing.
2. **Expertise & Skill.** Like athletes who reach peak concentration during competitions due to their expertise, the more proficient you are at flying, the easier it becomes to focus.
3. **Managing distractions is crucial.** It is challenging to concentrate on your duties when there is chatter or other disturbances around you.

Fortunately, focusing is a skill that can be developed. With practice, you can significantly enhance your ability to concentrate.

Six Tips

1. Make Lists

Making lists can be a powerful tool for maintaining focus when your mind is cluttered with tasks and responsibilities. By writing down everything you need to do, you offload mental burdens and create a clear roadmap for action. This frees up mental space, allowing you to concentrate more effectively on the task without the distraction of trying to remember other things you need to accomplish. Keep the list ready and add tasks immediately if something comes to mind. This will prevent you from dwelling on the topic.

2. Loss of Focus

Losing focus can result in behaviors and cues that indicate distraction, disengagement, or mental wandering, ultimately hindering effective communication and understanding.

If you notice your focus slipping, take proactive steps to engage your mind. Instead of allowing distractions to take over, acknowledge the loss of focus and actively involve yourself in the task. For instance, consider creating a mind map to visually highlight key points and concepts in meetings, which can help reinforce understanding and

retention. In one-on-one discussions, maintain focus by asking questions and periodically summarizing the conversation. Through active participation, you can boost concentration and productivity across different scenarios.

3. Interval Training

To improve concentration, try to train your brain to focus for a short time. This is how it works:

1. Try focusing on tasks using a structured schedule with short work intervals.
2. Start with focused sessions of ten minutes, then take a five-minute break.
3. Gradually increase focus time to 12 to 15 minutes, and beyond.
4. During breaks, switch tasks or take a brief walk for mental refreshment.
5. Stick to this routine consistently to build concentration and productivity.

For example, when studying, a structured schedule with short work intervals boosts concentration and learning. Start with ten-minute focused sessions, followed by a five-minute break. Gradually extend session times to 12 or 15 minutes. During breaks, switch tasks or refresh mentally with activities like reviewing notes or taking a short walk.

Pro Tip: Once the interval training is achieved, the next step would be the implementation of the Pomodoro Technique, which breaks work into focused intervals followed by short breaks. Here's how to do it:

Set a timer for a focused work interval (pomodoro): Choose a task and set a timer for intense focus, typically 25 minutes.

1. **Work on the task without interruption:** During the focused interval, work solely on the chosen task, avoiding distractions and maintaining concentration.
2. **Take a break:** When the timer goes off, take a short break (maximum of five minutes). Use this time to get a coffee, relax, or do something enjoyable to refresh your mind.
3. **Repeat the cycle:** After the break, return to the task for another focused interval. Repeat this cycle of work and break periods until you've completed four pomodoros (aka work intervals).

Take a longer break: After four pomodoros, take a longer break, between 15-30 minutes, to recharge before starting another set of focused intervals. By breaking work into manageable intervals and interspersing them with short breaks, the Pomodoro Technique can help increase focus, productivity, and motivation.

4. STOP- Technique

Utilize the STOP technique. It is common for the mind to wander when focus is needed. Each time you notice your mind drifting, mentally interrupt the thought process by saying "Stop," and redirecting your attention to the task. The STOP method (see the acronym defined below) is a

four-step mindfulness technique designed to help regain focus amid daily challenges:

1. **Stop:** Pause whatever you are doing or thinking.
2. **Take a breath:** Take a moment to breathe deeply and center yourself.
3. **Observe:** Notice your thoughts, feelings, and bodily sensations without judgment.
4. **Proceed mindfully:** After acknowledging your present experience, choose how to respond intentionally.

With practice, you will become better at quickly refocusing. Do not waste energy suppressing distracting thoughts – simply acknowledge them with STOP and resume the original task.

5. Set Aside Worry Time

Managing worries is crucial for maintaining focus. Allocate a specific time each day dedicated to addressing stress and concerns. When feeling worried during work hours, remind yourself that worrying is reserved for this designated time. By setting aside worry time, you create a structured approach to managing anxieties, allowing you to fully address them without interfering with productivity.

If you find it challenging to fill the allocated worry time, consider shortening it. This adjustment ensures that the time set aside is productive and meaningful. Writing down worries temporarily alleviates them, enabling you to concentrate better on your tasks.

Read more [tips about worrying and setting aside worry time](#).

6. Incentivize Yourself

If motivation is lacking, this is an excellent opportunity to offer yourself incentives. Implementing reward systems can significantly enhance motivation and attention span. Consider promising yourself a reward upon completing a specific task. Setting clear goals and attaching meaningful rewards to their achievement creates a powerful incentive structure to keep yourself motivated and focused. Here are a few examples of effective and healthy rewards:

- **Physical activity:** Take a break with a walk, jog, or bike ride to release endorphins and boost mood.
- **Nutritious snacks:** Enjoy fresh fruit, nuts, or yogurt for sustained energy without sugar crashes.
- **Quality time with friends and family:** Do something fun with family or friends, such as games or hikes, for meaningful connections.
- **Self-care rituals:** Treat yourself to a bath, an episode of your favorite series, or a good book.
- **Mindfulness practice:** Invest time in mindfulness or meditation to reduce stress (and help with focus!)

These healthy rewards promote well-being while incentivizing goal achievement.

Final Thoughts

Ensuring focus is essential for effective communication, safety, and efficiency. Yet, maintaining focus and motivation can pose challenges for anyone.

There is help to assist you in navigating these challenges by exploring personalized techniques tailored to your needs. Together with a professional, you will identify and address any factors affecting your focus while crafting strategies to enhance your performance. Whether it's managing distractions, alleviating anxiety, or boosting cognitive skills, the goal is to equip you with the tools necessary for success.

