

AERO CREW NEWS

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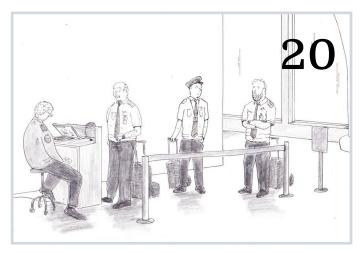






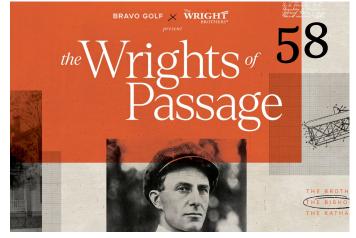
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Piedmont Airlines

PSA Airlines

RavnAir Group

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Skywest Airlines

Star Mania Air, Inc.

US Cargo Regional

Alpine Air **Empire Airlines**

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.



This month's feature is a look back in time to October 5, 1905. A date that is not nearly as notable as December 17, 1903, but equally important. On October 5, 1905, the Wright Brothers set new world records, flying for a whole 39 minutes, which was longer than all their previous times combined. This event was the dawn of sustainability for their aircraft for it was the first time they had flown an aircraft that they could reuse.

Together, Bravo Golf and The Wright Brothers Foundation, commemorate this date with three exciting time pieces that celebrate the legacy of the Wrights and their family. Aero Crew News is proud that Bravo Golf Watches has selected our publication to be the first to announce this launch. As a burgeoning amateur watch enthusiast with a growing collection, and as an aviation-history buff, these watches are a must have! Be sure to read more about the history and symbolism these watches carry. Click here.

This month also wraps up my review of the Bose Aviation line of headsets. Be sure to check out which headset I prefer! <u>Click here</u> to read the conclusion.

Fly Safe,

Craig D. Tieper

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.

September 2024

What you may have missed in September

Feature – Get to know the Latino Pilots Association, its mission and their September Expo.

Aero Medical – Examine the Aviation Medication Transparency Act of 2024.

Baggage – Learn the potential for relationship help through couples counseling.

Business Vector – The 2024 Compensation Survey Data is in, interpreted and explained.

Coffee & Pretzels – September's cartoon delivered a smile and a "Hmmmm."

Fitness – Understand how stability optimizes your fitness routine.

Food Bites – Grab a glimpse of Fort Worth's Truck Yard, a food-truck heaven where flavor fuels.

Grey Matter –This "disaster" series installment tackles in-flight medical emergencies

Knowledge Base – The National Transportation Safety Board is explained.

Money – If you are pondering getting into rental real estate, here are five important considerations.

Mortgage – With rate cuts coming, learn how you can maximize long-term savings.

Perspectives – Busy airports and airspace are important for flight students.

Product Review – Craig, ACN publisher, reviews another Bose headset in part 2 of 3.



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Frontier Airlines Flight Attendants Vote 99.6% to Authorize a Strike as Management Refuses to Bargain Impact of Business Model Change

represented by the Association of Flight Attendants-CWA (AFA), voted 99.6% to authorize a strike with 92.7% participating. The results come as management... Read More



United Aviate Academy Opens Application Window

nited remains the only major U.S. airline to own a flight school, the United Aviate Academy. With over 40,000 applications received through 2023, there's a rising interest in aviation careers – particularly in the flight deck.

Read More



American Airlines flight attendants ratify new agreement

merican Airlines flight attendants, represented by the Association of Professional Flight Attendants (APFA), ratified a new collective bargaining agreement. The contract will deliver significant and immediate improvements in compensation, benefits and quality-of-life... Read More



JetBlue Flights from Boston to Presque Isle Take Off

etBlue announced it has launched service between Boston Logan International Airport (BOS) and Presque Isle International Airport (PQI), with the first flight arriving in Presque Isle this afternoon. Read More



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

light Attendants at American whollyowned PSA Airlines, represented by the Association of Flight Attendants-CWA (AFA-CWA), will take a strike... Read More



American Airlines debuts summer 2025 schedule with new routes to Europe

hile autumn is on the horizon,
American Airlines is gearing up to bring
more travelers to Europe next summer
with five new routes. As the airline continues
to grow its trans-Atlantic service, American will
resume flights to Edinburgh... Read More





Spirit Pilots Stand Together Amid Furloughs

september 1st, Spirit Airlines furloughed 186 pilots. As the Spirit pilots face this difficult time, the pilots' union, the Air Line Pilots Association, Int'l (ALPA), is focused on unity and strength moving forward. Read More



ALPA & FAA Leaders Reiterate Commitment to Keeping Two Pilots on the Flight Deck

s the United States paid respects to those who perished on 9/11, the Air Line Pilots Association, Int'l (ALPA) kicked off its annual Air Safety Forum and reiterated its commitment to ensuring the highest level of aviation safety through the... Read More



Alaska Airlines completes acquisition of Hawaiian Airlines, expanding benefits and choice for travelers

laska Air Group, Inc. today announced it has completed its acquisition of Hawaiian Holdings, Inc., a combination that expands guests' access to domestic and international destinations, including through... Read More



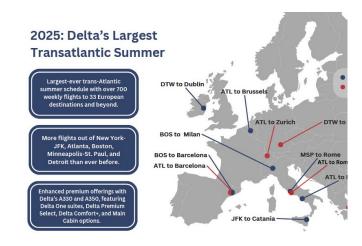
Southwest Airlines Unveils Its "Southwest. Even Better." Transformational Plan at Investor Day

Outhwest Airlines hosted an Investor Day briefing in Dallas where Southwest Leaders outlined next steps in a comprehensive three-year plan that builds upon the Company's unique... Read More



The Inflight Wi-Fi Revolution Now Arriving: United Signs Starlink Deal to Provide Industry-Leading Connectivity in the Sky – For Free

nited set a new standard of inflight connectivity by signing the industry's largest agreement of its kind with SpaceX to bring Starlink's fast, reliable Wi-Fi service to the airline's mainline and regional... Read More



