

SEPTEMBER 2024



AERO CREW NEWS

Your Industry Connection



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SEPTEMBER 2024

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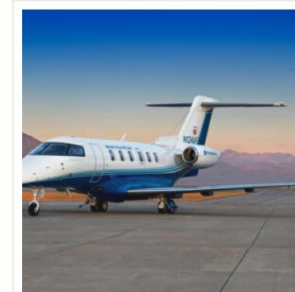


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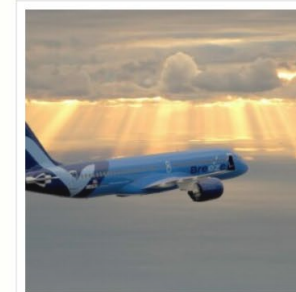
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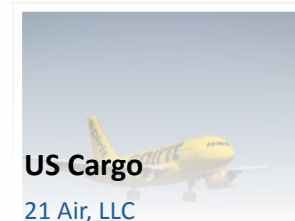
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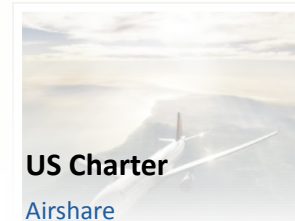
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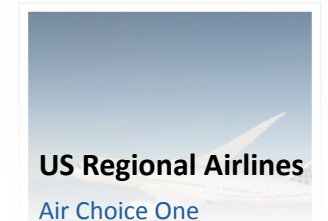
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The Grid (contract comparisons, pay charts, company details, etc.) has moved online. Click on the airlines above to go directly to that airline’s information, or go to [www. AeroCrewNews.com/go/thegrid](http://www.AeroCrewNews.com/go/thegrid).



Dear readers,

As the end of the summer rapidly approaches, I dread the thought of wrapping up for cold weather and calling for the de-ice trucks to come clean our aircraft. But the cool nights and wonderful colors of the fall are something to look forward to this time of year.

This month we feature another very worthy endeavor, the Latino Pilots Association. Be sure to read about their journey and what they have planned for this year's Expo in September, to be held in Orlando.

Also, this month I review the [Bose A30 headset](#). Last month I covered their [Proflight Series 2](#) in-ear headset. In case you missed it, here is the link to that review. Putting myself into a tester/reviewer's mindset has been interesting and fun. Can I tell my kids I'm now an influencer? 😊

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.

August 2024

What you may have missed in August

Feature – AirVenture’s awesomeness is described by a first-time attendee.

Aero Medical – Start here for further understanding of FAA’s updates on mental health.

Baggage – Here’s a QRH to help understand anxiety, burnout, and depression.

Business Vector – Learn more about the business aviation vs. airlines comparison, plus the survey data changeover is explained.

Coffee & Pretzels – Surely you’ve said or thought something this.

Fitness – Your exercises can reflect your daily activities to make them yield tailored results.

Grey Matter – Part 8 in the “disaster” series addresses weather events.

Knowledge Base – Explore the fundamentals of aircraft lighting. Money – Estate planning tools can make your final approach smoother for your loved ones.

Mortgage – Practical advice is offered on how to choose your mortgage lender.

Perspectives – Now we have media channels for exploring aviation.

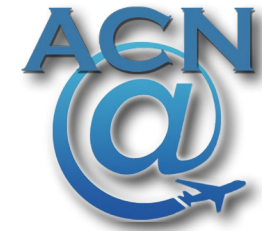
Product Review – Craig, the publisher, is reviewing a Bose® headset in part 1 of 3.

Squall Line – Should you overfly a developing thunderstorm?



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CREDITS

Publisher / Founder
Craig Pieper

Aero Crew Solutions, CEO
Scott Rehn

Editor
Deborah Bandy

Layout Design
Sarina Williams

Additional Contributors

John McDermott
Greg Kaley
Richard Swindell
Sergio Sovero
Shannon Torres
Reini Thijssen

Eric Ray
Christopher Broyhill, Ph.D., CAM
Jonathan Kulak
Charlie Mattingly
Victor Soler
Camila Pérez

Aviator Bulletins

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Photographs By

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Grid Updates Email

GridUpdates@AeroCrewNews.com

Social Media Marketing By
Nate Racine

Social Media Advertising By
Edith Duran

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Flight Attendants at United Airlines Vote 99.99% to Authorize a Strike

United Airlines Flight Attendants, represented by the Association of Flight Attendants-CWA (AFA), voted 99.99% yes, with over 90% participating, on strike authorization should management fail to agree to significant improvements. [Read More](#)



Frontier Airlines Announces 11 New Routes Across 15 Airports Launching This Fall

Ultra-low fare carrier Frontier Airlines is announcing 11 new routes across 15 airports launching in October and November, connecting consumers with more low-cost travel options throughout the United States. To celebrate, America's Greenest Airline... [Read More](#)



JetBlue Adds Flights and Introduces Mint Service to Bozeman This Winter: Elevating Travel Experience from Boston and New York

JetBlue is pleased to announce it will add its premium Mint service each weekend to Bozeman Yellowstone International Airport (BZN) during the height of the Montana ski season. [Read More](#)



Atlas Air Worldwide to Add Three Boeing 747-8 Freighters to Fleet

Atlas Air Worldwide Holdings, Inc. ("Atlas" or the "Company"), a leading global provider of outsourced aviation logistics, today announced it is adding three Boeing 747-8 freighters to its fleet to meet the strong global demand for dedicated large widebody airfreight capacity, particularly... [Read More](#)



American Eagle Flight Attendants at PSA Airlines Will Vote on Strike Authorization After Management's Insulting Proposals

Flight Attendants at American wholly-owned PSA Airlines, represented by the Association of Flight Attendants-CWA (AFA-CWA), will take a strike... [Read More](#)



CommuteAir Launches New E170 Aircraft for Charter Services

Coinciding with the company's 35th anniversary, CommuteAir is excited to announce that its 76-seat Embraer E170 aircraft has officially received FAA certification and is now available for charter services. [Read More](#)



ALPA Applauds New Bipartisan Bill to Address Gaps in Aviation Safety and Security Highlighted by the Public Charter Loophole

Air Line Pilots Association, Int'l (ALPA) applauded Representatives Nick Langworthy (R-NY) and Marc Veasey (D-TX) for introducing new legislation, the Safer... [Read More](#)



Alaska Airlines celebrates new flights between Seattle and Taipei on STARLUX Airlines

With an emphasis on luxury in the air, Alaska Airlines' global partner STARLUX Airlines launched its inaugural nonstop service today between our hometown airport in Seattle and Taipei. The premier carrier will fly the route three times a week... [Read More](#)



As Puerto Rico's Largest Airline, JetBlue Partners with Little Free Library® to Bring Beloved 'Soar with Reading' Initiative to the Island

JetBlue launched its fourteenth annual Soar with Reading initiative, this year in partnership with Little Free Library, with a commemorative book sharing event at Centro Tau... [Read More](#)



ALPA Applauds New Bipartisan Bill to Address Gaps in Aviation Safety and Security Highlighted by the Public Charter Loophole

The Air Line Pilots Association, Int'l (ALPA) applauded Representatives Nick Langworthy (R-NY) and Marc Veasey (D-TX) for introducing new legislation, the Safer Skies Act, that would ensure that... [Read More](#)



Boeing: China Commercial Fleet to More than Double by 2043 for Growth and Modernization

China will more than double its commercial airplane fleet by 2043 as its aviation industry expands and modernizes to meet growing demand for passenger and cargo air travel, according to Boeing's 2024 Commercial Market Outlook (CMO) for China... [Read More](#)



EL AL Israel Airlines Finalizes Order for up to 31 Boeing 737 MAX Jets

Boeing and EL AL Israel Airlines today confirmed the Israeli flag carrier finalized an agreement for up to 31 737 MAX jets, supporting the airline's plans to renew its fleet of Next-Generation 737 airplanes.. [Read More](#)



airBaltic to Receive Second Airbus A220 Full Flight Simulator in 2024

The Latvian national airline airBaltic is set to expand its training capabilities with the arrival of a second Airbus A220 full flight simulator later this year. Scheduled for delivery in the fourth quarter of 2024, the new simulator will significantly enhance... [Read More](#)



HII is Awarded a Task Order to Support U.S. Air Force Sustainment of Special-Purpose Aircraft for VIP Transportation

HII announced today that its Mission Technologies division was awarded a task order to support the U.S. Air Force's efforts to recapitalize and sustain its fleet of presidential and executive aircraft. [Read More](#)



airBaltic Opens Vacancy for Captains and Establishes New Crew Bases

As a part of its ongoing commitment to expanding operations, airBaltic, the leading airline in the Baltics, is pleased to announce a new vacancy for the position of Captain on Airbus A220-300 aircraft. Additionally, a sign-up bonus is offered for new hires who join the company. [Read More](#)



Allied Pilots Association: "We Strongly Support Our NetJets Colleagues"

The Allied Pilots Association weighed in on NetJets' recent termination of two high-ranking NetJets Association of Shared Aircraft Pilots (NJASAP) officials, characterizing the terminations as "egregious" and "unwarranted." [Read More](#)



Delta takes fast, free Wi-Fi international

Delta's industry-leading Wi-Fi rollout is taking off internationally. Starting this summer, customers on select Viasat-equipped long-haul international flights can enjoy fast, free Wi-Fi presented by T-Mobile – bringing the airline one step closer to recognizing its goal of offering free Wi-Fi on its entire global fleet. [Read More](#)



US Army Special Operations Orders Two More MH-47G Block II Chinooks from Boeing

In June, U.S. Army Special Operations Aviation Command (USASOAC) awarded Boeing a \$115 million contract to produce two more MH-47G Block II Chinook aircraft and begin advanced procurement on future helicopters. [Read More](#)



United Goes Back to School with \$1.25 Million Contribution to DonorsChoose

United is kicking off the school year with a \$1.25 million donation through education nonprofit DonorsChoose, funding aviation and science, technology, engineering and mathematics (STEM) classroom projects across... [Read More](#)



Piper M700 FURY™ Achieves TCCA Type Certification

Piper Aircraft today announced that its new M700 FURY single-engine turboprop has been awarded type certification by Transport Canada Civil Aviation (TCCA). The validation also includes Flight into Known Icing (FIKI) approval. [Read More](#)



United Makes It Easier For Fans to Follow Chicago Bears on the Road with More Flights and Later Departure Times to Return Home

United Airlines today launched a first-of-its-kind flight schedule to make it easier for Chicago Bears fans to travel to every away game this season. For the first time... [Read More](#)



American Airlines and Stand Up To Cancer (SU2C) campaign takes off to accelerate funding for cancer research

American Airlines, in collaboration with Stand Up To Cancer® (SU2C), is launching its annual campaign to raise funds for innovative and life-saving cancer research and is inviting customers to contribute. [Read More](#)



Breeze Airways Doubling Down on Connecticut with Addition of New Haven, CT

Breeze Airways, the premium leisure low-cost carrier offering affordable nonstop service across the U.S., announced New Haven, CT as the airline's 64th city. Located on the northern shore of the Long Island Sound, the harbor city is the airline's... [Read More](#)



Exciting New Benefit Introduced for FRONTIER Airlines World Mastercard® Cardmembers: Free Checked Bags

Ultra-low fare carrier Frontier Airlines, in partnership with Barclays US Consumer Bank, is launching an exciting new benefit for FRONTIER Airlines World Mastercard® cardmembers. Starting today, primary cardmembers will receive two free checked bags on all Frontier Airlines... [Read More](#)



Poland Signs LOA for 96 Boeing AH-64E Apache Helicopters

The Government of Poland has signed a Foreign Military Sales (FMS) Letter of Offer and Acceptance (LOA) for 96 Boeing AH-64E Apache combat helicopters, as part of the Polish KRUK Attack Helicopter... [Read More](#)



Chef Brandon Jew of Michelin-starred Mister Jiu's cooks up new First Class menu for Alaska Airlines

Alaska Airlines is set to redefine its First Class dining experience with the launch of an exciting chef partnership starting this month. The collaboration... [Read More](#)



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Chicago Executive Airport (KPWK) / Editorial credit: Thomas Barrat / Shutterstock.com

Why I Take My Students into Busy Airports

WRITTEN BY: JOHN MCDERMOTT

The airports where I started my flight training and began my flight-instructor career are distinct. When I began, I started training at Chicago Executive Airport (KPWK), a field just north of the O'Hare International Airport serving the business-jet traffic coming to Chicago's northern suburbs. Since starting teaching, I have flown out of a small-town airport in central Florida where the closest airport closely resembling something busy is 25 miles away.