Emerald Mental Health supports pilots and aviation professionals with customized strategies to enhance focus and motivation through counseling and mental health coaching. Take the first step towards improved focus by scheduling a free consultation via email at reini@emeraldmentalhealth.com or visiting www.emeraldmentalhealth.com.

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About the Author ✈️

Reini Thijssen is a Licensed Mental Health Counselor (LMHC, LPC) and certified life coach specializing in working with aviation professionals and pilots, in particular. She has been a writer for Aero Crew News since 2019 and covers various aviation-related topics concerning life and career changes. [Read More...](#)

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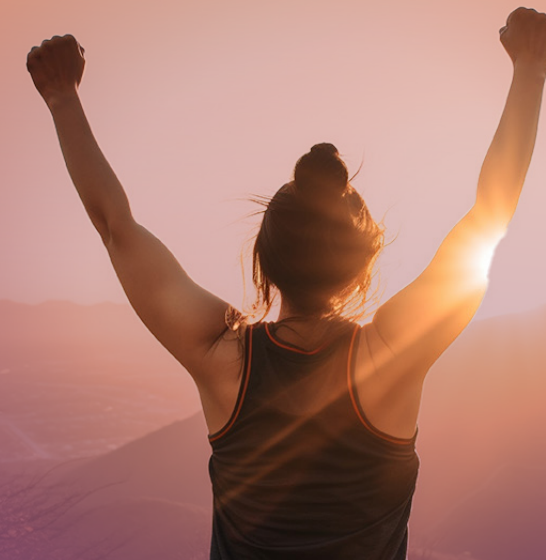
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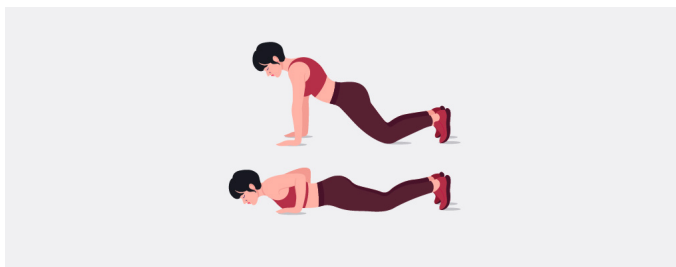


WRITTEN BY: ERIC RAY

When it comes to designing a workout plan with the plethora of workouts that are possible, it can be a little overwhelming. Seeing the endless stream of influencers promoting new workout trends and supplements, and/or subscription models at Peloton or Body on demand, the thought of picking any one workout can be daunting. Even as a personal trainer, I run into “analysis paralysis” when it comes to changing up my repertoire of workout programs. Well, I am here to tell you that sometimes simplicity rules.

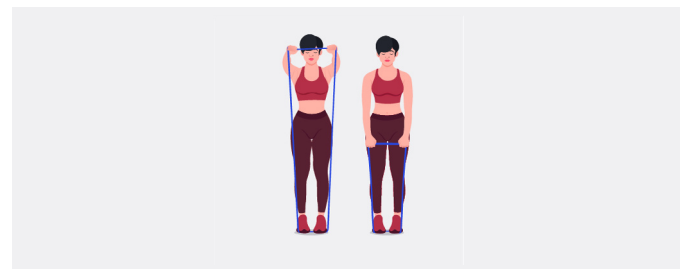
All fitness programs should incorporate elements of push, pull, and leg exercises. You should also consider some element of cardio, which means getting out and raising your heart rate.

Push



Simply put, a push is any exercise or weightlifting movement that pushes your body away from resistance or weights away from your body. Think pushups and bench-presses. Using bodyweight movements (e.g., old-school calisthenics) takes simplicity to its root level. When I’m on the go, I like using pushups as a staple in my exercise regime. Hardly any space is required, and you can use variations to increase resistance. Examples of variations are diamond pushups, elevated (feet on a chair) or plyo pushups. Using your own bodyweight doesn’t mean you can’t get a good muscle pump by doing multiple sets.

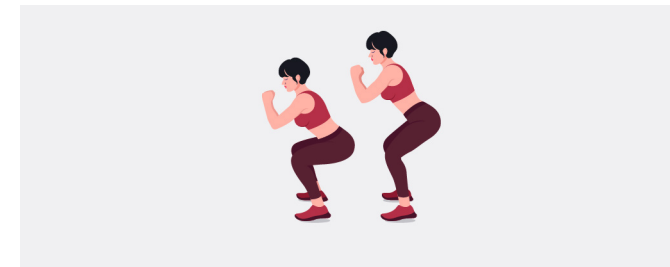
Pull



Think pull-ups or chin-ups. Any pulling exercise is one that brings the weight toward you or takes your body weight to the resistance (bar). Again, you can make use of

limited space without much equipment. In a pinch, I have even been known to use a tree for pullups. Back exercises such as lat-pulldowns or bent-over rows or even lawn mower pulls. You can even use chin-ups to work your biceps. When it comes to bodyweight exercises, you are only limited by your imagination.

Legs



While we like to think that as we move, we work our legs, you need to exert a little more effort to really work the muscles. Think of bodyweight movements such as no-weight squats, lunges, step ups or even plyo-box jumps. If you have access to equipment, then consider weighted squats, Bulgarian squats, leg presses or leg curls. When I am traveling for work, I have been known to opt for a stair workout. I use the stairs at the

hotel to walk up and down, do one-leg hops up multiple floors, two-leg hops, and even run up the stairs to the highest floor possible. Just be aware that if you are doing a stair workout, don’t impede hotel traffic!

Sometimes keeping it simple is the answer. You don’t need much in terms of equipment, you just need the time and a little imagination. When all else fails, get out and just walk for an hour Go beyond what you do for your normal job or daily events. (No, walking the concourses doesn’t count!)