Summer in Sicily: Delta's record 2025 trans-Atlantic expansion in Italy and beyond

elta is gearing up for an unforgettable summer in 2025, offering more opportunities than ever to explore Europe's most captivating destinations, from the sun-soaked beaches of Catania, Sicily, to the historic charm of Rome. Read More







International Focus at Risk Amid Labor Concerns

n advance of FedEx Corporation's (FDX) release of its first quarter fiscal year (FY) 2025 earnings this week, FedEx pilots, represented by the Air Line Pilots Association, Int'l. (ALPA) pointed out today that the earnings call is sure to "miss" a critical issue... Read More



Southwest Airlines Announces Next Phase of Comprehensive Board Refreshment

outhwest Airlines Co. announced the next hase of the Board's transformation, including significant ongoing refreshment. The Board presented its plans at a meeting yesterday and invited Elliott Investment Management... Read More



Southwest Airlines Announces Final Labor Contract Ratified

outhwest Airlines Co. and the International Brotherhood of Teamsters (IBT) Local 19 today announced the airline's Flight Simulator Technicians have voted in favor of their new contract. Read More



Boeing Pioneering Quantum Communications Technology with In-Space Test Satellite

oeing announced the scheduled 2026 launch of a satellite – dubbed Q4S – which is designed to demonstrate quantum entanglement swapping capabilities on orbit. This Boeing-funded, first-of-its-kind space mission brings humanity closer... Read More



STM Charters and CommuteAir Partner to Fill Gap in 70-Seat Charter Market

TM Charters, the air charter experts at Short's Travel Management, and CommuteAir are teaming up to transform air charter travel in collegiate athletics with a unique offering that fills the gap between small regional jets and larger narrowbody aircraft. Read More



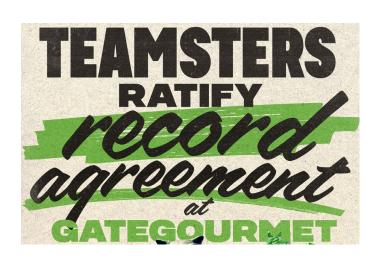
American invests in the future of aviation maintenance with new jobs, additional work

merican Airlines announced nearly 500 new aviation maintenance jobs and additional lines of heavy maintenance work at the carrier's maintenance bases in Charlotte, North Carolina... Read More



Embraer delivers the first C-390 Millennium to the Hungarian Air Force

mbraer today delivered the first C-390
Millennium multi-mission aircraft to the
Hungarian Air Force. The aircraft will be
the first in the world equipped with a roll-on/
roll-off Intensive Care Unit, being even better
equipped to perform... Read More



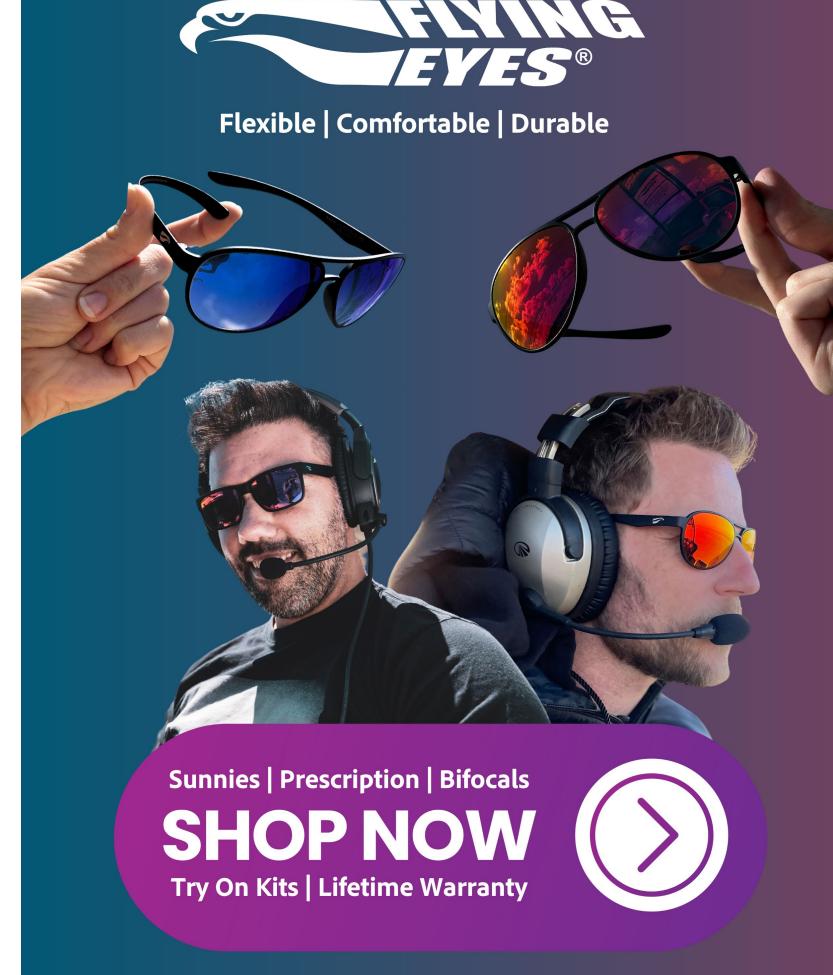
Teamsters Ratify Record Agreement at Gate Gourmet, Avert Major Nationwide Strike

ver 8,000 airline foodservice workers at Gate Gourmet, including 3,700 Teamsters, have secured a five-year agreement that addresses key demands for wages and health care. Read More



Southwest Airlines Posts Strong Summer Operational Performance

outhwest Airlines Co. closed out summer travel with zero cancellations on Labor Day, highlighting yet another reliable operation during the airline's peak season. ""I'm so proud of our Employees for staying focused on Safety and running a great operation this Labor Day, and all summer long," said Bob Jordan... Read More





n the aviation industry, the debate over single-pilot operations has intensified dramatically. Despite substantial resistance from labor unions, the European Union Aviation Safety Agency (EASA) is contemplating a change to authorize singlepilot operations in large commercial aircraft. Airbus is at the forefront of this debate, spearheading the development of singlepilot cruise capabilities for its A350 Freighter (A350F). Scheduled for delivery to airlines such as Singapore Airlines and Cathay Pacific by 2027, the A350F could herald a profound transformation in the industry, contingent on approval from EASA and the International Civil Aviation Organization (ICAO) that will introduce a serious degradation of safety into our system. As the industry approaches this pivotal crossroad on single pilot operations, the debate is poised to escalate into a highstakes confrontation between relentless cost-cutting strategies and labor unions' commitment to upholding crucial safety standards.