For me, there is a lot of benefit to training at a small, rural airport. Most importantly, departure and arrival delays are minimized because I don't have to wait for multiple jets to land and clear the runway before I can take off for my first lap in the pattern. My taxiway diagram layout is also much simpler to learn, and frequencies are generally quiet, meaning radio calls are easier to learn on the fly. (Pardon the pun.)

Flight instructors at KPWK often lament that only about half of their new students' 15 hours or so is actual flight time; the rest is spent sitting on the ground waiting for traffic to clear the runway or even to pull out of the ramp for taxi in the first place.

Still, getting experience at an airport such as Chicago Executive still has its benefits. Listening to tower controllers talking quickly, looking for multiple airplanes ahead of me in the traffic pattern, and figuring how to visually separate myself from jet traffic all helped me learn to stay on my toes, be prepared, and effectively handle busy situations.

The same is true at my new airport. As my students get more confident and proficient at smaller airports, I make a point of taking them into busier, more complex airports to get the same experience of managing intricate taxi routes, separating themselves from other traffic, and getting real-world experience landing behind heavy jet traffic.

Being able to start at a small airport and travel to a busier area certainly has its perks. Full stop taxi-backs after a visual approach save time on what is often a long taxi from parking to the runway, and students get the extra benefit of making an initial call to an air traffic control tower each time they approach the airport. There is still the added benefit of taxi experience after each landing to get back to the runway.

I recommend a number of resources to my students to prepare for towered airports. As they get better and better, using real-world flying is a logical step to ensure they not only recognize the approved responses to certain calls but can also react correctly in the real world. There are also some situations that only the real thing can teach, so being as prepared as possible early on will benefit down the road whether or not I'm present.

My goal as an instructor is not only to help my students pass checkrides but to make them well-rounded and experienced. Once they pass an exam, it is within their power to fly to any number of airports, big or small. I believe that having them as prepared as possible for any number of situations is the best way to ensure their continued success as pilots after finishing training together.

There is no teacher better than experience. It is my job as an instructor to guide students through the real-world opportunities I can give them. The better a student is at handling a wider array of situations, the better they'll become as pilots; exam success will come naturally with each improvement a student makes in their training. Being able to challenge my students and push them to be better is one of the best things I believe I can do to make them into pilots.

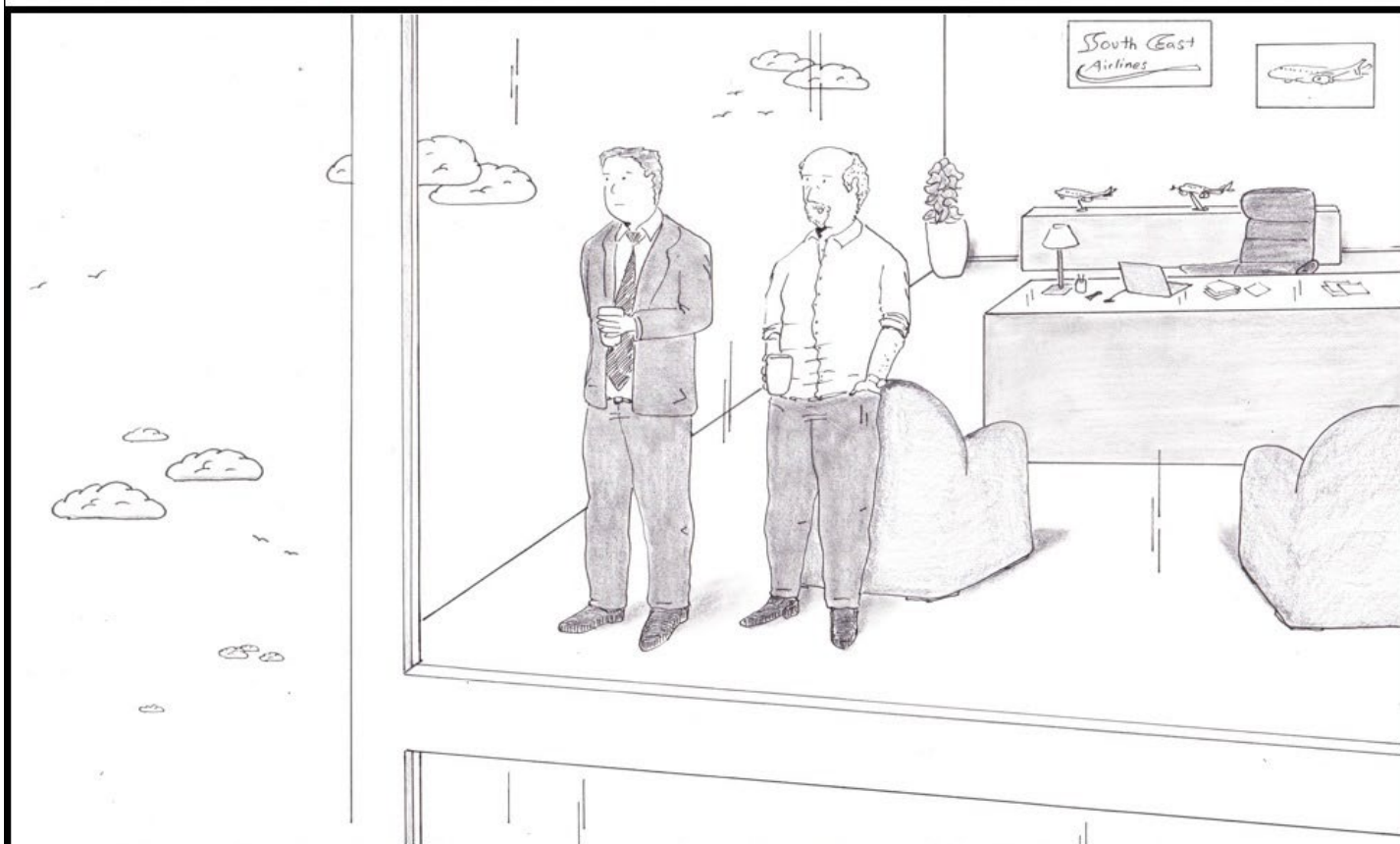
About the Author



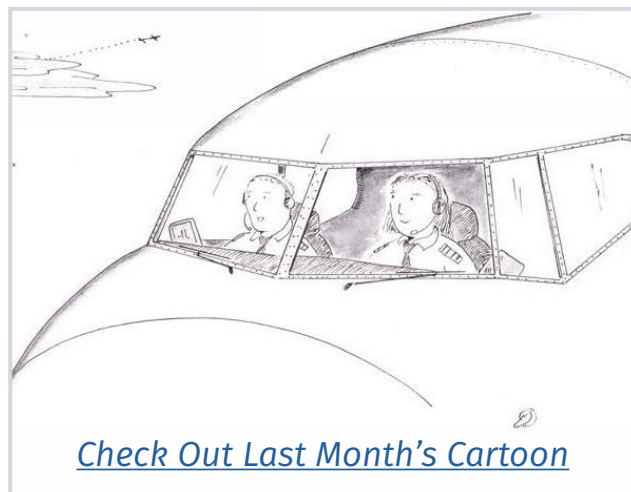
John McDermott's passion for aviation began in a Michigan bookstore when he found a story about a chance encounter between enemy pilots during World War II. Soon, after watching countless hours of fighter jets and traffic from his home near O'Hare International Airport, he was hooked forever. [Read More...](#)

coffee & pretzels

Greg Kaley



Popped into the crew room for the first time in years. I can't get rid of this nagging feeling that all we're really doing is running a complex flying club for pilots.



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



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...](#)



GREY MATTER

Disaster on the Road - Pt. 9

In-Flight Medical Emergencies

WRITTEN BY: RICHARD SWINDELL

Year to date here in the Grey Matter column, we have focused on things happening directly or indirectly that affect your life on and off the line. This month, we are principally and literally talking about the lives of others.

There you are with great visibility and a smooth ride at cruise, ten-minutes ahead of schedule and sipping a coffee when the inter-cabin phone rings. You pick-up, thinking it a likely request to adjust the cabin temperature, but instead, the flight attendant on the other end says an older male passenger in seat 12A is pale, having difficulty breathing, and is clutching his chest. What should they do?

Have you ever chair-flown an in-flight medical emergency? Have you ever practiced contacting MedLink (or similar service contracted by your company), or even dispatch

while airborne? If not, you should before you receive this call from the cabin.

So what do you do? Typically, the cabin crew is well trained to handle the initial situation and complete basic items such as providing the passenger in distress with supplemental on-board oxygen. Depending on specific airline policy, they will also probably begin quietly looking for qualified medical professionals among the other passengers and will have a few basic details to pass on to you such as seat number, age, gender, and general condition, along with medications and medical history if available and provided by the passenger or their travelling companion. You need to be ready to receive this information, and if the cabin crew seems not to immediately know what to do, you need to guide them to complete the basic

items highlighted above: oxygen, professional medical assistance, basic passenger details.

Next, based on your aircraft's capabilities, contact dispatch and relay the situation to them, and based on your company's policies, request a radio patch to MedLink (or other remote medical consultant), providing them with passenger information for assessment. Be prepared to copy their instructions and pass these on to the cabin crew.

MedLink is in the unique position of not only assessing the passenger's condition and knowing what specific medical equipment is on board your aircraft, but of advising for continuing to the scheduled destination or diverting to a specific alternate based on time, type of medical situation, and the medical facilities required to adequately assist the passenger. Airlines with a MedLink contract strongly encourage flight crews to follow their guidance for in-cabin treatment, as well as continuing or diverting – with the caveat that the final authority as to the safe operation of the flight remaining with the captain.

Side note: Regarding captain's authority and recommendations from MedLink, they are exactly that, authority vs. recommendation. The captain must consider all factors including safety, security, and the physical as well as emotional well-being of the crew and passengers when making a final determination as to the conduct of the flight. MedLink, whose role is to provide expert medical advice and support, is

a part of the captain's decision-making toolbox, but is also an efficiency device contracted by the airline to prevent "unnecessary" diversions. MedLink is a great tool, but just like ATC or dispatch, do not let a remote entity fly your plane – make the best decision possible with the all the information available and with your eyes directly from the flight deck.

A few other important and practical things to remember. First and foremost, fly the plane. Ensure one member of the flight crew is designated to interact with cabin crew, dispatch, and MedLink, etc., while the other pilot exclusively manages the aircraft and the radios. Second, DO NOT, under any circumstances, leave the flight deck to assist with the situation. Although unlikely that the medical emergency is a ruse to get the flight deck door open, it is best to suspend opening it until the situation is under control. Third, should you elect to divert, declare an emergency with ATC. If you determine or if the medical specialist advising you has indicated that time is of the essence, utilize ATC to meet this objective through priority handling and even relief from 250kts below 10,000ft. should the situation call for it. Use emergency authority effectively, though safely. Lastly, keep a record of the incident because you will need to file a report after landing.