As always, you can seek additional guidance from health professionals, wellness coaches and trainers. Come back each month for more areas to examine. You can always reach me through [email](#) for ideas on how to create a goal, for example. And I welcome your ideas for future columns.



About the Author

Eric Ray is a certified personal trainer and nutrition coach. He is the co-creator of the Hii360 Coaching Method and current president of Hii360 Coaching. [Read More...](#)

Should I Stay or Should I Go? Business Aviation vs. The Airlines (Part I)



WRITTEN BY: CHRISTOPHER M. BROYHILL, PH.D., CAM

Should I stay or should I go now?

Should I stay or should I go now?

If I go, there will be trouble,

If I stay, it will be double,

So come on and let me know,

Should I stay or should I go? (Clash, 1994)

These immortal lyrics from the 90s-era rock band The Clash present the dilemma facing many pilots in business aviation: should they stay in business aviation or transition to the airlines? While there are many things to consider in that decision, most people drill down to two primary items: money and quality of life. In the paragraphs that follow, we'll briefly examine these two.

First, full disclosure, when I was retiring from the Air Force in 2001 from Luke Air Force Base outside of Phoenix, several of my compatriots had made the transition to Southwest Airlines. This was at a time when if you knew someone at Southwest and they vouched for you, a job offer usually followed. I'd see these guys on base in the gym or at the officer's

club. Southwest had its own Crud team. (If you don't know what Crud is, you're probably better off!) I'd ask them about life in the airlines and frankly, the more they told me, the more it bored me. So, perhaps I'm a little biased. Anyway. . .

The Money

If money is the primary consideration in your aviation career, and if you've got a fair amount of life-runway before you reach 65, you can stop reading here – just go to the airlines. With the latest contracts signed by pilots' unions for Delta, American, United, and Southwest, the amount of money a pilot can make over their career can get into eight figures. Unless a pilot transitions to a well-paying director role in a Fortune-500 company, they will probably never make that much money in a business aviation career. When I provide consulting advice to aviation managers, it's pretty direct. I tell them they can't pay what the airlines can, and they shouldn't try. Instead, I tell them to pay enough to create uncertainty. This uncertainty factor is something pilots should consider as well.

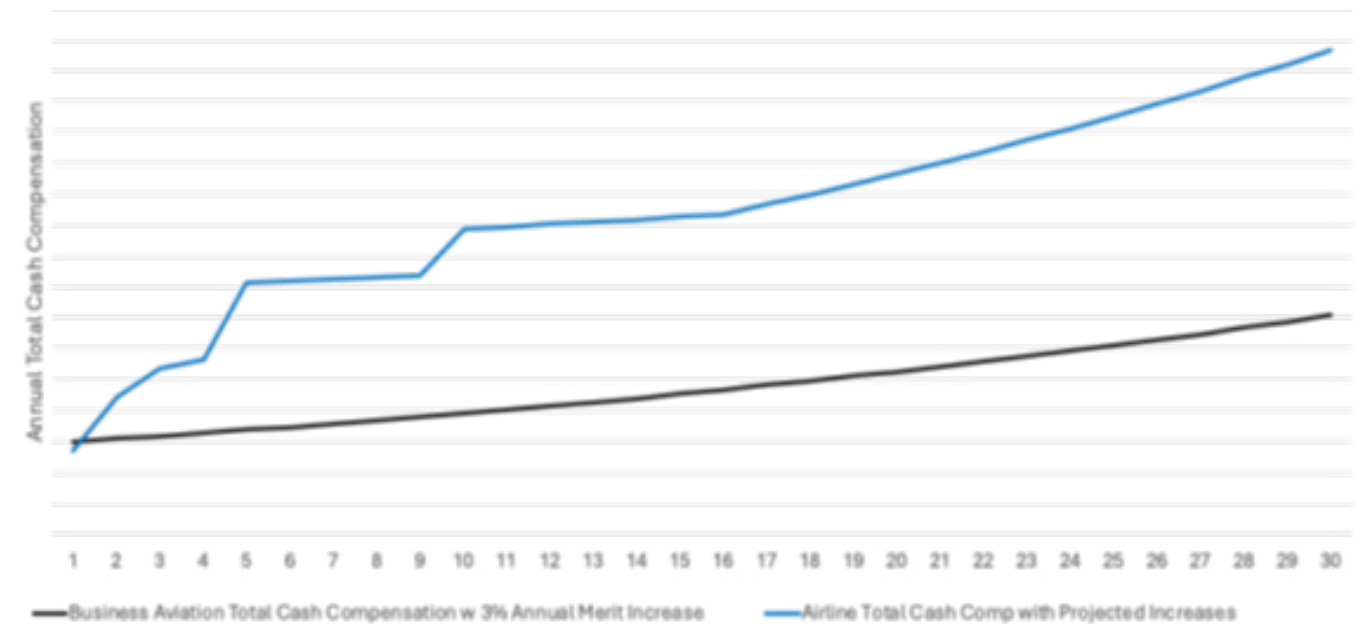


Figure 1. Airline Compensation vs. Mid-Level Total Cash Compensation

Figure 1 graphs a starting mid-level of business aviation compensation vs. the compensation level for an actual major airline. We see a very low level of uncertainty. A pilot can leave their corporate job and within two years regain the previous level of compensation and lose very little money in the transition. I can't depict the actual starting number for the graph because of price-fixing concerns and the airline graph makes several assumptions about

upgrades, but the path depicted by the two lines is accurate. At lower- to mid-levels of business aviation compensation, the decision to transition to major airlines is a no-brainer decision if cash is the primary consideration.