What Is the A350F?

The A350 Freighter is Airbus's newest addition to the competitive large cargo aircraft market. It is positioned to challenge Boeing's dominant 777 Freighter. Boeing currently holds a substantial 85%+ share of the air cargo market. The A350F seeks to increase Airbus' market share with a maximum payload of 109 metric tons, a volume of 1,500 cubic meters, and a range of 4,700 nautical miles. The Boeing 777 Freighter, a long-time favorite, has a payload of 102 metric tons, a volume of 1,410 cubic meters, and a range of 4,900 nautical miles.

Despite the closely matched specifications, the 777 Freighter has achieved greater market adoption, reflecting Boeing's more substantial presence and proven reliability in the sector. The success of Airbus's A350F will partly depend on its ability to leverage singlepilot cruise operations, potentially offering a significant economic and operational advantage. This feature could make the A350F a more appealing option than the 777 Freighter since Boeing has not pursued singlepilot cruise certification for the 777 Freighter. Airbus's push for this capability may be crucial in attracting operators. Major airlines like Cathay Pacific and Singapore Airlines have already placed orders for the A350F, expecting benefits from single-pilot operations. If Airbus can implement this feature, it could shift the balance in the ongoing competition with Boeing.

How Would Single-Pilot Cruise Operations Function?

Airbus envisions that its Enhanced Multi-Crew Operations (EMCO) concept will allow for single-pilot cruise operations by leveraging automation and cockpit systems. According to Airbus, "The A350F's EMCO capability will utilize a sophisticated autopilot and flight management systems to handle many routine tasks, including navigation, monitoring, and communication. During single-pilot operations, these systems will provide increased support through real-time data analysis and alerts, ensuring the pilot remains informed and in control." However, Airbus has yet to address how EMCO will enhance safety in scenarios such as crew member incapacitation or emergencies compounded by automation failures, like those encountered on Qantas Flight 32. The company's focus on the economic benefits of EMCO, rather than its safety enhancements, has drawn significant criticism.

Can Airbus Secure Single-Pilot Certification?

The potential certification of single-pilot

operations in the U.S. faces obstacles due to strong pilot labor unions such as ALPA (Air Line Pilot Association), which have led Airbus to concentrate its efforts on EASA for now. In Europe, Airbus has argued that single-pilot cruise operations are akin to the controlled rest options currently approved for European pilots. Controlled rest, which allows pilots to take breaks while remaining in their seats, is not permitted for U.S.-registered Part 121 carriers. Airbus might propose that singlepilot operations are a logical extension of the European Controlled Rest concept. It suggests that pilot rest quality could be improved by freeing one pilot to rest in a bunk instead of sitting in their seat. EASA's approval would significantly strengthen Airbus's efforts to secure ICAO's endorsement. Once approved abroad, U.S. carriers would have a strong economic incentive to lobby for similar regulations in the U.S. to improve their ability to compete internationally. As of August 2024, the European Union Aviation Safety Agency (EASA) is actively conducting a comprehensive safety study to evaluate the feasibility and risks of single-pilot cruise operations for the Airbus A350 Freighter. This study, initiated in early 2024, will determine whether the advanced automation and flight management systems onboard the A350F can ensure safety during single-pilot operations. To date, safety

has not been proven. According to EASA, the evaluations will include simulations and real-world testing on the effectiveness of these systems in handling various operational scenarios, including emergency situations. EASA's safety study is expected to conclude by the end of 2024. The agency's decision will be crucial in determining whether these operations can be approved for commercial use while maintaining the rigorous safety standards essential for aviation.

Have Safety Studies Been Conducted Before?

NASA has previously conducted a study on single-pilot operations, and its findings are the basis for the safety concerns of the parties opposed to single-pilot cruise operations.

NASA raised serious safety concerns. NASA's study highlighted that while automation can manage routine tasks, it falls short during emergencies or complex scenarios that demand immediate human judgment. Key concerns outlined in the study include:

- Emergency Management Challenges: A single pilot may struggle with managing navigation, communication, and troubleshooting during emergencies, particularly under high stress.
- Cognitive Workload and Fatigue: Solo pilots face greater cognitive demands and potential fatigue, which could impair situational awareness and decisionmaking.

Human-Machine Interface Limitations:
 Existing automation may not adequately support single-pilot operations during critical moments or system failures.

Who Is Advocating for Safety?

The Air Line Pilots Association (ALPA) is at the forefront of the opposition to Airbus's push for single-pilot cruise operations. ALPA is one the world's largest independent aviation safety organizations, representing nearly 80,000 airline pilots in the U.S. and Caranda. ALPA strongly opposes single-pilot operations, which it refers to as Reduced Crew Operations (RCO). ALPA argues that prioritizing economic gains over safety will compromise industry standards for safety. ALPA asserts, "RCO initiatives jeopardize the high safety standards established over decades. Single-pilot operations could significantly increase the risks involved in commercial flying, especially during emergencies."

In response to the push for RCO, ALPA has been lobbying against regulatory or legislative changes that could enable single-pilot operations. Recently, ALPA organized a delegation of 200 pilots to meet with lawmakers in Washington, D.C., to voice their concerns. The advocacy efforts focus on:

- Upholding Safety Standards: Advocating for maintaining stringent safety standards, as highlighted by NASA's research.
- Advocating for Comprehensive Oversight:
 Calling for thorough regulatory scrutiny to

- address the challenges of reduced crew operations.
- Strengthening Collective Voice: Uniting pilots to amplify their influence and ensure safety remains a top priority in legislative and regulatory discussions.