Next, let us imagine a similarly nice day for flying, when you look over at your flying partner to ask their opinion on the recent company announcement about adding new routes only to find them slumped to the side

and unresponsive. It is one thing to have a passenger in the back suffering from a massive coronary event or stroke; it is quite another kind of unsettling to have it be the pilot sitting next to you.

So again, what do you do? Literally, start by calling for help. Contact ATC, declare an emergency now and have them standby. Next, call the cabin crew to help you get the incapacitated pilot away from the flight controls – but DO NOT leave your seat in order to do so. If possible, slide their seat back and then calmly inform the flight attendants of the situation and the need to help you secure the pilot. Follow flight deck door opening procedures as closely as allowable under the circumstances, and have the cabin crew remove the pilot from the seat and to the nearest galley or open cabin seat for medical assistance if possible. If not, consider moving them to the flight deck jumpseat with seatbelt and shoulder straps securely in place.

If there is another company pilot on board (a non-rev or deadheader) get them into the flight deck with you and direct them to take the unoccupied seat and frankly, not to touch anything. Remain in the seat you are qualified in, quickly assess the other pilot's qualifications, assign flight deck tasks, and then build a plan – always fly the plane first. In the event there is no other qualified air transport pilot on board, and using emergency authority, consider having a flight attendant remain in the flight deck with you in order to coordinate with the cabin crew

as necessary and look after the incapacitated pilot if strapped into the flight deck jumpseat.

At this point and as time allows, let dispatch know, contact MedLink, decide whether to divert or continue, and execute the plan. Check back in with ATC and go from there.

Side note: Declaring an emergency with ATC early in this situation provides several benefits including not having to worry about routine communications when you are trying to manage a serious situation; moreover, you get priority handling, a dedicated controller to assist you, and any resources you need to get to an alternate or the planned destination as quickly as possible once that decision is made.

It is almost guaranteed that you will face an in-flight emergency during the course of your aviation career. With any luck though, you will not have to experience the trauma of losing your flying partner mid-flight. Yet, should these happen to you at any point, be ready, know what your company manual recommends and requires in these situations, and as with any emergency, chair-fly and plan ahead.

Stay healthy and we will see you next month for more disaster and disruption on the road.



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...](#)

The Mission of the National Transportation Safety Board (NTSB)

WRITTEN BY: SERGIO SOVERO



Editorial credit: Mike Brake / Shutterstock.com/ Boeing 777 Asiana Airlines Flight 214 being investigated by the NTSB after crash landing at San Francisco Airport on July 6, 2013

The National Transportation Safety Board (NTSB) is an independent agency of the United States government responsible for investigating accidents in aviation as well as other forms of transportation. Having investigated over 120,000 aviation accidents since 1975, the mission of the NTSB is to determine the probable cause of accidents and issue recommendations to prevent future accidents.

In response to the need to establish a separate entity to avoid any conflicts of interest, the NTSB was formed in 1967 as an independent agency within the newly created Department of Transportation (DOT). The agency divides the United States into four

regions with a regional office in each: the Eastern Region (Ashburn, VA), the Central Region (Denver, CO), the Western Pacific Region (Seattle, WA), and the Alaska Region (Anchorage, AK). To date, almost one third of the NTSB budget is dedicated to aviation safety – it's number one priority.

The investigative process of the NTSB has five parts. The first part is the on-scene investigation, involving organizational meetings, group meetings, media briefings and press releases. The second part is the preliminary report, limited to factual information. The third part consists of the public hearing: fact finding, depositions, witnesses, and the docket. Next, is the board

meeting which includes the docket, findings, conclusions, probable cause, and safety recommendations. Finally, the last step involves the publishing of the actual report with the aforementioned documentation.

In order to achieve its mission, the NTSB utilizes “Go Teams” to respond to the accident scene in its investigations. The team can range from three or four to over a dozen specialists from the Board’s headquarters’ staff in Washington, D.C. In order to respond as quickly as possible, the teams maintain a rotating schedule.

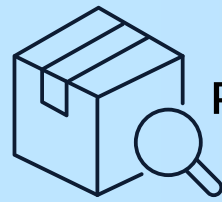
It is important to mention the NTSB is only responsible for transportation accident

investigations within the United States. However, assistance may be provided for international cases under certain circumstances. If an accident or serious incident occurs in a foreign state involving a civil aircraft of U.S. registry, a U.S. operator, or an aircraft of U.S. design manufacture, the NTSB may designate a U.S. Accredited Representative. After the conclusion of an investigation, safety recommendations are provided.



About the Author

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



Reviewing Headsets - Part Two

My individual trial of the Bose Aviation A30 Headset

WRITTEN BY: CRAIG PIEPER



Photo Credit: Craig Pieper

This is part two of a three-part series that will be my review of the Bose Aviation Collection headsets. Bose graciously provided me with two headsets for review: a Bose Proflight Series 2 and an A30 headset.

Connecting the Bose A30 to my phone was incredibly easy. Simply press the power button, turn Bluetooth on by pressing the Bluetooth button, then hold the Bluetooth button until the light turns purple. Find "Bose A30" under the Bluetooth settings of your phone or tablet and press to connect. That's it! Since airline pilots are not permitted to use personal electronic devices while flying, FAR 121.542 (d), I tried out the Bluetooth feature while sitting at the gate just to make sure it worked.

The sound quality is exactly what you would expect from a Bose product, deep base and high tweets and everything in-between. My impression of the upper limit is that the volume is slightly restricted, which for a pilot trying to protect my hearing really isn't all that bad.

This headset has some substance to it, so you know it's there, but the cushions on the top of the headset and around your ears make it extremely comfortable to wear. Since I am used to the over-the-ear type headset, the A30 is an easy transition for me. The microphone is very similar to the Bose Proflight Series 2 with great voice clarity and not a lot of feedback. Again, the aircraft I fly requires a constant hot mic due to FAR requirements for the black box

voice recorder, therefore there is always a low background hum.

To turn the headset off, simply hold the power button until the flashing green light turns to a solid yellow light and then release the power button. The unit will power down. When the AA batteries are low on juice, the flashing green light turns to a flashing red light. I haven't noticed an audible sound when this happens, but I wish the headset announced its power level as the Bose QC35 does. Granted, the QC35 has an internal rechargeable battery.

I noticed that when I forgot to turn the Bluetooth off, the batteries seemed to drain faster. To turn the Bluetooth off, simply hold the Bluetooth button until the blue flashing light extinguishes. You will hear some sounds in the headset as it powers off.

This test of A30 over-ear model was given an equal amount of time as the Bose Proflight Series 2, concluding after approximately 25 hours in use.

For the final analysis, I will be comparing the Bose Proflight series 2 and the Bose A30 head-to-head. Or should that be headset-to-headset? Watch for that comparison, the conclusion of this series, in the October issue of Aero Crew News.



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... [Read More...](#)



Photo Credit: Craig Pieper / Bose Aviation A30 2 out of the box.



Photo Credit: Craig Pieper / Bose Aviation A30 with all included parts displayed.

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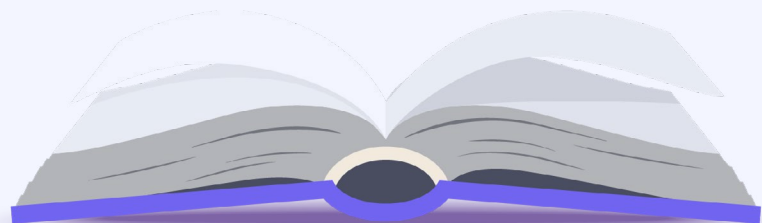
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A New Era of Transparency

The Aviation Medication Transparency Act of 2024



WRITTEN BY: SHANNON TORRES

For pilots navigating the complex landscape of medical certification, uncertainty around which medications are and are not restricted, can be a significant hurdle. A bipartisan bill, the Aviation Medication Transparency Act of 2024 proposed by Congress Representatives Sean Casten (D-IL) and Rudy Yakym (R-IN), aims to shed light on this process, offering a huge benefit to pilots and for the aviation industry as a whole.

What Does the Bill Propose?

At its core, the bill mandates the Federal Aviation Administration (FAA) to:

- **Publish a comprehensive list** of medications detailing which medications are safe for pilots to use while maintaining a medical certificate.

- **Collaborate** with pilots, air traffic controllers, and other relevant stakeholders to ensure the list is accurate and practical.
- **Provide clear guidance** by indicating stabilization periods for medications while clearly identifying those deemed unsuitable for pilots.
- **Update the list annually** to reflect any changes in medical knowledge and practices.

Benefits for Pilots

The implications of this bill for pilots are substantial:

- **Reduced confusion and anxiety around medication** through increased transparency and clearer guidelines on medication restrictions.

- **Empowered decision-making** about healthcare options available while maintaining a medical certificate.
- **Potential for increased medication options** as medical knowledge advances.
- **Faster medical application processes** as a standardized list of medications will help reduce paperwork and wait times.

Benefits for the Aviation Industry

Beyond individual pilots, the bill offers potential advantages for the aviation industry:

- **Enhanced safety** through promoting informed medication use, contributing to a safer aviation environment.
- **Increased pilot pool** through clearer guidelines that could encourage more individuals to pursue aviation careers.

While the Aviation Medication Transparency Act of 2024 is still in its early stages, its

potential to improve the lives of pilots and enhance aviation safety is undeniable. As the industry continues to evolve and the conversations surrounding mental and physical health continue, I think we can all agree that transparent and accessible information on medication restrictions is essential for maintaining a healthy and capable pilot workforce.

As a reminder, taking care of yourself is one of the best things you can do for your flying career and your overall well-being. If you have any questions or want to chat about options, please feel free to reach out to me at Shannon@aviationconversations.com because everyone deserves a safe space to land.



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...](#)

The Benefits of Couples Counseling

WRITTEN BY: REINI THIJSEN



Navigating relationship challenges can be difficult and sometimes seeking outside help becomes essential. This is where couples counseling comes into play, offering a structured approach to address underlying issues and improve communication and dynamics between partners. Couples counseling incorporates various styles tailored to specific needs, from addressing communication breakdowns to emotional patterns. Knowing when to consider seeking help is essential; whether facing persistent conflicts, intimacy issues, or navigating significant life changes, therapy can provide clarity and tools to improve the relationship. This article is a guide to help understand the process and benefits of couples counseling.

What is Couples Counseling?

Couples counseling, or couples therapy, is specialized in resolving conflicts, improving communication, and enhancing relationship satisfaction. It provides a safe environment for couples to address issues under the guidance of a trained therapist, fostering constructive dialogue and problem-solving. Couples counseling aims to provide insight into your expectations of each other and what you find important in a relationship. A deeper understanding of each other and a willingness to work on yourself and the relationship can initiate a change process. This can improve your relationship and possibly prevent a divorce or breakup. If necessary, couples counseling can facilitate mediation or separation. Typically, the therapist sees you as

a couple, though this may be alternated with individual sessions. Couples counseling can also be part of family therapy.

Who Needs Couples Counseling?

People often mistakenly view couples counseling as a last resort, but it is accessible and beneficial for any couple willing to work on their relationship with professional guidance. Rather than waiting until issues become insurmountable, therapy can be proactive, helping to prevent deep-seated problems and a potential breakup. Couples counseling can serve as an evaluation and improvement to increase connectedness: where do we stand today, what are our goals, and how can we achieve them?

How Does Couples Counseling Work?

Couples counseling begins with an initial assessment where the therapist gathers information on relationship history, current issues, and therapy goals. Sessions may involve joint discussions or individual sessions to address personal concerns impacting relationship dynamics. Therapeutic techniques include structured conversations and homework assignments to improve understanding, communication, and conflict resolution.