Now if we raise the compensation level, a different situation occurs. The pilot here won't regain their previous level of compensation until Year 5 and

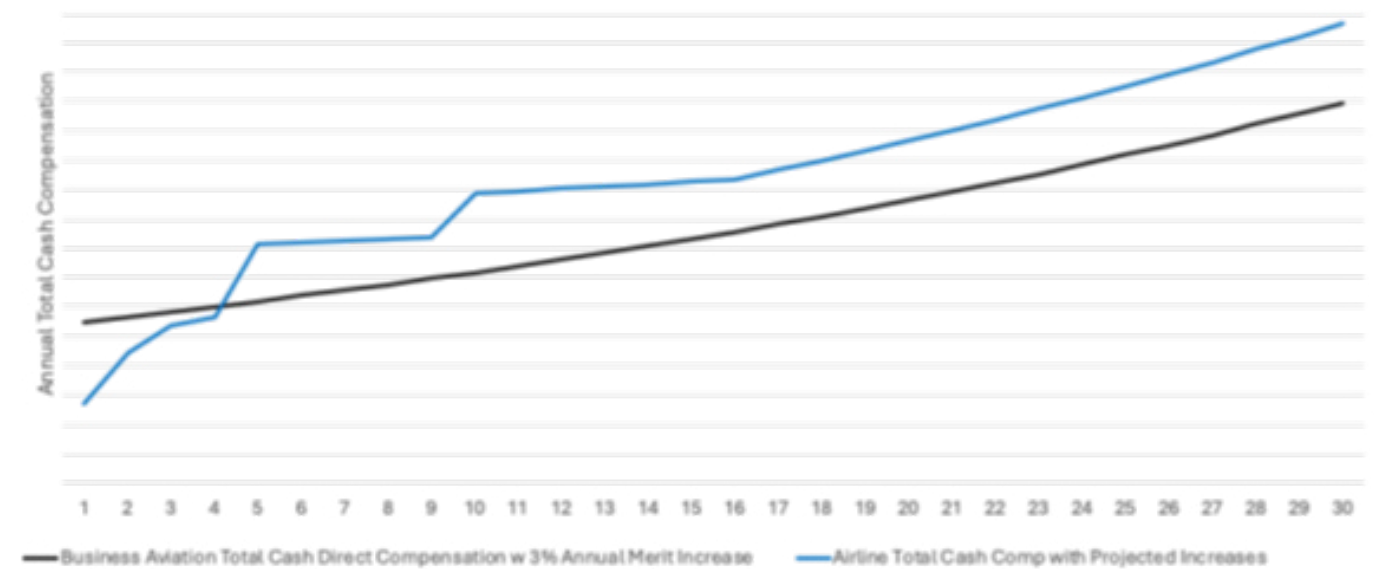


Figure 2. Airline Compensation vs. Higher Total Cash Compensation

won't recover the money lost in the transition until Year 8. That's a lot of uncertainty. If the pilot has kids in middle school or high school and is looking at paying for college, the pay cut may not be acceptable. There are many combinations of pilot age and higher compensation levels that create situations that push the intersection point far enough to the right where an airline transition doesn't make sense. One of my talking points for aviation managers has been to not put their pilots into a position where they appear financially irresponsible in discussions they have with their spouses, and that means pushing the intersection to the right as much as they can.

Quality of Life

In 2017, I conducted a scientific study that examined why pilots were leaving business aviation for the airlines. In that research, I determined that quality of life was the number one factor in that decision, followed closely by compensation (Broyhill, 2017). In that study, quality of life was essentially defined as a function of the predictability of life. Could a pilot make plans to be at events for their spouse or children and actually show up? Unless a pilot flies for a fractional operator, this is a condition rarely seen in business aviation. Corporations and high-net-worth individuals pay for the availability of their pilots, so schedules are hard to come by. In contrast, once a pilot reaches a certain seniority level in the airlines, they will be able to plan their life. Obviously, there will times in which the pilot is forced to bid reserve (like being on-call) as seniority builds. But once that period is over, they can largely work the scheduling system in their

favor. There are some caveats here, however. If a pilot is home-based, i.e. living in the city where their trips originate, life and scheduling can be very good indeed. But if they have to commute to the city/airport where the trips originate, that's another situation entirely and the amount of time it takes makes it like a second job. To quote a former airline pilot now in business aviation, "This has really hit a few of the business aviation guys hard. It's a big thing."

Obviously, this has been very brief look at the decision process for business aviation pilots as they contemplate a major career transition. But if we stop here, the discussion would be incomplete. The reason many pilots stay with business aviation is because they love the job itself. And that is something we'll discuss in the next article.

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About the Author

Dr. Chris Broyhill is an industry veteran with over 40 years in aviation. He graduated from the United States Air Force Academy in 1982, served with distinction for over 20 years in the Air Force and flew multiple aircraft. [Read More...](#)



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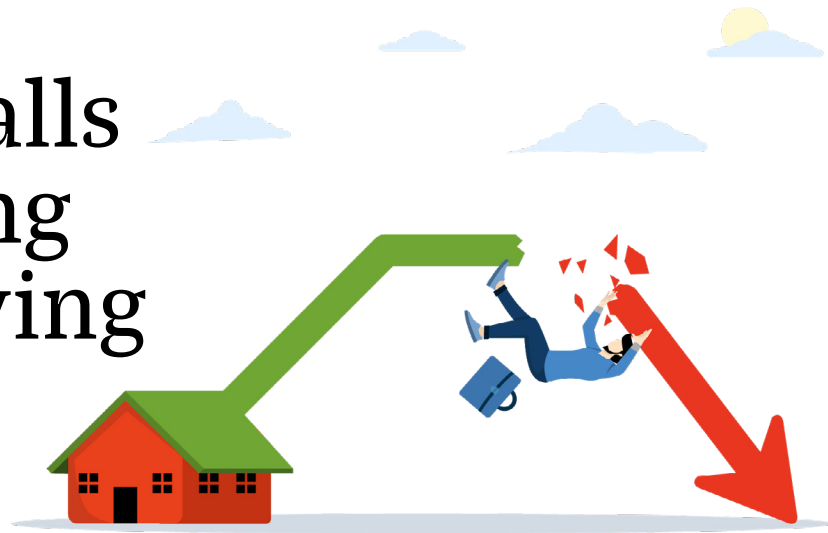
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Financial Pitfalls to Avoid During the Home-Buying Process

WRITTEN BY: SPENCER WARTMAN



Buying a home is one of the most significant financial decisions you will ever make. It's a complex journey that requires meticulous planning and sound financial judgment to avoid expensive mistakes. In this article, we'll delve into crucial financial missteps to vector away from during the home-buying process. This will help you proceed with confidence and safeguard your financial well-being. By avoiding these common errors, you'll be in a stronger position to secure your dream home without compromising your financial stability.