ALPA has a history of successful advocacy for aviation safety, including shaping regulations that enhance pilot rest requirements. By collaborating with the European Cockpit Association (ECA), ALPA is also addressing the global implications of single-pilot operations. This collective action is crucial for ensuring safety remains the central focus as the aviation industry navigates significant technological and operational changes.

Will Unions or Cost-Cutting Prevail in the Safety Debate?

As the debate over single-pilot operations for wide-body cargo flights accelerates, the stakes for aviation safety have never been higher. With Airbus pushing aggressively for certification of single-pilot cruise capabilities for its A350F, the potential for significant industry changes looms. While the European

Union Aviation Safety Agency (EASA) conducts a critical safety study, the rapid escalation of this issue underscores a growing risk to established safety standards. Airbus has customers expecting the A350F to be capable of single-pilot cruise operations. They expect this product to be available in as few as two years. Airbus argues that a single-pilot cruise operation is a simple extension of preexisting EASA regulations. Labor unions have concerning results from safety studies. Ultimately, the battle for approval will take place before regulators. Pilots concerned about these changes' implications should be proactive: getting involved in their government affairs programs and protecting their future by contributing to their unions' Political Action Committees (PACs) is essential. Through these actions, pilots can influence regulatory and legislative decisions and advocate for stringent safety oversight, ensuring that economic interests do not compromise the crucial priority of flight safety.









The Hardest Easy Decision

WRITTEN BY: JOHN MCDERMOTT

hen I started teaching professionally, a senior instructor at my company told me quite frankly, that my job was not just to teach; I was also managing multiple customer accounts worth tens of thousands of dollars and was responsible for maintaining and growing them throughout my time teaching.

Well and truly, instructing is not simply about teaching people how to fly. There is also a critical component of ensuring students are on track to meet their goals on time without either under selling them – sending students to solos or checkrides when they aren't

ready – or dragging them along into endless frustration.

Included in that process is a series of complicated decisions critical to the continued success of my students. Oftentimes, decisions are easy – no matter when the test or first solo are scheduled, we still need to adhere to safe, comfortable clearance from weather, so launching into a storm isn't the best decision.

Sometimes, it's more complicated than that.

Scheduling checkrides, for example, is a particular challenge in central Florida this year due to a limited availability of examiners.

When an exam date pops up, what is the best way to ensure a student's success without being too cautious?

A number of factors go into such a decision.

I need to consider a student's aptitude,
strengths, and history in training as well as
their goals in aviation, their broader training
timeline, and the examiner they will fly with.

Part of making this decision is my ability to trust myself as an instructor – both in my ability to teach and my ability to judge students throughout their training. Of particular importance has been my experience sending other students to checkrides and comparing their performance before the test to assess other students' preparedness.

I have been lucky to have other instructors whom I can trust to help me with the decision of whether and when to send new applicants to exams. Having outside opinions is helpful for me to back up my own decision and learn which factors to prioritize most. I can learn how to better make decisions and grow for future students down the line.

Ultimately though, it is really difficult to pin down what exactly is the right or best decision for a given situation. Some students are definitely ready, while some aren't, but oftentimes the nuances of various situations means we need to make the best decision we have within a given set of circumstances. Often, whether that is the "right" decision is determined by its outcome, and deciding the best decision preemptively is a challenge.

Instead, use your knowledge and experience to guide the best possible decision. No matter the outcome, the experience will prove a growth opportunity for difficult decisions in the future.

This applies not only for instructors but for pilots more broadly. What is the best decision to make to ensure the safe outcome of a given flight? How does your experience as a pilot guide that decision-making, and how can the result of your decision-making inform decisions in the future? That, of course, does not mean to be reckless with decisions just to learn from whatever the outcome. It does mean, though, that we can learn from our decisions to refine our skills, planning, and decisions in the future.

Hard decisions do not get easier by picking one option over another, and the decisions we make may or may not go as planned. However, we can still learn from whatever happens. Thus, short of anything careless or reckless, the best decision is the one made; it's the decision that gives you the most concrete representation of how your decision-making plays out in the real world. No matter which choice you make, be open to feedback and change, and take the results with you to inform future choices.



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



I had to move to a base because all the airlines I

commuted on won't allow beards on the jumpseat.





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...



Disaster on the Road - Pt. 10

Failed Line Check

WRITTEN BY: RICHARD SWINDELL

ur dedicated readers will recall the August installment of disaster and disruption on the road, where we discussed operational meltdowns. Funny enough, that article was already written and in production for the Grey Matter column in June, when low and behold, the airlines actually had a massive IT meltdown in July. Although airlines were not the only ones faced with a computer implosion (thanks to the faulty CrowdStrike update), airline passengers and employees were disproportionately impacted by the event. Flights cancelled, crews were stranded or simply "lost", as scheduling, flight, and crew hotel-booking systems crashed. So, read (or re-read) our August article on weather meltdowns and substitute "IT" for "weather" and the result is more or less the same.

For this month, we are going to discuss something that seems like a disaster, but in

fact, or for the most part anyway, is not – the failed line check.

The professional pilot's life is full of tests, evaluations, assessments and checks

- written, oral, simulated, and in real operations. We often tell prospective pilots that if they do not like taking tests, this may not be the industry for them. Obviously, no one really likes tests, but the point is that this industry is full of them, and it is statistically likely that you will fail one at some point. There are, as the saying goes, "Those who have, and those who will." Regardless, failing, or the lack of success on a given day, does not feel good and pilots tend to take this particularly hard. Yet, what does it really mean

to fail a test or check? For the most part, it means a bruised ego, some perhaps personal embarrassment, and of course the required retraining and recheck.

If you are in primary training (private, instrument, commercial, multi, etc.) a stage check or checkride bust is not going to derail your aspirations to be an airline pilot. Two failures? Not really - it makes your job of explaining what happened a little harder and longer, but you are still okay. Three or more? Well, a pattern is a problem, but is not insurmountable. The thing is to remain positive, engaged, and retrain to be successful – it is not the end of the world. For pilot interviews, when asked about failures, embrace it as a learning opportunity. Acknowledge the failure, be clear about what happened and why – and own the failure. Regardless of what transpired, do not blame others or the aircraft. Take responsibility, say what you did to be successful in the recheck, and what you learned from it and then move on.