What are the Types of Couples Counseling? The therapist will use their perspective and therapeutic approach during the process of couples counseling. For example, a therapist using systemic therapy might enhance

communication between you and place your interactions in a broader context. Cognitive behavioral therapy (CBT) might explore how your thoughts and behaviors support or undermine each other. Systemic therapy might look at the balance of giving and receiving and the influence of different generations on your relationship. Each therapy approach offers its perspective within couples counseling:

- **Systemic Therapy:** Focuses on relationship patterns within broader family and social contexts, aiming to improve communication and resolve conflicts by addressing underlying relational dynamics.
- **Emotionally Focused Therapy (EFT) Centers** on transforming emotional responses and attachment patterns to promote bonding and secure attachments between partners.
- **Cognitive Behavioral Therapy (CBT) Targets** thought and behavior patterns contributing to relationship issues, enhancing problem-solving skills, and reducing negative emotional responses.
- **Gottman Method:** Based on research, emphasizes building friendship, managing conflict, and creating shared meaning to increase intimacy and relationship resilience.

Note: Regardless of the method, couples therapists view the relationship as a cohesive entity influenced by both partners. Problems are not attributed to one individual, although personal issues can affect the relationship dynamics.

Excercise 1: Relationship Test

Are you noticing any of these signs in your relationship?

If you recognize yourself or your partner in more than half of these statements, it might be worth considering couples counseling:

- Feeling misunderstood by your partner?
- Frequently arguing without resolution?
- Feeling like your partner doesn't fully accept you?
- Wanting more quality time together?
- Struggling with trust issues?
- Finding unresolved tensions in your sex life?
- Needing more support from your partner during tough times?
- Repeatedly facing the same conflicts?
- Discovering misalignment in your future plans?
- Small issues becoming big frustrations?
- Difficulty discussing conflicts openly?
- Feeling unfairly treated in shared tasks?
- Seeking more respect in your interactions?
- Losing attraction to your partner?
- Wanting more fun and enjoyment together?
- Feeling like you lack personal time or freedom?
- Having many differing opinions?
- Occasionally doubting your relationship?
- Wishing for better interactions that seem hard to achieve?

Excercise 2: Tips for Enhancing Your Relationship

Implement the following tips to improve your relationship.

- Prioritize quality time together. Engage in activities beyond routine, like creating moments of fun and connection outside of daily chores or screen time.
- Be attentive and expressive. Small gestures such as notes, texts, or compliments can significantly boost your partner's day. Make it a habit to show appreciation daily, even for the little things.
- Take initiative in resolving conflicts. Address issues promptly rather than waiting for your partner to initiate. It is about finding solutions and maintaining harmony, not about proving who is right.
- Practice proactive communication. Address concerns early on to prevent them from escalating into larger problems.
- Listen actively when your partner shares their worries or thoughts. Understanding each other's perspectives strengthens the relationship.
- Occasionally, take a break from discussions to cool off, but commit to returning to the issue later. Avoiding problems can lead to resentment and misunderstandings.
- Foster trust through open and honest communication. Transparency builds a solid foundation for a healthy relationship.
- Focus on the present and avoid dwelling on past issues. Letting go of past grievances fosters growth and mutual understanding.
- Appreciate your partner's strengths and accept their imperfections. Remember what you admire about each other and focus on nurturing those positive aspects.
- Remember that relationships require effort and commitment. Resist comparing your relationship to others, as every couple faces unique challenges.

What are the Benefits of Couples Counseling?

Couples counseling offers various benefits, including improved communication skills, effective conflict resolution strategies, and enhanced emotional intimacy - all contributing to overall relationship satisfaction and well-being:

- **Improved Communication:** Enhances skills to express needs and emotions constructively, fostering empathy and understanding.
- **Conflict Resolution:** Develop strategies to manage conflicts productively and reduce negative interaction patterns.
- **Enhanced Emotional Intimacy:** Strengthens bonds and deepens connection through shared experiences and understanding each other's needs.
- **Personal Growth:** Addresses individual concerns to promote development, contributing to overall relationship satisfaction and well-being.

Why Seek Couples Counseling?

The relationship with your partner impacts your daily life, and addressing problems is crucial for your well-being. Recognizing the challenges is the first step towards seeking support to improve relationship dynamics and overall satisfaction. Often seen issues in couples counseling include:

- **Persistent Conflicts:** Resolving ongoing disagreements impacting stability.
- **Intimacy Issues:** Addressing sexual problems, varying levels of affection, or emotional closeness challenges.
- **Major Life Transitions:** Adjusting to changes like marriage, parenthood, career shifts, or relocation that strain relationship dynamics.

How to Choose a Couples Counselor?

When choosing a couples therapist, focus on qualifications and experience. Look for someone with an educational background in counseling or social work. Aim for a therapist with substantial professional experience, preferably from several years in a relevant setting. More (life) experience generally means better outcomes.

Establishing a Connection

An initial consultation is vital in couples counseling. Establishing a solid therapeutic alliance is critical; therapy can be ineffective without it. Following the first session, you should feel understood by the therapist, with core issues being addressed. The connection is the most important part of making an informed decision on who to work with. If you do not sense a connection, it does not imply the therapist is incompetent, but they may not be the best fit.

Is Couples Counseling Reportable for Pilots?

Pilots typically do not need to report couples counseling or family therapy to their Aviation Medical Examiner (AME) for several reasons.

1. Couples counseling focuses on improving personal relationships and communication, which are private matters and do not directly affect a pilot's operational safety.
2. Couples counseling deals with relational dynamics rather than medical conditions. Enhancing relationship dynamics through therapy generally does not impair a pilot's professional abilities or flight safety.
3. Couples counseling only requires disclosure if it results in a mental health diagnosis or medication impacting cognitive functions.

Final Thoughts

Couples counseling provides valuable support for couples navigating the complexities of relationships. Just as prioritizing self-care and seeking support are crucial for pilots to navigate personal and career challenges,

investing in couples counseling demonstrates a commitment to improving the relationship with their partners.

Emerald Mental Health is dedicated to providing specialized services tailored to aviation professionals' unique needs and offers comprehensive support for individuals and couples seeking to strengthen their relationships. Contact Emerald Mental Health for a free consultation via email at reini@emeraldmentalhealth.com or visit www.emeraldmentalhealth.com.

Resources

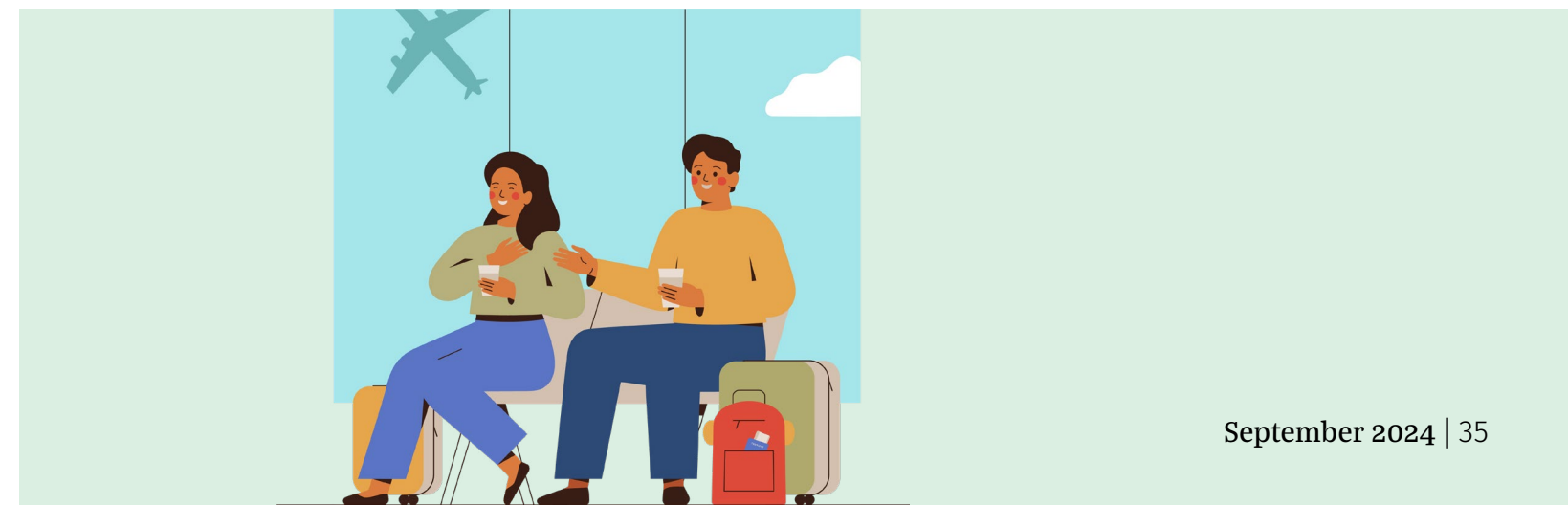
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About the Author ✈️

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...](#)



The Importance of Foundational Stability in Your Fitness Regimen

WRITTEN BY: ERIC RAY



Well, it's Labor Day and the unofficial end to summer. How did your summer go? Now that we are moving full steam ahead into everything pumpkin spice, take a moment to reflect on where your fitness journey started and where you currently find yourself.

I spent most of the last several months, not only buying a new home, but moving not one houseful of furniture, but two. Most of the move was done by me, my wife and on occasion, a couple of our adult kids. There was a lot of heavy lifting, long days of sweat, lack of water and proper nutrition, and of course stress. I had mentioned this a couple of times to my fearless editor, who was quick to point out, "How would the move have gone if you didn't have a solid fitness foundation?"

I really did take a moment to think about that. I am over 50 and 12-14-hour days of strong

manual labor hasn't been my forte for quite a few years, not to mention not spending sufficient dedicated time to work on my own fitness in my own workout space. As I reflected on everything that has gone on in my personal and professional life, what I came up with is that it boils down to **stability – a stable foundation of fitness**. Like my new house's foundation that is strong and in good repair, our foundations need to be stable ready to withstand whatever reasonable demands we undertake. Stability is more than just coasting along, not making waves, keeping an even keel, etc. You get the picture. Having a strong, stable foundation will afford you the opportunity to modify or implement fitness and nutrition in ways that allow you to exceed your norm.

I have always advocated that any fitness regime that you undertake, or nutrition plan

you adopt, should allow you to live and function better in your world, i.e. make changes that enhance your life. Fitness and nutrition should help you perform everyday tasks, do better in your job, and of course, allow you to live a longer more fruitful life. Always seek out new ways to build your base of fitness to allow you to build muscle and increase your strength, which further helps you to prevent injury and do those manual labor jobs with greater ease.

As pilots, or airline crew members (or any aviation professional), we often find ourselves working long hours with limited time to work out, which is another reason to eat healthy when you can and do your best to maintain a certain level of fitness. I have always believed (with the help of my friends) that you are only one medical away from being grounded. Why not tweak the little

things to decrease the odds you could lose flight status.

It comes down to this: be active, try to eat better, and build a foundation that affords you the chance to manipulate activities based on what you are doing and where you are!

As always, keep in mind that you can seek additional guidance from health professionals, wellness coaches and trainers. Come back to this column each month for more areas to examine. You can always reach out to me (Ericray4470@gmail.com) for ideas on how to create a goal.



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...](#)

The 2024 Compensation Survey Data and What It Means to You

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

As I mentioned in my August article, the 2024 data from the NBAA, Gallagher, and IBM surveys have been published and are now available for use. While I can't share data from the IBM survey with personnel/organizations that don't participate in it, I can share limited summary data from the other two. First, a broad look at the respondent data from the surveys.

Survey	Number of organizations	Number of Incumbents	Average Personnel/Org
NBAA	459	4578	9.9
Gallagher	117	8326	71.2

Once again, the NBAA survey tends to capture data from smaller aviation organizations while the Gallagher survey tends to capture

data from larger ones, including fractional operators like NetJets. Overall, when weighted averages are considered, compensation across the 14 primary flight-department positions increased an average of 9.7% from 2023 to 2024. That's pretty impressive growth considering that the yearly increase for all private industry compensation over the same timeframe was 4.1% according to the U.S. Bureau of Labor Statistics (BLS).