1. Avoid Opening New Credit Accounts

Opening new credit accounts can lower your credit score due to hard inquiries, potentially affecting your mortgage approval and/or interest rates. Additionally, new credit lines can increase your overall debt load, making you appear riskier to lenders and raising your debt-to-income ratio.

2. Don't Make Large Purchases

Large purchases, especially on credit, can significantly increase your debt-to-income ratio – a key factor lenders consider when approving

mortgages. Moreover, spending large amounts of cash can deplete funds needed for closing costs, moving expenses, or emergency savings.

3. Avoid Changing Jobs (Maybe)

Lenders prefer a stable employment history. Usually changing employers can be seen as a risk. However, if you are working with a lender who is familiar with the airline industry and understands this happens, changing airlines may not necessarily keep you from being approved. Lenders typically look for at least two years of consistent work history. If you've been in the aviation industry for that long (or longer), changing airlines may actually be okay, since it is in the same line of work.

4. Do Not Miss Any Bill Payments

Late or missed payments can negatively impact your credit score, crucial during the mortgage approval process. Consistent, on-time payments demonstrate financial responsibility, boosting lender confidence in your ability to make mortgage payments.

5. Avoid Co-Signing Loans

Co-signing a loan makes you equally responsible for the debt, which can affect your credit score if the primary borrower defaults. This additional debt will appear on your credit report, potentially increasing your debt-to-income ratio and making you a less attractive mortgage candidate.

6. Don't Overlook Closing Costs

Closing costs can range from 2% to 5% of the home's purchase price. Failing to budget for these expenses can leave you short of funds at closing, leading to financial stress or the need to delay your purchase.

7. Avoid Making Large Deposits Without Documentation

Large, undocumented deposits can raise red flags for lenders who need to ensure all funds are legally obtained. Be prepared to provide documentation for any significant deposits to avoid delays or issues with loan approval.

8. Expect to Get Pre-Approved Before Starting

Getting pre-approved shows sellers you are a serious buyer and gives you an edge in competitive markets. It also helps you understand your budget and effectively narrow down your home search. Work with your lender before house hunting so when you start looking at homes, you already have your preapproval letter.

9. Avoid Overextending Yourself Financially

Just because you qualify for a certain loan amount doesn't mean you should borrow the maximum. Consider your monthly expenses and lifestyle to

ensure affordability. Also, maintain enough savings for emergencies and future financial stability.

10. Don't Skip the Home Inspection

Skipping the inspection to save money can lead to expensive repairs later. An inspection ensures you are aware of any issues before finalizing the purchase and can be used to negotiate repairs or a lower price with the seller.

Avoiding these financial pitfalls can help ensure a smooth and successful home buying experience, keeping your financial health intact while securing your dream home. It is crucial to work with a transparent, knowledgeable lender who can assist you during this process and help you avoid these pitfalls.

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About the Author ✈️

Spencer Wartman is a Loan Originator at Trident Home Loans, a veteran-owned and operated mortgage lender located in Pensacola, FL. [Read More...](#)

Planning for Long-Term Care Needs in Retirement

WRITTEN BY: ANDREW CHRISTOPHER



As a pilot, you may be very familiar with the life insurance and long-term disability coverage provided to you by your airline. However, one of the more overlooked aspects of financial planning is the need for long-term care (LTC), especially in our later years as health declines and we're unable to care for ourselves.

While your first thought may jump to LTC insurance, it's important to emphasize that LTC planning goes far beyond the question of how to pay for medical services that you may need. Personally, I've seen challenging end-of-life scenarios negatively impact both the individual needing care and family members due to the high costs of in-home care, dissatisfaction with nursing-home care and an undue burden on children/family members to

personally provide care. Further complicating the planning is that many times the decisions surrounding LTC are taken out of the individual's hands due to diminished mental and physical capabilities. Because of that, it's vital to contemplate your ideal LTC scenario and put plans in place today to make sure your wishes are carried out. In this article, we'll focus on the costs and types of care, LTC insurance options and estate planning tools available.

First, what is long-term care? The term is quite broad, and the types of services included in "long-term care" are highly dependent upon the level of care you desire, need, and can afford. For example, you may prioritize remaining in your home until death. In that case, it is important to plan for the

costs associated with having in-home care available and potentially modifying the home to accommodate your care needs. On the other hand, you may love the idea of moving to an assisted living facility with services available on-site.

Unfortunately, sometimes we don't get to decide how our LTC plays out. For example, those who suffer from extensive health issues that can't be managed at home and/or Alzheimer's/dementia may require care at a memory facility since staying at home may be unsafe. We will all likely need some level of long-term care. Because of that, it's important to think about your desired level of care (e.g., staying at home) and myriad "what-if" scenarios.

What is the likelihood you'll need traditional LTC services? LTC is typically geared towards those who are retired/later in life. Statistics tell us that a 65-year-old has a 70% chance of requiring some form of LTC for the remainder of their life. Typically, the average length of care needed is three years, with women averaging 3.7 years versus men at 2.2 years. For those between the ages of 40 and 50, the number drops to 8% of people who will require LTC services¹. Keep in mind these are all averages. Some people may never need LTC, while others may require care for much longer, even five years or more is not unheard of.