What about a failed training check in the airlines or other professional pilot job? It happens. Stay positive, engaged, and retrain to be successful. In the frantic world of airline training with ground school, pre- and post-training briefs, simulator sessions, written exams, and chair flying, a bust can seem daunting to overcome. Take a deep breath – they are not going to throw you out over a single failed check. Review the way you are studying and preparing for checks and simulator sessions. Work with your training

partner and speak with your instructor candidly about what you can do better. Usually this is sufficient to solve the issue(s) and move on. Sometimes however, this is not quite enough, and this is when many airlines utilize a training review board to come up with a plan to help you be successful. Occasionally though, it's just not meant to be and you are let go. However, your career is not over yet; refocus your efforts on hiring using the same strategy on explaining what happened and go from there.

Then there is the day flying for your airline (let's say New Orleans to Memphis) when a line check pilot (LCP or simply "check pilot") shows up at the flight deck during boarding and says you're being line checked. Ok, fine, this is the world we live in. Credentials are checked, briefs are conducted, and away you go on a normal(ish) flight. Check pilots generally talk a little bit during cruise about hot topic items, things going on in training, trends they see on the line, etc. For the most part though, they sit quietly in the flight deck jumpseat and take copious notes, observing everything the flight crew does.

ON this day, at the end of what you believe is a successful flight and having parked at the gate in Memphis, the check pilot says unfortunately you failed the check due to the occurrence of "XX" during the flight, which went un-detected by the flight crew and could have caused a serious incident or accident. This is highly unusual, but it does happen. What now? Well, first thing is first: you are no longer flight qualified – you are "de-qualed."

The check pilot will explain the reason, and then the company will either place you in a hotel for the night and send you home the next day, or send you home now if possible.

The training department will then reach out and schedule you for training. Once this is successfully completed, you will be "requaled" and returned again to the line; or scheduled to fly with a check pilot before being fully line qualified again. In either case, you will likely be set on a modified line-check schedule where you will be evaluated again in the very near future and possibly again not long after that. This is not personal, but a quality-control measure to ensure that whatever happened on the MSY-MEM leg is not still happening.

Depending on the event and your company, you might be contacted by the Chief

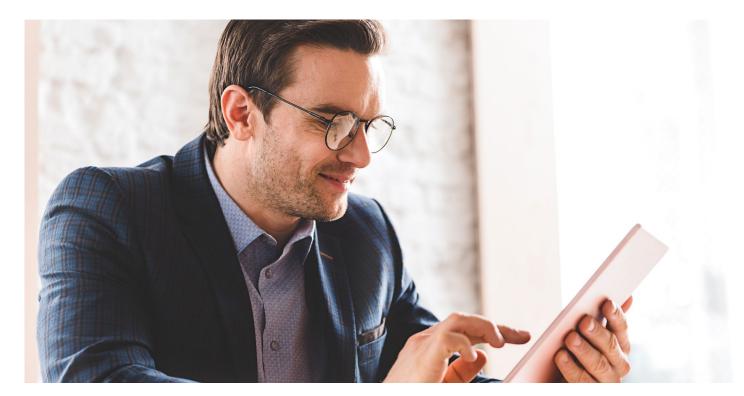
Pilot's Office (CPO) or another member of management wanting to talk about what happened. We highly recommend that as soon as possible following the dequal event that you contact your pilot-union representative (or pilot-group representative if you work for a non-unionized carrier) and tell them what happened. They will likely advise you not to speak with the CPO or anyone else without union representation present.

At this point, take a deep breath and know that your career is not over. Again, follow the advice at the beginning of this article to remain positive, engaged, and retrain, and you will be back on the line in no time.



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...





VMC and Angle of Attack

WRITTEN BY: SERGIO SOVERO



VMC (minimum controllable airspeed) is probably a concept foreign to you unless you have flown a multi-engine aircraft. VMC is the speed below which aircraft control cannot be maintained if the critical engine fails under a specific set of circumstances. (See 14 CFR part 23.) Each aircraft has its own VMC marked on the airspeed indicator, corresponding to a red line. Criticality of VMC pertains to a potential engine failure. If an engine fails, directional control is affected, resulting in a directional yaw towards the inoperative engine. If the critical engine fails, expect the yaw to be maximized.

To ensure pilots are able to maintain directional control, a VMC "demo" is exhibited by flight instructors for their students.

Then, students perform the maneuver until satisfactory proficiency is achieved.

Remember a VMC demo will be required to be tested during the FAA practical test. Several factors can aggravate a VMC situation, such as

an aft center of gravity, retracted gear, and/ or holding wings level. It's equally important for pilots who fly multi-engine airplanes to remain proficient to handle safely real-world situations.

Angle of Attack Basics

One of the leading causes of general aviation accidents is loss of control in-flight. Stall can potentially lead to the loss of control if the aircraft is not recovered correctly.

Regardless of aircraft, a stall is recovered by reducing the critical angle of attack. Stalls can happen during any phase of flight (and at any airspeed). However, they are critical at low altitudes such as takeoffs and landings due to the reduced recovery margin. Recovering from a stall, depending on the specific scenario, can lead to significant altitude loss.

Often, we associate stalls with airspeed. Stall speed changes and is not fixed. Load factor, configuration, and weight all affect stall speed. Hence, it is important that pilots identify the

onset of a stall promptly. Some aircraft are equipped with visual and aural cues, known as angle of attack (AOA) indicators. These devices are a more reliable indication of airflow over the wing, regardless of its configuration. Without it, angle of attack is essentially invisible to pilots. An AOA indicator can be used to get the pilot's attention (via audio cues and/or low-cost stick shakers) even if the pilot is not looking, prompting an early recovery. Finally, it is important to note each aircraft handles differently aerodynamically. Stall onsets may produce tactile cues such as vibrations and sluggishness of controls, among others. These may vary by equipment, and you may not be familiar with them if you are unfamiliar with the aircraft you are operating. In such cases, AOA indicators become even more important. For aircraft owners, these after-market indicators are now more available and affordable, allowing them to be retrofitted if an aircraft is not equipped with one from factory. A negative aspect to them is "over-reliance." As electronic equipment, they are prone to failure and have

their own limitations, hence the importance of the tactile aerodynamic cues of an impending stall being perceived by the pilot.