Compensation Levels and Rates of Increase

Let's begin by looking at average compensation levels and yearly increases for some different functional groups within a typical flight department.

Functional Position Group	Average 2024 Total Cash Compensation	Average Increase from 2023
Pilots	\$204,777	10.73%
Maintenance Personnel	\$138,735	9.74%
Flight Attendants	\$132,344	6.54%
Schedulers	\$98,194	4.49%

The table above contains the weighted averages for both total cash compensation and rates of increase for the four functional groups depicted. The pilot group contains chief pilot, senior captain, captain, and first officer data. The maintenance personnel group contains director of maintenance, maintenance supervisor, maintenance technician, and line service technicians. The flight attendant group is composed of senior flight attendants and flight attendants, and the scheduler group is made up of flight coordinator/office managers and schedulers. Perhaps as expected, pilot compensation increased the most, at nearly 11% year over year. Scheduler compensation increased the least at about 4.5%.

Now, let's examine the data from an organizational level perspective.

Organizational Level Group	Average 2024 Total Cash Compensation	Increase from 2023
Leadership	\$262,420	10.86%
Mid-Level	\$218,873	9.37%
Line	\$144,532	9.84%

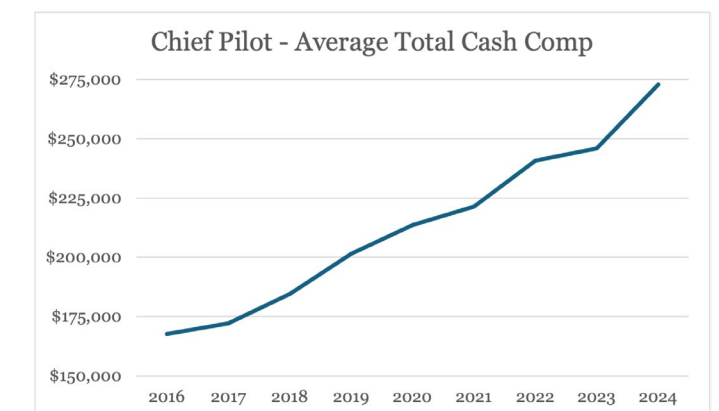
This table provides a different cut at the data, again using weighted averages. The leadership

group includes aviation director/manager (flying and non-flying), chief pilot, and director of maintenance. The mid-level group consists of flight coordinator/office manager, maintenance supervisor, senior captain, and senior flight attendant. The line group consists of captain, first officer, flight attendant, line service technician, maintenance technician and scheduler. Due to the highs and lows of the different functional areas within these groups, all groups enjoyed substantial compensation growth from 2023 to 2024.

Eight-Year Lookback

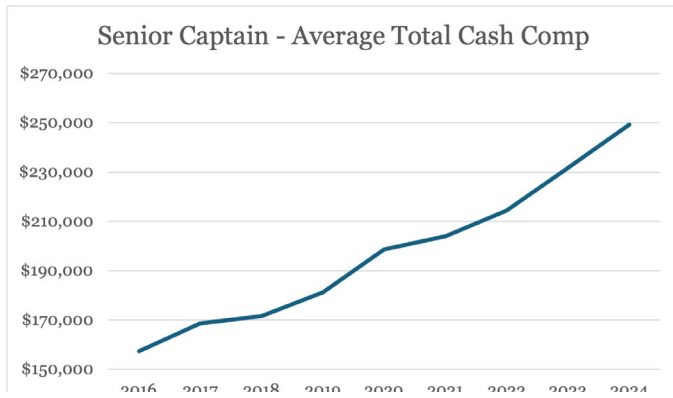
With these summary statistics in mind, let's look at growth rates for a few selected positions over the last eight years. The numbers used are raw averages vs. the weighted averages used above, but the trend remains consistent.

We'll start with the two positions that increased the most over this time frame.

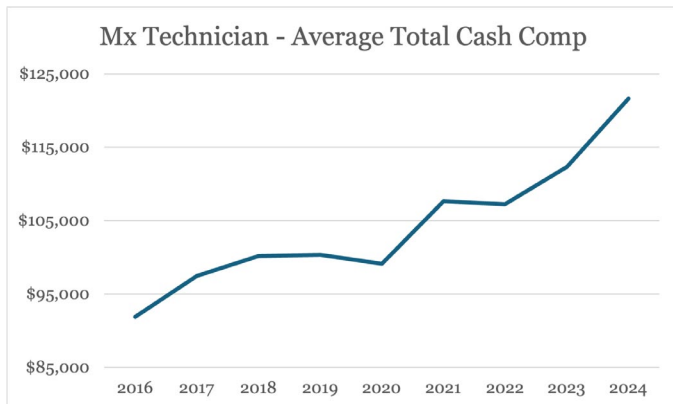


From 2016 to 2024, total cash compensation for chief pilots has increased by almost 63%. During that same period of time, total cash compensation for senior captains increased by over 58%. Although not depicted, senior

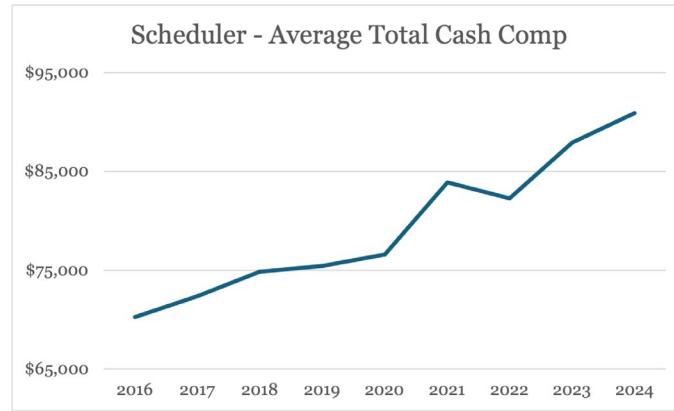
flight attendant compensation grew by approximately the same percentage over the same period.



From the positions with the highest growth, we go to the positions with the lowest. During the eight-year period, maintenance technician total cash compensation grew just over 32%.



The position with the lowest growth from 2016 to the present is scheduler, with a total growth rate of just over 29%. That growth rate is only slightly better than the BLS total annual growth of private industry compensation over the same period at exactly 29%.



In summary, the highest gaining positions in our data set increased at just over twice the level of private industry compensation as a whole, and the lowest gaining kept pace with it. The good news here is that not one of the positions in our industry underperformed the private industry compensation growth factor over this eight-year period.

For most of the primary positions in the flight department, the 2024 data shows that significant compensation increases were implemented in the last twelve months, particularly for pilots. It would seem that decision makers throughout our industry are paying attention to the dynamic nature of the compensation marketplace taking measures to adapt their strategies to it. That's good news for all of us.



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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Rate Cuts Ahead: Strategies for Buying or Refinancing

Avoid upfront costs to maximize long-term savings

WRITTEN BY: JONATHAN KULAK



The end of the era of rising interest rates due to inflation is finally in sight, presenting new opportunities to save on your mortgage. As I write this, economic reports are aligning with the Federal Reserve's criteria for initiating the next round of quantitative easing (rate cuts). While the Federal Reserve doesn't directly control mortgage rates, their policies significantly influence them. Current forecasts suggest the initial rate cut could occur in September, leading to a gradual, multi-year decline in mortgage rates. So, how can you take advantage of this opportunity, whether you're buying or refinancing, without falling into common traps?

For most people, securing a home loan isn't a frequent experience, which can make understanding the long-term impact of interest rates and associated costs challenging. Unlike car dealerships, which may push you towards expensive add-ons, lenders might offer rates that seem attractive but come with hidden costs. The first question people often ask is about the interest rate, but

a crucial follow-up question is: What will the lender's costs be to secure that rate?

Lenders profit either through the interest rate they offer, the fees they charge, or a combination of both. There is no industry standard for everyday rates or lender fees. Consequently, lenders may exploit this by charging various fees: loan origination, underwriting, processing, document preparation, and others. Additionally, they might offer lower rates in exchange for upfront discount points. Remember, any money paid upfront is a sunk cost that you can never recover. This applies to both new mortgages and refinances. Refinancing can be particularly tricky, as some lenders might promise no closing costs but then include these costs in your loan balance.

Consider this example: A client was initially set to buy a home with a 6.25% interest rate, with no fees or discount points. He later found a lender offering a 6.00% rate with no upfront cost. However, the new lender charged a

\$1,400 loan origination fee. The \$55 monthly savings on the rate would take 25 months to break even. Should you pay upfront costs for a lower rate, or is there a more strategic approach?

Will you ever break even is the first question to ask yourself. In the fall of 2023, interest rates were 1.5% higher than they are now. Many who sought to escape those high rates spent thousands upfront to buy discount points and cover lender fees to reduce their rate by 0.25% to 0.75%, only to face breakeven points of over four years. If they had chosen a lender with a fair market rate and no upfront costs, they could have refinanced sooner to a lower rate without losing money on upfront costs. As interest rates continue to decline, refinancing to a lower rate could mean that any upfront fees paid are lost.

The Federal Reserve plans to implement rate cuts totaling around 3%. While the exact timing and pace of these cuts are uncertain, the trend is clear; rates are likely to fall.

Therefore, it's wise to avoid paying upfront costs with long breakeven points. Instead, opt for no-cost options and capitalize on refinancing opportunities to maximize your savings over time.

Did you know you can refinance to a lower rate at no cost, without adding to your loan balance, and without a breakeven point? I'll cover that in a future article, but in the meantime, feel free to contact me to learn more.

At Trident Home Loans, we're here to assist you whether you're securing a loan or seeking advice. Contact me at jk@mythl.com or on my cell at 850-377-1114. I'm always happy to help you navigate the mortgage process. Also, check out my previous articles on pilot mortgages available on Aero Crew News.



About the Author

Jonathan Kulak is a Senior Loan Originator at Trident Home Loans, a pilot/veteran owned/operated mortgage lender licensed in 47 states and located in Pensacola, FL. He also holds an FAA Airline Transport... [Read More...](#)

Is Rental Real Estate Investing Right for You?

Five critical considerations to help you determine if it might be for you



WRITTEN BY: CHARLIE MATTINGLY

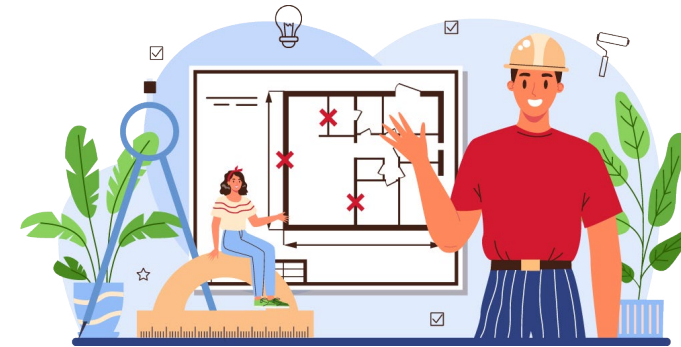
It seems like there is almost a sense of obligation to purchase rental real estate once a person hits one of two financial milestones; 1.) They maximize their airline retirement savings plan or 2.) Their income tax bill becomes so onerous that it compels them to take evasive action! If you're not there now, you will be soon!

Are either of these milestones reason enough to pull the trigger and purchase physical real estate for rental? My short answer is, no! However, there may be some other good reasons to do so, and we'll explore them in this article.

In my financial planning practice ([Leading Edge Financial Planning](#)), I have become fascinated at the number of people who almost feel a sense of obligation to purchase rental real estate. It's as if there's a message out there somewhere that says, step one – max 401k, step two – purchase rental real estate. Otherwise, you're not really a sophisticated or properly diversified investor. Unfortunately, real estate is not always the tax savings or investment panacea it's made out to be.