The costs associated with LTC can be steep, vary by location, and depend upon the level of care you are seeking or need. For example, in the Dallas, Texas area, the average monthly

cost of in-home care is \$5,720 per month while a private room in a nursing home or facility on average can cost \$7,178 per month. To see the costs in your area, Genworth has an easy-to-use calculator: Genworth LTC Calculator. Unfortunately, these costs have been rising rapidly. From 2021-2023, the cost of an assisted living facility has risen over 18% while in-home care for homemaker services have risen a little over 22%².

The next logical question when planning for LTC is how to pay for those services. The easiest option is to “self-insure” the costs. When considering this option, it’s important to look at the costs you might incur and if your income from Social Security, pensions, annuities, and your retirement savings will be sufficient to cover them. Fortunately, most financial planning software can run this type of analysis. Again, LTC may not be a discretionary spending category depending upon your ailments or care needed.

You’ve probably heard horror stories (or experienced this yourself) of children effectively becoming the in-home care provider or having to pay for nursing facilities out of their own pocket due to the reasons mentioned above. On the other hand, suppose you can afford to self-insure, but giving your children or other beneficiaries a portion of your estate once you pass and not having that value eaten into by expensive LTC costs may be of high importance. In that case, or if you’re concerned that the future costs of LTC may greatly exceed your predicted income and savings, there are insurance options available.

The long-term care insurance industry has been on a bit of a roller coaster ride due to a rapid increase in medical costs over the years. First offered in the 1970s and 1980s, this coverage has evolved over the years. At the turn of this century, insurers realized they had mispriced the cost of insurance and premiums increased rapidly, with many providers of LTC insurance exiting the market altogether. What was once a relatively inexpensive type of insurance became prohibitively expensive for insurers³. Unfortunately for the insurers, longer life expectancies have increased the likelihood of needing LTC, thus making coverage more expensive.

With that said, LTC insurance is still available as both a straight policy (premiums pay for LTC only) and hybrid policies (life insurance combined with a LTC rider). Due to the high premium costs, many people prefer to seek a hybrid policy. The rationale being that if you don’t (fortunately) use the LTC provisions of a policy then the money you put into the coverage isn’t for naught. Of course, with any type of whole-life or indexed universal-life policy the terms can be quite complex and the policies can be difficult to surrender, so it’s important to discuss the pros and cons with a disinterested, (i.e., not someone who benefits from selling the product via commission) trusted advisor before securing the policy.

Additionally, when considering an insurance approach to funding LTC, there is a big difference between the care you want (e.g.,

homemaker to come to the house and cook/clean) versus when the policy will pay out. Let’s explore some of the more important aspects of LTC insurance to review when considering a policy:

Type of policy:

As mentioned earlier, you can secure a “straight” LTC policy or a hybrid policy linked to a permanent life insurance policy. The LTC-only policy will likely be less expensive; however, a common critique is that the premiums paid will be a “sunk cost” if the LTC benefit isn’t needed. Additionally, premium costs can increase year over year and will likely have to be paid to keep the policy in force. On the other hand, a hybrid policy can provide the features of a traditional life insurance policy with a LTC benefit rider. While these policies tend to be more expensive, the death benefit/cash value can be appealing.

Eligibility:

Typically, this is associated with an inability to perform a specified number of activities of daily living (ADL) defined as bathing, dressing, toileting, transferring, continence and/or feeding⁴. In many policies, to qualify you must be unable to perform two of the six ADLs. As you can see, an ADL threshold is far different from, “I want someone to cook dinner when I’m older.” It’s important to pay close attention to make sure the policy will pay when you want it to pay.

Waiting Period:

A longer waiting period means that you’ll have to pay out of pocket for any care required before the insurance policy pays. As in most LTC, disability-type insurance policies, having a strong savings and emergency cash on hand is important, especially if you’re dependent on pension or annuity to support your lifestyle in retirement. A typical waiting period is 90 days.

How does the policy pay?

Certain policies will only reimburse directly for services. Other policies will simply pay the maximum monthly benefit amount if you meet the eligibility requirements. The latter may be more expensive but can be less administratively burdensome and potentially pay a higher monthly amount depending upon the cost of care.

Benefit amount:

Most LTC policies will pay both a monthly maximum amount and maximum total amount where payments cease once the LTC benefit is exhausted. For example, a policy that pays a maximum of \$20,000 per month with a total benefit of \$500,000. Assuming you use the full monthly amount, you would have a little over two years of coverage.

This is probably one of the most important features of an LTC policy. If you want the ocean-front view, you’ll probably need a higher coverage amount. Also keep in mind that costs for care will likely rise. If you’re

securing your LTC policy at a younger age, you may want an inflation rider on the policy to make sure your benefit keeps pace with what coverage will cost ten plus years down the road. Of course, an enhanced benefit will probably mean higher premiums.

Premium amount:

All the features discussed above will impact the premium that you'll pay. When considering the policy, you want versus the policy you can afford, this is where the rubber meets the road. Straight LTC will typically require premiums to always be paid (and may increase over time) to keep the policy in force. A hybrid policy, on the other hand, can be structured to pay premiums only to a certain age (e.g., 65).

Whether you decide to plan for your LTC costs via savings or an insurance policy, there are other estate planning matters to consider. Specifically, implementing (or reviewing periodically for those who already do have) a living will and advanced healthcare directive. A living will, as the name implies, dictates how you would like to be cared for in the case of incapacitation. For example, you can dictate under what circumstances you would allow CPR or mechanical ventilation. Additionally, you should create a durable power of attorney for healthcare to name an agent who you trust to execute your living will⁵ or make decisions in the case that you are in a situation not

covered by the living will. As with any estate planning documents, it's always a good idea to consult with an attorney when having legal documents made.