Over 20% of general aviation accidents include loss of control due to stalls, spins or other factors such as VMC events (applicable to multi-engine aircraft). Understanding the aerodynamics and the theory behind these events is the first step in preventing them from developing into an accident. Become familiar with equipment on board your aircraft, such as angle of attack indicators, to increase your situational awareness. As a multi-engine pilot, be sure to perform practice VMC events regularly with an instructor in order to stay proficient. Doing so may save your life in the event of an engine failure.



About the Author

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

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Bose Aviation Headset Review, Part 3

Bose Aviation Headsets comparison summary

mic is on.

WRITTEN BY: CRAIG PIEPER

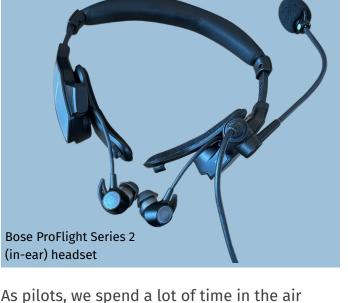
ere is the moment that you have all been waiting for, the final installment of the Bose Aviation Headset round-up! The inflight bench-test comparison of the Bose ProFlight Series 2 (in-ear) and Bose Aviation A30 (over-the-ear) headsets. The former was reviewed in detail in the August issue of Aero Crew News and the latter in our September issue.

The setup process with both headsets, while easy, is slightly different for each. The ProFlight uses the Bose app to connect while the A30 connects via Bluetooth. Both use Bluetooth, but you'll need the Bose app for the ProFlight headset. The app provides more direction about the in-ear piece and the setup. These instructions are helpful but not

I found the microphone quality of both to be the same with low feedback noise when the

necessary for the set-up of the A30.

The ProFlight is just over three times lighter than the A30 (4.5 oz. vs 14.2 oz.) which helps with head and neck comfort, but I feel it lacks the ability to provide a good seal that helps with ANR. This fact particularly applies to the noisy aircraft I fly. I did find a company that offers custom molded earpieces for the ProFlight Series 2 headset, but when I asked them about providing me with a pair to include in the test, they declined.



As pilots, we spend a lot of time in the air and the bottom line is, the choice between which headset you should get comes down to personal comfort. If you are accustomed to having something in your ears or don't mind it, then you should be comfortable with the ProFlight Series 2. Personally, I am not a huge fan of constantly having something in my ears. I own a pair of Apple AirPods and only use them when I'm on a call and my hands are full, and they come out as soon as I'm finished with that call. I'm not surprised that my preference is the Bose Aviation A30 Headset because it is more comfortable for me. Perhaps my mind could be changed if I had tried those custom molded earpieces.

It has become extremely important to me to protect my hearing. When I was younger, my father, who was also a commercial pilot, always used earplugs when he was working with saws or exposed to loud noise. I wasn't as careful when I was younger but now I am. I try to always keep some kind of ear protection with me. If you're a career pilot, I highly suggest you protect your hearing too, and that you spend the money for a headset



of the highest quality with which you are comfortable.

Deciding which option is best is hard, so I recommend finding an event at which Bose Aviation will participate and try on both pairs for yourself. Bose will be represented at booths at events where a large number of pilots will be gathered like AirVenture and Sun 'n' Fun. I looked on their website and there is no calendar of where and when they will have representatives with product on display. Some cities also have Bose stores where you could give the product a try. The following link will take you to their location-search page. https://www.bose.com/stores?showMap=true

But wait! There's more! I've saved the best news for last! Bose Aviation will be providing a headset to the grand-prize winner in our 2025 photo contest that starts in January. Stay tuned to Aero Crew News for all the details!



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...



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e all hold beliefs about ourselves – what we can achieve and how we approach learning. This way of thinking forms our personal convictions, known as our mindset, which influences how we perceive and respond to challenges in life. Psychologist Carol Dweck developed the concept that there are two types of mindsets: fixed and growth mindsets. Her research shows that those with a fixed mindset avoid challenges, limiting growth, while those with a growth mindset continually improve. The good news is that our brains are adaptable, making it possible to create a growth mindset. This article provides ten tips to help you unlock the growth mindset.

Fixed Mindset

Individuals with a fixed mindset believe intelligence is predetermined at birth, something innate and unchangeable. This belief often leads them to avoid challenges, fear failure, and give up easily when faced with

obstacles. The desire to appear competent and avoid judgment drives these behaviors, consequently feeling threatened by the success of others. A fixed mindset limits personal potential, increases anxiety, and lowers selfesteem. Those with a fixed mindset often have thoughts such as, "I am not good at this," or "I will never be able to do that." These thoughts create a self-fulfilling prophecy where the fear of failure prevents them from trying, confirming their belief in their limitations. This mindset can lead to stagnation in both personal and professional growth as they shy away from opportunities that could lead to development.

Growth Mindset

Individuals with a growth mindset believe intelligence can be developed throughout life and view challenges as opportunities to learn and grow. They embrace effort as a path to mastery, persist despite setbacks, and see feedback as valuable information for

improvement. Embracing this mindset builds resilience during setbacks, turning challenges into chances to improve performance. With a growth mindset, you are open to feedback from others and inspired by others' successes. If someone is better than you, they can also help you improve in what you do.

Common thoughts among those with a growth mindset are, "I am not good at this yet" or "With practice, I can improve." This perspective helps embrace challenges and overcome obstacles, leading to increased learning and development. When adopting this mindset, you become resilient to setbacks. You turn adversity into a challenge, which helps you perform better.