In this article I will explain some common myths and misconceptions about the tax and investment benefits of owning rental real estate. If you're in a hurry, look to the end

of each point for the lessons learned. These lessons may prevent you from going down a path that may not be right for you or at least prevent you from making the same mistakes I did!



1. Rental real estate is not a hands-off activity.

There is no easy money. Grant Cardone makes it look like you purchase a real estate property and then you board your private jet for the Caribbean. Easy breezy!

The phrases “side hustle” and “passive income” sound sexy and easy but they are extremely misleading. In my experience, if you're investing in real estate the right way, you're probably self-managing, maybe even doing some of the work yourself. Sweat equity! If you're outsourcing all these tasks to a management and maintenance company, be sure to check your profit margins and compare them to an alternative investment.

We've seen people spend all their investment profits on HOA fees, management, maintenance, taxes, insurance, etc. There are plenty of other great investments that do not require any of those expenses.

Lesson Learned: Always think about the opportunity cost of investing in real estate. For example, you can get close to 5% guaranteed right now (August 2024) in treasury bills without worrying about renters, maintenance and eviction notices. Make sure you're rewarded appropriately for the time, money and risk of real estate investing.



2. Are you running a real business or just being nice?

Many rental real estate investors that I know do not treat their rental real estate like a real business. I'll use my father-in-law as an example. He's the nicest guy in the world so he rarely raises his rent. There is some value in keeping your renters happy if they treat your property well. However, no matter how nice your renters are, you don't need to take money out of your business and give it to people. That's called charity.

Here are a some measurables that are critical to treating your rentals like a true business and not a charity:

- **Capitalization rate:** Evaluates the profitability of an investment property. A higher cap rate indicates a higher potential

return on investment. This is also a great number to evaluate whether the time and effort is worth investing in rental real estate.

Here's an example:

Cap rate = Net operating income divided by property value: \$24,000 (net operating income)/\$500,000 (property value) = Cap rate = 4.8%

In this scenario, your success as a real estate investor hinges on the hope that your property will significantly appreciate. This is because (at the time of this writing - August 2024) you could get approximately 4.5% - 5% in a treasury bill guaranteed with zero effort or worry about renters.

If you believe you have a high chance of property appreciation, you may be willing to accept a lower cap rate and vice versa. However, be careful that solely relying on property appreciation does not become your main real estate strategy.

One maxim of real estate investing that stuck with me was, make money when you purchase, make money when you rent and make money when you sell. I learned from experience that any one of those is relatively easy to achieve. All three of those components are challenging and take great effort and due diligence.

- Net Operating Income (NOI) shows how much money a property is making. It can help evaluate your return on investment

(ROI), assess cash flow, and make decisions about pricing, expenses, and business strategy.

NOI is used to measure the profitability of your property. To calculate the net operating income (NOI) of a rental property, use this formula:

Real estate revenue – operating expenses = NOI

The main reason NOI is used is to determine if a property should be considered for investment. Calculating NOI shows your potential profitability. If a property has a very low NOI compared to similar rentals in the area or investment alternatives, you may want to look elsewhere to invest your money.

- Non-measurable, measurables:

What is your time worth? You may be able to put a precise number on this since you are paid by the hour. Don't forget to factor in the cost of your time when calculating the cap rate and the NOI.

Lesson Learned: Do you enjoy being a real estate landlord? Or do you worry or stress about the next call from the renters or management company? I did, and it sucks! I became tired of the kids flushing their toys down the toilets. I also did not like the boyfriend threatening to burn the place down because my renter broke up with him. True stories! And, there are many more good stories where those came from. Those events helped

me to remember that I had the ability to earn as much as one month's rental income by picking up a two-day airline trip!

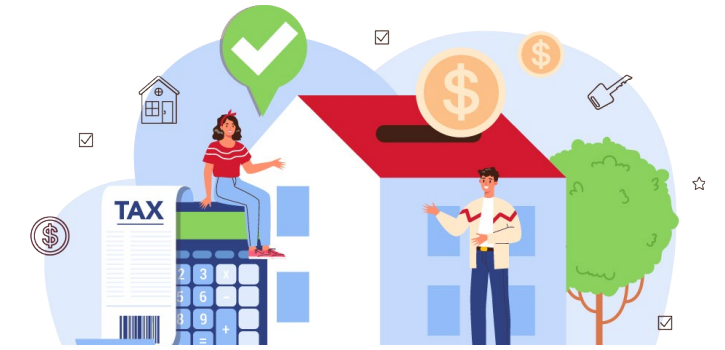


3. Use leverage wisely!

Leverage: When I helped a friend run all the rental real estate numbers like a real business, I realized that using leverage (borrowing/mortgage) played a major role in the profitability of his rental real estate.

Does this mean you should borrow 100% of the property's value? Absolutely not. Think Great Financial - Housing Crisis 2008, brought on largely by the over-levered housing consumer. On the other hand, is completely paying off every rental property the highest priority? Probably not. You, as the investor, must be comfortable with a responsible balance of debt.

To guide your decision, one thought to consider is, could you make the mortgage, property tax and insurance payments if there were no renters? How long could you sustain these payments with no renters? These are questions you must consider as a real estate investor.



4. Tax implications of owning rental real estate – the good, the bad and the many disclaimers and exceptions.

First, never let the tax tail wag the dog!

Focus on increasing your net worth and purchasing quality investments. The tax benefits are a nice secondary benefit.

Paying taxes often evokes a visceral response and drives us to take actions that may reduce our net worth solely to reduce our tax burden. I'll admit, it is a nice feeling when I get that two-thousand-dollar refund at tax time. (Even though it may be better to zero out my tax refund as to avoid loaning the government my money.)

The point is that we are overly focused on the net tax result at tax time. We quickly forget about the benefit of rental income during the year. For example, many people are willing to reduce their monthly rental income to zero, usually by spending more on the rental property, simply to avoid a large tax bill in April. We find ourselves advising clients not to lose money on purpose to save on taxes!

Lesson Learned: Purchase quality real estate that may provide a good return on your investment. Focus on the investment and the tax benefits will follow.

Depreciation tax deduction: The phantom rental expense.

Rental property owners can use depreciation to deduct the property's purchase price and improvement costs from their tax returns.

Here are two quick examples to explain the benefits of depreciation. But before I wade into these dangerous tax waters, understand that there are exceptions to every tax rule and something that initially sounds like tax magic will probably be taken away by the IRS as your income increases. This is the case with depreciation of rental property as well. [Click here to learn more about the details of MACRS depreciation system.](#)

Consider this overly simplistic example for illustrative purposes: Deducting the depreciation expenses from your current rental income (probably not deducting from your airline income – see below and see a tax professional): The IRS assigns a “useful life” to residential rental property of 27.5 years. Therefore, if you purchased your property (cost basis) for \$300,000 then you simply divide the cost basis by 27.5. Your potential depreciation tax deduction may be \$10,909 per year.

For every full year a property is in service, you would depreciate an equal amount: 3.636%

(100% divided by 27.5) each year as long as you continue to depreciate the property.

More disclosure: Do not use this example to calculate your tax deductions. If your income exceeds certain limits, you may have to defer the deduction. You would also need to calculate the true adjusted cost basis which is not equal to the purchase price of the home.

Lesson Learned: Take the time to understand these tax nuances. It's not good enough to delegate this knowledge to your tax preparer. They can help you accomplish your tax return correctly but if you want to be a great CFO of your real estate business, you need to have a working knowledge of the IRS tax regulations pertaining to rental real estate.

Do not expect to offset your airline income with rental real estate losses.

In most real estate investing scenarios, you will not be able to deduct rental real estate losses against your airline income.

Real estate investors have been known to spend lavishly on anything having to do with their rental properties, thinking that the tax-deductible expenses would reduce their airline income and therefore their income taxes. Why not spend \$80,000 on a used Kubota skid steer for your rental property if you could use that expense to potentially save \$19,200 in income taxes. Wow! Less taxes and an awesome toy.

Unfortunately, there are very strict tax rules about deducting passive real estate expenses against your active airline income. To better understand this concept, we first must know that the IRS's definition of active and passive income is very different from that on Instagram. First the easy definition, active income is income received from a job or business that you actively participate in, such as your airline job.

From [TaxSlayerPro.com](#): “Passive income” is often used colloquially to define anything from stock investments to blogging. But the IRS has specific parameters for passive income activity. For tax purposes, true passive income activities are either 1) “trade or business activities in which you don't materially participate during the year” or 2) “rental activities, even if you do materially participate in them, unless you're a real estate professional.”

The last statement is what really limits an airline pilot's ability to deduct real estate expenses from your airline income. So, what is a real estate professional you ask:

From IRS.gov; Instruction for Form 8582:

Any rental real estate activity in which you materially participated if you were a “real estate professional” for the tax year. *You were a real estate professional only if:*

More than half of the personal services you performed in trades or businesses during the tax year were performed in real property trades or businesses in which you materially

participated, and you performed more than 750 hours of services during the tax year in real property trades or businesses in which you materially participated.

It is not impossible to be considered a real estate professional but the “...more than half of the personal services you performed...” statement is the one that usually prevents pilots from also being considered a real estate professional. Clearly if you are married filing jointly and your spouse is a legitimate real estate professional, you may be able to take advantage of the tax benefits of a real estate professional.

Use caution and seek professional legal and tax advice to keep out of trouble if you decide to pursue this path.

What can you deduct and why may quality real estate still be a tax-smart investment?

Even though you may not be able to offset your airline income with rental expenses, you can offset your rental income with expenses incurred in the activity of renting. For example, if I earn one thousand dollars per month in rent, that could potentially be taxed at my marginal income tax rate. For an airline pilot that can easily be 24%, 32% or even higher, considering the latest contract bonuses and pay increases.

That could increase my tax bill by \$3,840 (32% x \$12,000). That feels really painful when the tax bill comes due in addition to your airline tax bill. (You'll quickly forget about the \$12,000 in

rental income you made throughout the year!) So, in this example you could use your advertising costs, auto expenses, cleaning costs and our favorite, depreciation just to name a few. Clearly you would not want to spend more on advertising simply to reduce your taxable income, but the expense can help reduce your tax bill if you need to advertise.

Lesson Learned: Keep great records of all your potential deductible expenses. It will be required if you are audited by the IRS, and it will help you determine if you're spending too much on your investment.



5. The psychology of money can make rental real estate a good investment.

That sounds weird so let me explain. Many of us stress out about the stock market fluctuations. The fact that the stock market seemingly tanks at the release of any negative news headline is frustrating to many people.

Furthermore, we can view the value of our investments minute-by-minute on our phones. It seems like when the price of an investment goes down because of something completely unrelated to the quality of the company, my life savings disappear.

When I own rental real estate in my local town or any location really. I usually do not see or hear about any price fluctuations. In fact, before the housing crisis of 2008, we began to believe that the price of real estate could not go down!

We learned the valuable lesson that real estate values can and will go down but at least I can't see the price fluctuations minute by minute like I do in my 401k. This can be a tremendous benefit that helps me stay the course with my rental properties.

Investing in real estate, especially locally, gives investors a sense of control. And, sometimes, there really is more control. For example, you may have valuable information about your local real estate market that another investor might not have access to. In the world of stock investing, this is called insider trading and it's illegal. Furthermore, in the stock market, any valuable information is processed and integrated into a stock's price in milliseconds. This is called an efficient market. Your local real estate market is most likely not an efficient market.

Lesson Learned: Find mentors who know your local area. Get involved in local organizations like the chamber of commerce. Learn about what new businesses are coming to your area. Network with local real estate agents since they may be the first to know when a property may become available.