As you consider other means to provide for a potential LTC need, it's important to emphasize that most private insurance providers and Medicare do NOT cover LTC⁶. This is a common misconception that leads many to falsely believe that they have coverage, when in fact, they don't. That said, it's always important to review your insurance since certain services may be provided. For example, while Tricare doesn't cover assisted living, it does cover home health care if certain conditions are met.

Perhaps more important than determining how you will pay for long-term care is starting the process now of contemplating what your end-of-life care looks like from a values and preferences standpoint. Doing this allows you to prepare your friends and family to represent your needs and wishes and ensure your beneficiaries are cared for.

Fortunately, simple estate planning in the form of advanced directives can accomplish much of this planning. While we don't know how our long-term journey and the costs associated with that care will play-out, by visualizing your ideal state and planning for a worst-case scenario, you'll hopefully be on a

path to financial security and contentment. Hopefully, you found this article interesting and helpful. If you have any questions, contact us at 865-240-2292 or Andrew@leadingedgeplanning.com.

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I Fell for a Hottie

WRITTEN BY: VICTOR SOLER

This July we'll explore the sandwich, which can be traced back to the 1700s when the Earl of Sandwich invented a quick snack to satiate his hunger during long nights of gambling. I found myself wandering around Burlingame looking for a small bite to eat and landed in the heart of Burlingame on Broadway. There, I fell hard.

When you walk into Bonne Sante Broadway, you will be greeted with kindness and the aroma of delicious foods being cooked on the

flat top. The sandwiches are a cornerstone of their menu, embodying a symphony of flavors carefully orchestrated to tantalize the taste buds. You will also find a variety of salads, burgers, and plenty of vegetarian options like the Poblano Burger, which I personally have yet to try, but my neighbor was raving about how delicious it was.

After reviewing options with the waitress, I settled on the Hottie with a cold beer. She had mentioned that this was a local favorite, and since I was in the mood for chicken wings that

day, this was the closest I was going to get. The Hottie is a luscious sandwich featuring spicy breaded chicken cooked to perfection generously drizzled with buffalo sauce, melted pepper jack cheese, and topped with a cooling drizzle of ranch dressing, all nestled within a brioche with a crispy outside and soft inside.

I did notice that all the sandwiches are generous proportioned that will give you plenty to share or leftovers for the next day's flight. When I took my first bite, I was immediately excited by the melding flavors. Folks, I cannot express enough how delicious this sandwich was. I told you I fell hard for this Hottie! It's both a blessing because it tasted so darn good yet a curse because I may not be able to bring myself to order another entrée next time I visit. I am tempted to keep coming back to my Hottie.

If you prefer a lighter yet equally satisfying option, their Mediterranean-inspired vegetarian sandwich is a must-try. Imagine biting into a toasted whole-grain baguette filled with avocado, roasted red peppers, crunchy cucumber, and a sprinkle of feta cheese. It's a delightful medley of textures and flavors that celebrate the richness of fresh, wholesome ingredients.

What sets Bonne Sante Broadway apart isn't just their dedication to culinary excellence but also their unwavering commitment to customer satisfaction. Whether you're dining in or ordering online through their user-friendly website, the experience is seamless and gratifying. Each sandwich is meticulously

prepared to order, ensuring that every bite is as delightful as the last.

Beyond their sandwiches, Bonne Sante Broadway offers a selection of artisanal salads, delectable soups, and tempting desserts that round out a perfect meal. Whether you're grabbing a quick bite during a bustling day on Broadway (the one in Burlingame) or savoring a leisurely lunch with friends, their menu offers something to please every palate.

Bonne Sante Broadway isn't just a place to eat; it's a destination for culinary enthusiasts seeking memorable dining experiences. Through their sandwiches and beyond, they invite you to indulge in the art of good food, expertly prepared and passionately served. So, the next time you find yourself craving a sandwich that transcends the ordinary, look no further than Bonne Sante Broadway, where flavor meets finesse, and every bite tells a story of culinary delight.

Bonne Sante Broadway

1431 Broadway, Burlingame, CA 94010

www.bonnesantebroadway.com



About the Author

Victor Soler is a retired Army UH-60 helicopter pilot with a Bachelor's of Science degree in Occupational Safety and Health. Currently, Victor is a 767/757 first officer. [Read More..](#)



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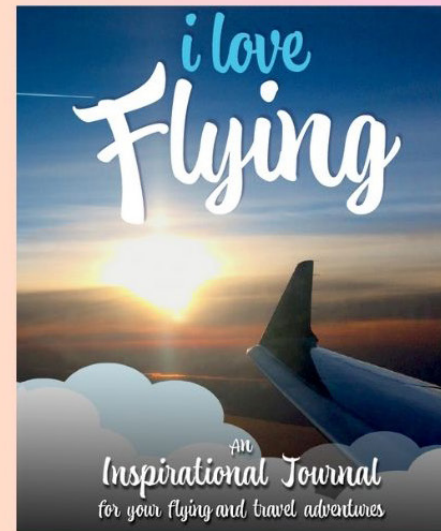
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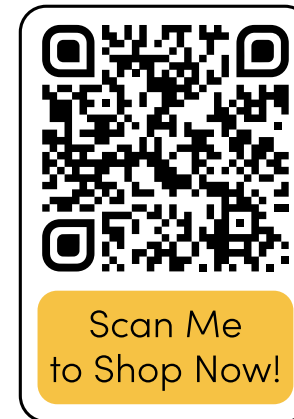
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Service, Sacrifice, and the Importance of Support

The Gary Sinise Foundation works to uplift defenders, veterans, first responders and their families, along with the families of our fallen heroes.