Unlocking The Growth Mindset

A growth mindset among pilots leads to optimal self-development and offers numerous benefits, such as greater satisfaction in work, better handling of learning new technologies, increased resilience during stressful events, enhanced creativity in problem-solving, stronger team relationships, improved adaptability to changing flight conditions, heightened motivation to learn and improve, and a more optimistic approach to overcoming challenges. Here are ten tips to help you activate your growth mindset:

Tip 1: Become Aware of Your Mindset

The first step to developing a growth mindset is identifying your current mindset. Ask yourself questions like: How do I handle obstacles? What do I tell myself when something does not work out? What impression do I want to make on others? How do I view the successes of others? Write down your answers and reflect on them. Compare them with the descriptions of the growth and fixed mindsets in this article to discover your current mindset.

Exercise: Questionnaire rowth vs. Fixed Mindset

This is a ten-question questionnaire designed to help identify whether you have a growth or fixed mindset. Choose the answer that best reflects your typical thoughts and behaviors in each scenario.

How do you react when faced with a difficult challenge?

- a) I avoid it because I'm afraid of failing.
- b) I embrace it as an opportunity to learn and grow.

When you encounter a setback, how do you respond?

- a) I feel discouraged and give up easily.
- b) I see it as a learning experience and try to find ways to improve.

What do you believe about intelligence?

- a) Intelligence is a fixed trait that can't be changed much.
- b) Intelligence can be developed through effort and learning.

How do you view effort in relation to success?

- a) If you have to work hard, it means you're not naturally talented.
- b) Hard work and effort are essential for success.

When you see someone who is exceptionally skilled at something, how do you feel?

- a) I feel envious and believe I could never be that good.
- b) I feel inspired and believe I can improve by learning from them.

How do you handle criticism?

- a) I take it personally and feel defensive.
- b) I see it as valuable feedback that can help me grow.

When learning something new, what is your approach?

- a) I stick to things I'm already good at to avoid failure.
- b) I enjoy the process of learning and trying new things, even if it's complicated.

How do you perceive the success of others?

- a) I feel threatened and think it diminishes my own abilities.
- b) I feel motivated and look for lessons I can learn from their success.

What is your attitude toward making mistakes?

- a) I try to avoid making mistakes at all costs because they show my lack of ability.
- b) I understand that making mistakes is a natural part of the learning process.

How do you set goals for yourself?

- a) I set easily achievable goals to ensure success and avoid failure.
- b) I set challenging goals that push me to grow and improve, even if there's a risk of failure.

Scoring:

You likely have a fixed mindset if you had mostly "a" responses.

You likely have a growth mindset if you mostly had "b" responses.

A mix of both indicates that you have a mindset that can benefit from further development towards a growth-oriented approach.

If you have a fixed mindset, the tips in this article will help you develop a growth mindset. If you already have a (partial) growth mindset, use the tips in this article to further enhance your growth mindset or to help others develop theirs.

Tip 2: Get to Know Yourself

Choosing a growth mindset requires self-confidence. Self-confidence is developed by understanding who you are, what matters to you, and where your strengths lie. In other words, developing self-awareness is essential for building self-confidence. You gain self-awareness by asking yourself questions such as: What do I truly value? What energizes me? In what ways do I serve as a role model for others? What do I appreciate about myself?

Exercise: Self-Reflection Journal

Take some time each day this week to journal about the following prompts:

- 1. Write about a recent experience that made you feel proud of yourself.
- 2. Reflect on activities or tasks that you find most fulfilling and why.
- 3. List three values that are important to you and explain why they matter.
- 4. Describe a situation where you felt confident and capable.
- 5. Identify one quality or skill that others

admire in you and explain why it is meaningful to you.

Review your journal entries at the end of the week to gain insights into your strengths, values, and areas where you can further develop self-confidence.

Tip 3: Language Adjustments

How you talk about learning, development, making mistakes, and getting back up says a lot about your mindset. If you often use terms like wrong, right, smart, and dumb; these do not promote a growth mindset. Do you tell yourself that you "just can't do it?" This will not encourage you to keep practicing. Instead, be mindful of your language and use words that help develop a growth mindset. Give others compliments based on their effort and emphasize the importance of growth and challenge. Always frame things in terms of "not yet" being able to do something.

♀ Exercise: Language Reflection

Today, pay close attention to how you talk about learning, mistakes, and personal abilities. Throughout the day, try the following:

- 1. Whenever you catch yourself using terms like "can't," "wrong," "always," or "never," pause and rephrase your statement in a more growth-oriented way.
- 2. Give yourself and others compliments based on effort and progress rather than just outcomes.
- 3. Encourage someone else to use language

emphasizing growth and learning, such as "You are improving," or "Keep learning; you are on the right track."

Tip 4: Focus on the Process (rather than the outcome)

To develop a growth mindset, focus on the process rather than the outcome. It is not about the result of your efforts but the effort itself. You learn from practicing, trying, falling, getting back up, and persevering. This process makes you better at what you do. Therefore, it is important to emphasize this focus for yourself and others.

Exercise: Process Reflection

Take a moment to reflect on your journey and the steps you have taken to progress. Consider:

- 1. Write down three recent experiences where you faced challenges or setbacks.
- 2. For each experience, describe the effort and strategies you used to overcome them.
- 3. Reflect on your learning from each situation and how it contributed to your growth.

At the end of your reflection, recognize and commend yourself for your efforts and perseverance.

Tip 5: Discuss Your Progress

Talking about progress with someone you trust can make you feel more competent, positive, and creative. Discussing and reflecting on progress stimulates a growth mindset. Therefore, try to do this with the people around you as much as possible. Discuss the progress you have made in an important area, whether it is related to your work or personal life. Remember to encourage your conversation partner to discuss their progress as well.

₹ Tip 6: Seek Feedback and Support

Additionally, seeking feedback and support from others can significantly impact your progress. It can be challenging to assess what you are doing well and where you can improve by yourself. Others often have a more objective perspective. Therefore, ask for feedback from someone you trust who can provide valuable insights.

There are times when you need support to move forward. This could involve clarifying something you still need to understand or a boost when facing difficulties. Do not hesitate to reach out to others for help, whether it is a friend, family member, or colleague. People are often willing to support your growth. Remember to pay it forward and offer assistance to others when they need it.