Hopefully, you have found this article helpful in deciding whether investing in rental real estate is right for you. There are many people who are really good at investing in real estate and being landlords. Those people are really good because they enjoy it, and they believe it's worth their time. I am not one of those people! I've been down that road most of my adult life and I learned it's not for me.

In my humble opinion, I can get exposure to many different types of real estate investments through the public stock markets. More importantly, I'm the type of person who is okay with the temperament of the stock market. Many people want relief from that roller coaster ride, and I understand that.

Final Lesson Learned: The final lesson for helping to decide whether investing in real estate is right for you is to know thyself! What do you want? What do you enjoy doing with your time? Life is short, don't do anything solely for the benefit of taxes or even to make a bit more money if that's not what you really need.

See Pilot Money Guys podcast to learn more about investing in rental real estate: [Flight #52: Gina Roth on How to Be a Real Estate Professional and Save on Taxes.](#)

Charles Mattingly, MBA, CFP®, CEO of Leading Edge Financial Planning

If you have any questions, my cell phone number is 865-328-4969 or email charlie@leadingedgeplanning.com.

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About the Author

Charlie Mattingly a CERTIFIED FINANCIAL PLANNER™ professional, is a first officer for Southwest Airlines based in Atlanta. [Read More...](#)



“That There Is an RV, Clark”

A foodie’s chance discovery of Fort Worth’s Truck Yard

WRITTEN BY: VICTOR SOLER

During my recent layover in Alliance Fort Worth, I stumbled upon something unexpected. While wandering through the concrete jungle of Fort Worth, a Ferris wheel peeking above a grocery store caught my eye. My curiosity got the better of me, and I had to investigate. For whatever odd reason, it recalled to me that memorable line that belongs to Cousin Eddie in “National Lampoon’s Christmas Vacation.”

To my delight, I discovered a sign welcoming me to the Truck Yard. It was clear that I had found something special. After all, if a food-truck operation is still thriving, you can bet they’re serving up some seriously good eats. The sweet sounds of live music and laughter echoed from inside, confirming my hunch.

The Truck Yard concept is nothing short of brilliant. Imagine stepping into a space that feels like a friend’s backyard – nostalgic and

inviting, putting you at ease immediately. Each night, local artists take the stage, filling the air with live music that adds to the venue’s vibrant ambiance. And let’s not forget the rotating food trucks from savory BBQ to zesty Cajun dishes, the variety is sure to please every palate. Be sure to check the online schedule to plan your visit and sample a few of them.

One standout truck for me was Balicia’s Taqueria, where I indulged in the highly recommended Birria tacos. These tacos are a revelation. Traditionally a Mexican dish, Birria tacos are known for their rich, savory flavor and succulent texture. At Balicia’s, the Birria tacos are made with slow-cooked beef marinated in a complex blend of spices and herbs providing a rich and deep flavor. The result is tender, flavorful meat that practically melts in your mouth. The tacos are served with a side of consommé, a flavorful broth made from the remnants of the slow-cooked meat. Dip your taco for an extra burst of flavor. Each bite is a delightful mix of crispy tortilla, juicy meat, and a touch of tangy salsa. Topped with fresh onions, cilantro, and a squeeze of lime, these Birria tacos are nothing short of spectacular. If you’re a taco enthusiast or just love delicious food, these tacos are a must-try at the Truck Yard.

Equally impressive are the drinks at the Truck Yard, which elevate the experience to a whole new level. From the welcoming bartenders to the technologically advanced QR codes at all the tables, you won’t be waiting long for your drinks. From the comfort of your

lawn chair, you can scan the code, order, and pay for your drinks while hanging out with your newest friends. With plenty of time off, I decided to sample a few of the specialties in the comfort of the outdoor seating area where I encountered Brandal, a generous and friendly local, with his family, who purchased my first drink of the day: a wine served in an IV bag. But this wine which is cold and refreshing carries an extra kick! A portion of each sale goes to a scholarship fund providing salary stipends for individuals pursuing or advancing their nursing careers. It’s a fantastic way to give back to the community in the most delicious fashion.



Speaking of fashion, I then ordered a premixed smoked Old Fashioned in a flask to complement the tacos, and for a premix, it was

spot on. It had the perfect balance of bitters and just a hint of simple syrup that didn't overpower the cocktail. It's a drink that invites you to savor each moment, making it the perfect companion to the lively atmosphere.

The Truck Yard also offers a large selection of local craft beers, served at just the right temperature to take the edge off your day. The outdoor seating area is a blend of comfort and charm, offering everything from cozy Adirondack chairs to communal tables that encourage mingling and relaxation.

The Truck Yard experience isn't confined to this one location in Fort Worth. There are several others across Dallas and Houston, each maintaining the same welcoming vibe and delicious offerings. I'm already looking forward to the possibility of having an overnight close to one of these gems.

If you find yourself in the Fort Worth area, make sure to check out the Truck Yard. With its great food, lively music, and relaxed atmosphere, it's the perfect spot to unwind and enjoy a taste of local flavor. And don't miss out on those incredible Birria tacos and expertly crafted cocktails, they're truly culinary and mixological highlights you won't want to miss.

3101 Prairie Vista Drive
Ft Worth, Texas 76177
<https://truckyardalliance.com>



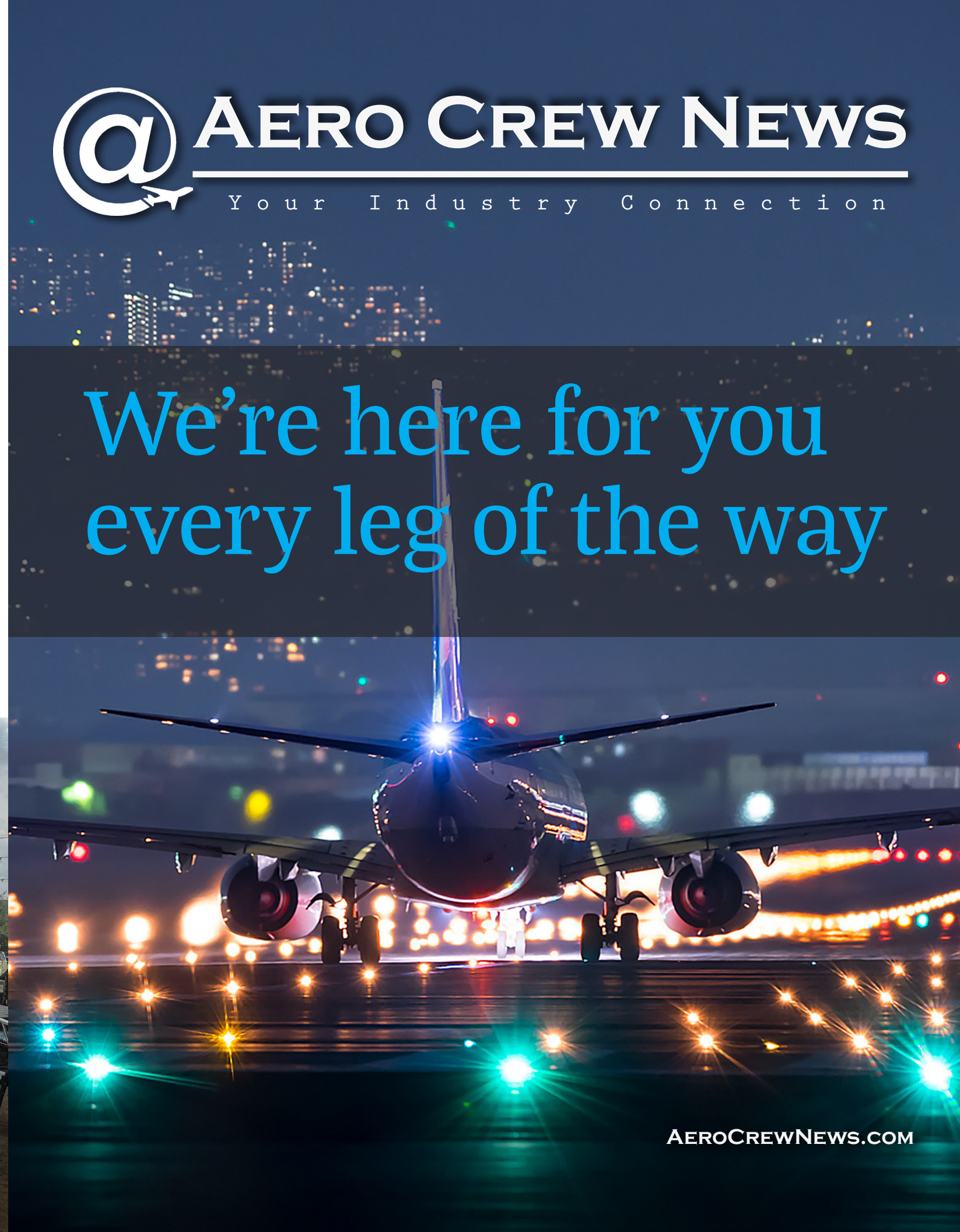
About the Author

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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The Latino Pilots Association – A Legacy of Empowerment and Representation



WRITTEN BY: CAMILA PÉREZ

In 2015, the Latino Pilots Association (LPA) was founded by five visionary friends at Jacksonville University who noticed the significant underrepresentation of Latinos in the aviation industry. These individuals shared a common goal; to create an organization that would uplift, support, and advocate for Latino professionals in the aerospace sector. From its humble beginnings, the LPA has grown into a thriving community dedicated to breaking down socio-economic barriers and fostering opportunities for Latino individuals in aviation.

The Birth of LPA: Why, When, and How It All Started

The inception of the Latino Pilots Association was driven by the need to address the lack

of diversity within the aviation industry. The founders recognized that Latino representation was scarce, not only in the cockpit but across all roles in aviation. This disparity highlighted a broader issue of accessibility and inclusion for minority communities within the industry. Motivated by a desire to create change, the five friends took action, establishing the LPA as a means to inspire, mentor, and develop Latino talent in aerospace.

The association's mission is centered around three core pillars: Inspiration, Mentorship, and Development. LPA aims to inspire the next generation of Latino aviation professionals by showcasing role models and success stories, demonstrating that a career in aviation is achievable for anyone, regardless of their background. Through mentorship programs, the LPA connects experienced professionals

with those just starting their careers, providing guidance and support. Finally, the association is committed to developing its members through education, financial assistance, and professional development opportunities.

Today, the Latino Pilots Association has grown into a vibrant and inclusive community, with a membership base that includes over 2,500 pilots, flight attendants, mechanics, engineers, and other aviation professionals. The organization's reach extends beyond the United States, with members hailing from various countries across Latin America, reflecting the global nature of its mission.

LPA's Mission and Values: Building a Community

At the heart of the LPA is a commitment to fostering a sense of community and belonging

among Latino aviation professionals. The organization recognizes that the aviation industry has historically been a challenging field to enter, particularly for minorities. By offering financial support, educational resources, and mentorship, the LPA seeks to dismantle the barriers that have traditionally prevented Latinos from pursuing careers in aerospace.

One of the association's key initiatives is its scholarship program, which provides financial assistance to students and aspiring professionals. In 2023 alone, the LPA awarded over \$200,000 in scholarships, helping many individuals achieve their dreams of becoming aviators. This commitment to education and development is a cornerstone of the LPA's mission, ensuring that the next generation of Latino aviation professionals has the resources they need to succeed.



The LPA also places a strong emphasis on representation. By highlighting the achievements of Latino professionals in the industry, the organization aims to inspire others to pursue their dreams. Through events, media, and outreach programs, the LPA showcases the diverse talent within the Latino community, demonstrating that the aviation industry is not only accessible but welcoming to all.