WRITTEN BY: SARINA WILLIAMS

Many people recognize Gary Sinise as the actor who played Lieutenant Dan in the blockbuster film *Forrest Gump*. In the movie, we watch Lt. Dan change as he goes from a platoon leader to a disabled veteran. He experiences immense loss from an attack that killed many of his fellow soldiers and leaves him without both legs. Wishing to have died with most of his platoon and struggling to live without his legs, Lt. Dan becomes a dark and bitter person. By the end of the film, Lt. Dan's sacrifice and service is recognized, resources are provided to him, and he has the opportunity to rebuild his life. The movie concludes showing Lt. Dan as a happy man with functional prosthetic legs, hope, and love in his life.

This film brought a story alive that many service members and veterans have experienced in silence.¹ It touched the hearts of many, and it touched the heart of Gary Sinise. After receiving an abundance of



Gary Sinise, Actor and Founder of the Gary Sinise Foundation, Credit: Gary Sinise Foundation

gratitude for sharing Lt. Dan's story, Sinise realized the importance of giving a voice to our heroes. He also realized the importance of providing resources to those who have sacrificed for our country. Sinise has since leveraged his unique opportunity and made it his life's mission to give back. He spent about 30 years bringing awareness to the needs of service members, veterans and first responders before establishing the Gary Sinise Foundation in 2011 to continue his mission.

Born from compassion, the Gary Sinise Foundation has attracted a team of caring and committed individuals who work endlessly to help our heroes. I had the pleasure of speaking to [Senior Vice President of Programs, Jim Ravella](#). Ravella shared his own story of service and his involvement with the foundation. Ravella grew up as an "Air Force kid" with his father having served in WWII. He had always wanted to be a pilot and earned his pilot's license at age 16. He joined the Air Force and by age 24, he completed officer training and began flying an F-15. He was an F-15 pilot for 22 years before retiring from the military.



Air Force veteran and Senior Vice President of Programs, Jim Ravella, Credit: Jim Ravella

During his time in the military, Ravella experienced a major personal loss. He lost his first wife after she suffered through a four-year battle with breast cancer. It put him in a position that few could understand. Later, after first connecting online, he met and married Ginger Gilbert. Gilbert could relate to his personal loss as she had lost her first husband, a former F-16 pilot and former escort pilot for Gary Sinise. Their connection led to Ravella's involvement with the foundation. His first-hand experience with service, loss, and rebuilding fuels his efforts to provide support to the many veterans and families who suffer. His wife, now named Ginger Gilbert Ravella, currently serves as a foundation ambassador and speaks nationally, raising awareness for veterans and their families, as well as speaking for women's groups and churches.²



Jim Ravella flying an F-15 while serving in the Air Force, Credit: Jim Ravella



Jim Ravella, Gary Sinise, and Ginger Gilbert Ravella, Credit: Jim Ravella



Custom homes are provided to our wounded heroes through R.I.S.E., Credit: Gary Sinise Foundation



Gary Sinise & The Lt. Dan Band perform to support our heroes, Credit: Gary Sinise Foundation



WWII Veterans connect with students as part of the Soaring Valor program, Credit: Gary Sinise Foundation



Gary Sinise walks with families of our fallen heroes at Disney World, a trip provided through Snowball Express, Credit: Gary Sinise Foundation

A sample of Gary Sinise Foundation Programs include:

R.I.S.E. – Restoring Independence Supporting Empowerment³

Through R.I.S.E., the foundation builds specially adapted smart homes for the most severely wounded heroes. These 100% mortgage-free homes are designed to accommodate disabilities and give mobility and independence back to our wounded heroes. The results have been life changing. For example, parents who previously couldn't get to their children's bedrooms to say goodnight, can now move throughout their entire home.

Gary Sinise & The Lt. Dan Band concerts to uplift our heroes⁴

Every Lt. Dan Band concert offers honor, gratitude and a fun time. There's something for everyone as the 13-member group covers hits from every genre in their live show. Whether boosting morale on military bases at home and abroad or raising awareness at benefit concerts, the band uplifts and celebrates our defenders and their families.

Soaring Valor to bring World War II veterans to the museum built in their honor and to share that knowledge with future generations⁵

The foundation brings World War II veterans and their guardians to New Orleans to tour The National WWII Museum built in their honor. Their experience includes entertainment, celebratory meals, and community building with their fellow heroes. Students accompany veterans and carry on their stories with a new appreciation for the sacrifices made by an entire generation. Soaring Valor was inspired by Sinise's personal experience of taking his Uncle Jack, a WWII veteran, to the museum where his oral history was recorded. When Uncle Jack passed away in 2014, that oral history was presented to Sinise and serves as the inspiration for Soaring Valor. Sinise personally witnessed the positive impact it had on his family seeing that Uncle Jack was honored and will always be remembered for his service.

Supporting the families of the fallen through the Foundation's Snowball Express⁶

Snowball Express serves the surviving families

of fallen heroes. The program provides year-round support for families as well as events that honor their fallen hero. It encourages families to make new memories and provides opportunities to connect with others who know what they've been through. One component of the program is an annual five-day experience for 1,750+ children of the fallen and their surviving guardians. The children and families are flown by American Airlines to visit Walt Disney World, where they make new memories, remember their hero, and connect with other families.

And more

These are just a few of the programs offered by the Gary Sinise Foundation. To learn more about how the Gary Sinise Foundation supports our nation's veterans, first responders, heroes and defenders, please visit www.garysinisefoundation.org.

In Conclusion

As Sinise often says, "We can always do a little more," to support our heroes and their families. It takes a collective effort of grateful

people to make a difference. If you would like to "do a little more" to thank those who have sacrificed to defend and protect our country, please consider donating or volunteering. You can do so by visiting www.garysinisefoundation.org/contact.

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