A Growing Network: Membership and Chapters

Since its inception, the LPA has seen tremendous growth in its membership. Today, the association boasts over 2,500 active members, a testament to the widespread desire for a supportive community among Latino aviation professionals. In addition to individual members, the LPA has established five well-organized student chapters at universities across the United States. These chapters play a crucial role in the organization's mission by engaging with students early in their careers and providing them with the resources and support needed to pursue a future in aviation.

Each chapter hosts regular meetings, networking events, and workshops, offering members opportunities to connect with industry professionals and gain valuable insights into the aviation field. These local chapters are instrumental in extending the LPA's reach and ensuring that its mission resonates with Latino students and professionals across the country.



Reflecting on the 2023 LPA Expo: A Milestone Event

The 2023 LPA Expo marked a significant milestone for the Latino Pilots Association, further establishing it as a vital force within the aviation industry. Held in Orlando, Florida, the event drew over 1,200 attendees, with more than 30% being international participants. This level of engagement underscored the growing recognition of the LPA's impact and the increasing demand for a platform that addresses the unique needs and challenges of Latino aviation professionals.

The Expo was a comprehensive event that catered to a wide range of interests and career stages within the aviation community. At the heart of the Expo was the bustling career fair, where attendees had the opportunity

to connect with representatives from major airlines such as United, Delta, and American Airlines. The presence of these industry giants was not merely symbolic; it led to tangible outcomes, with several attendees receiving on-the-spot job offers and career-defining opportunities.

Beyond the career fair, the 2023 Expo featured a series of educational workshops and panel discussions designed to equip attendees with the tools and knowledge necessary to advance their careers. These sessions covered a broad spectrum of topics, from technical skills and industry trends to career development and personal branding. The Expo also provided ample networking opportunities, allowing attendees to forge connections with peers, mentors, and industry leaders.



One of the highlights of the 2023 LPA Expo was the Gala, themed “Sueños Latinos Hechos Realidad” (Latino Dreams Made Reality). This event celebrated the achievements of Latino professionals in the aviation industry, honoring those who have made significant contributions to the field. The Gala was a night of inspiration and celebration, highlighting the collective success of the Latino community in aviation and encouraging the next generation to continue striving for excellence.

Looking Ahead: The 2024 LPA Expo in Orlando

Building on the success of the 2023 event, the upcoming 2024 LPA Expo promises to

be even more impactful. Scheduled to take place at the Signia by Hilton Orlando Bonnet Creek, this year’s Expo is set to offer expanded opportunities for learning, networking, and career advancement. With over 2,000 attendees expected, including hundreds of qualified applicants from around the world, the 2024 Expo is poised to be the largest gathering of Latino aviation professionals to date.

The Expo will feature a wide range of educational seminars, résumé and application workshops, industry briefings, and cultural events that are unique to the LPA. This year’s event will also introduce new programs aimed at supporting the development of young

professionals and students, ensuring that the LPA continues to fulfill its mission of inspiring, mentoring, and developing Latino talent in aviation.

In addition to the educational and career-focused aspects of the Expo, the event will also offer numerous opportunities for socializing and community building. The Welcome Reception and Closing Gala will provide attendees with the chance to connect with peers and industry leaders in a relaxed and celebratory atmosphere, reinforcing the sense of community that is at the heart of the LPA.

Why the 2024 LPA Expo is a Can’t-Miss Event for Aviation Professionals

Whether you’re a seasoned pilot, a dedicated flight attendant, or an experienced technician, the LPA Expo is designed with you in mind. This event offers a unique platform for professionals to engage with top airlines and industry leaders. Here’s why attending the Expo is essential for advancing your career:

- **On-Site Interviews with Major Airlines:** Leading airlines including American Airlines, United Airlines, Delta Air Lines, and Southwest Airlines, will conduct on-site interviews. This presents a golden opportunity to explore job openings and potentially secure new roles right at the event.
- **Networking Opportunities:** Connect with fellow aviation professionals, industry veterans, and potential employers. The

Expo provides a vibrant networking environment that can open doors to new opportunities and collaborations.

- **Educational Workshops:** Participate in a wide range of workshops designed to enhance your skills and knowledge. From advanced technical sessions to career development workshops, the Expo offers valuable learning experiences for professionals at all levels.

For Aspiring Aviators and Students

If you’re just starting your journey in aviation, the LPA Expo is the perfect place to gain insights and make connections that will propel your career forward.

- **Connect with Flight Schools and Educational Programs:** Meet representatives from top flight schools and educational institutions. Discover programs and training opportunities that can set you on the path to becoming a professional aviator.
- **Scholarship Opportunities:** Last year, over \$200,000 in scholarships were awarded to students at the Expo. This year promises even more financial support and resources to help you achieve your educational goals.
- **Mentorship and Guidance:** Engage with experienced mentors who can offer advice and support as you navigate your career path. The Expo is an excellent opportunity to build relationships with industry professionals who can guide your development.

For Mechanics and Technicians

The LPA Expo is not just for pilots and flight attendants. Mechanics and aviation technicians will find plenty of opportunities to advance their careers:

- **Job Opportunities:** Connect with companies actively seeking skilled technicians and mechanics. The Expo is an ideal venue to explore job openings and showcase your expertise to potential employers.
- **Technical Workshops:** Participate in workshops focused on the latest advancements in aviation technology and maintenance practices. Enhance your technical skills and stay up to date with industry trends.
- **Networking with Industry Leaders:** Meet with leaders in the technical and maintenance fields. Build relationships that can lead to new career opportunities and professional growth.

For All Aviation Enthusiasts

If you have a passion for aviation, the LPA Expo offers a comprehensive experience that caters to all aspects of the industry:

- **Diverse Exhibits and Demonstrations:** Explore exhibits from a variety of aviation sectors, including airlines, corporate aviation, and military. See cutting-edge aircraft and technology up close.
- **Inspirational Seminars:** Attend seminars that cover a wide range of topics, from industry innovations to career advice. Gain insights that can inspire and inform your own journey in aviation.

Community and Networking: Engage with other aviation enthusiasts and professionals. The Expo is a chance to connect with like-minded individuals who share your passion for flight.

What to Expect at the Expo

Day 1: September 12

- **Morning:** Kick-off with registration, a warm welcome, and an exciting exploration of the exhibit hall. Don't miss your chance

to connect with top industry players and discover new opportunities.

- **Lunch:** Join us for a networking lunch where you can interact with peers and leaders in aviation.
- **Afternoon:** Dive into insightful workshops and panel discussions.
- **Evening:** Enjoy our Welcome Reception, a perfect opportunity to relax and network in a vibrant setting.

Day 2: September 13, 2024

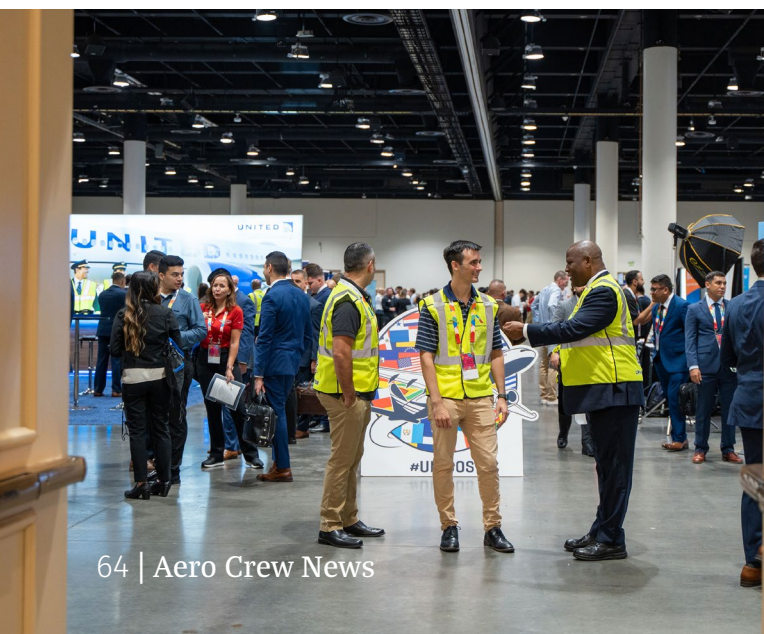
- **Career Fair:** Meet with representatives from top airlines and aviation companies. Take advantage of on-site interviews and explore job openings in various sectors of the industry.
- **Panel Discussions:** Attend panel discussions featuring industry experts who will share their insights on current trends, challenges, and opportunities in aviation. Gain valuable perspectives that can help shape your career.

- **Workshops and Training Sessions:** Participate in additional workshops and training sessions to further enhance your skills and knowledge. Topics will include everything from résumé writing to industry-specific technical skills.
- **Closing Gala:** Conclude your Expo experience with the closing gala, where you can celebrate the achievements of the aviation community. Enjoy a night of networking, entertainment, and inspiration.

Community Day and the Kissimmee Food Truck Fly-In: September 14 (10am – 3pm)

Extend your Expo experience with the LPA Community Day and Kissimmee Food Truck Fly-in. This free, family-friendly event is a fantastic opportunity to engage with the local community and enjoy a day of fun and inspiration:

- **Food:** Enjoy a variety of delicious food from Latino-owned food trucks. Taste the flavors of Latin cuisine while you explore the aviation exhibits and activities.



- **Aircraft Displays:** See a range of aircraft on display, including the Cirrus Vision Jet, a sheriff's helicopter, and WWII and military exhibits. Meet flight schools, the Civil Air Patrol, and other organizations dedicated to supporting aspiring pilots.
- **Family Fun:** The Food Truck Fly-in is a great event for the whole family. Enjoy music, entertainment, and aviation-themed activities in a lively and welcoming atmosphere.

The LPA Community: Inspiring, Mentoring, and Developing

The Latino Pilots Association (LPA) is dedicated to supporting the Latin aerospace and aviation communities through its mission to inspire, mentor, and develop:

Inspire: The LPA aims to transcend limitations and awaken possibilities within the aviation industry. By showcasing successful Latin professionals and providing role models, the association inspires others to pursue their dreams.

Mentor: The LPA offers mentorship programs that connect experienced professionals with those looking to advance their careers. These mentorship opportunities provide guidance, support, and valuable insights to help mentees achieve their goals.

Develop: The LPA is committed to developing the next generation of aviation professionals through scholarships, educational programs, and community support. By investing in the growth of its members, the association helps to eliminate barriers and promote success.

Local Chapters: The LPA's network of local chapters plays a crucial role in fulfilling the association's mission. Chapters host regular meetings, offer networking opportunities, and provide additional resources to support members in their local communities.

Scholarships and Financial Aid: Supporting Your Career

The LPA Expo is not just about networking and career opportunities; it's also about supporting your growth through scholarships and financial aid:

Scholarships: The Expo provides numerous scholarship opportunities for students and aspiring professionals. Last year, over \$200,000 in scholarships were awarded, and this year promises even more support for those pursuing careers in aviation.

Educational Resources: In addition to scholarships, the Expo offers access to educational resources that can help you further your career. Whether you need funding for training or support for your studies, the LPA is committed to helping you succeed.



Get Involved: Join the LPA and Attend the Expo

The LPA Expo is more than just an event; it's a gateway to advancing your career and connecting with the aviation community. Here's how you can get involved:

Secure Your Tickets: Don't miss out on this incredible opportunity. Click here to purchase your tickets for the 2024 LPA Expo. Secure your place and get ready to experience everything the Expo has to offer.

Join the LPA: Become a member of the Latino Pilots Association to access exclusive

benefits, including job listings, mentorship opportunities, and networking events. Visit <https://www.latinopilot.org/>

Remember to follow the LPA on social media for updates, announcements, and information about the Expo. Connect with us @Latinopilots on Instagram, Facebook and LinkedIn.



About the Author

María Camila Pérez Palacio is an airline pilot for American Airlines and the Social Media Chair for the Latino Pilots Association. She volunteers to help others... [Read More...](#)





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