💡 Tip 7: Learn from Mistakes

Mistakes are inevitable and valuable learning opportunities: everyone makes mistakes.

Take a moment to consider the mistake and recognize that it is manageable. Then, reflect on why the mistake happened and consider what you can do differently next time. Learning from mistakes promotes personal development and boosts your skills.

Exercise: Reflect and Plan for Growth

- 1. Think of a recent mistake or setback you experienced.
- 2. Write down what happened and how you initially felt about it.
- 3. Reflect on what you learned from the error and how you can apply this knowledge in the future.
- 4. Outline one specific action you can take to prevent a similar mistake in the future or improve your response.

Tip 8: Discover What Works Best or You

Learning new things is essential for personal growth. The learning process is diverse and can look different at any given time. Not everyone finds the same learning methods enjoyable or effective. Discovering which learning approaches align best with your needs and work most effectively for you is valuable. Experiment with different learning methods and keep exploring. Read a book one day, listen to a podcast the next, or try applying your knowledge. This helps you find what works best for you. Remember, making mistakes is part of the process—it is how you improve.

Tip 9: Let Success Inspire

A growth mindset involves learning from and being inspired by the success of others. Take a moment to ask yourself who you look up to and why. Reach out to these people and engage in a conversation. Discover how they progressed, the mistakes they made, and how

they handled them. If the person is not around to talk to, delve into the stories of inspirational figures, for example, by reading a biography or watching a documentary. Let their resilience and perseverance inspire you.

Tip 10: Expand Your Comfort Zone

You will not progress if you remain in your comfort zone. Skills and tasks you are already familiar with are within your comfort zone. Outside your comfort zone are things you have not yet mastered but can learn. You have to step outside your comfort zone and engage in new experiences to learn. This can sometimes be daunting, but it is part of the shift. Without challenge, there is no sense of accomplishment and pride.

Exercise: Try Something New

- Identify Your Comfort Zone: Think about an area/skill where you feel comfortable and confident.
- 2. Choose a New Challenge: Select something you have been curious about but have not tried yet—whether it is a hobby, skill, or activity.
- 3. Set a Small Goal: Break down the new challenge into a small, achievable goal that pushes you slightly beyond your current abilities.
- 4. Take Action: Commit to trying this new activity or skill within a specific timeframe. Focus on the process rather than the outcome.
- 5. Reflect: Afterward, reflect on your experience. What did you learn about

yourself? How did stepping out of your comfort zone make you feel?

Final Thoughts

Studies show that many people perceive their abilities and intelligence as fixed traits rather than qualities that can be developed through effort and learning. With awareness and effort, anyone can shift from a fixed mindset towards a growth mindset, positively impacting your personal and professional life.

Are you interested in developing new skills and enhancing your approach to personal growth? Emerald Mental Health provides individual coaching sessions tailored to help you expand your skill set and improve your personal development. Contact Emerald Mental Health for a free consultation via email at reini@emeraldmentalhealth.com or visit www.emeraldmentalhealth.com.

Resources

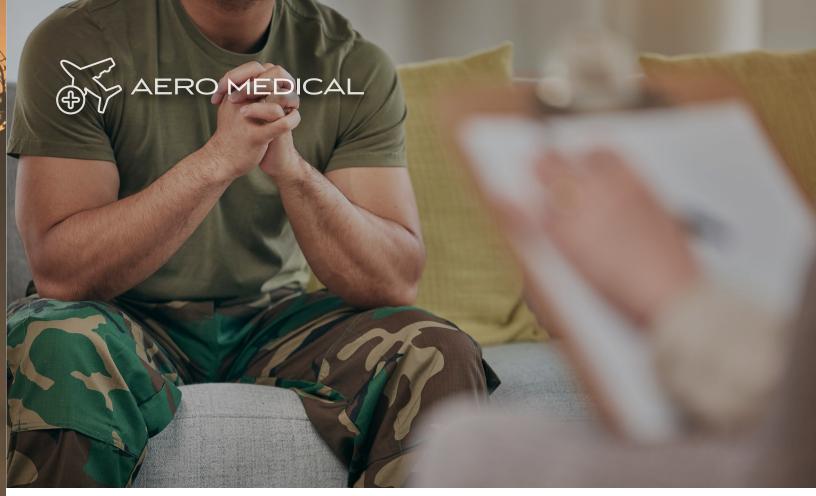
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About the Author

Reini Thijssen is a licensed mental health counselor (LMHC, LPC) and a certified life coach specializing in supporting pilots and individuals in high-demand professions both within and outside of aviation. She has been a writer for Aero Crew News since 2019 and covers various aviation-related topics... Read More...





The Importance of Mental Healthcare in Military

WRITTEN BY: SHANNON TORRES

a personal coach for pilots, I've had the unique privilege of coming to understand the pressures faced by aviators. These stressors only increase as you enter the further-niched world of military aviation. The demands of military aviation go beyond physical endurance requiring immense mental resilience as well. With this pressure to perform and succeed, and an ever-present stigma surrounding mental health, many aviators often find themselves in a state of avoidance from seeking the mental healthcare they might need.

This reluctance to seek help is not only a professional risk but also a personal one. Ensuring mental well-being in military aviation is crucial for both the safety of the missions and the lives of those who undertake them. A recent study published in the *Military Medicine Journal* highlighted the severity of this issue. Led by U.S. Air Force neurologist and pilot Dr. William Hoffman, the study surveyed 264 military pilots and found that:

 190 pilots (72%) reported a history of healthcare avoidance.

- 111 pilots (42.5%) admitted to misrepresenting or withholding information on a written healthcare questionnaire.
- 89 pilots (33.7%) flew despite experiencing a new physical or psychological symptom that they felt should probably be evaluated by a physician.
- 30 pilots (11.4%) reported a history of undisclosed prescription medicine use.

These statistics reveal a troubling reality many pilots are willing to sacrifice their wellbeing due to fear and misunderstanding, and these are just from pilots who agreed to be a part of the study.

Understanding Why Military Pilots Might Avoid Seeking Healthcare

Drawing from my experience with civilian pilots and personal connections within the military community, I've seen a few reason why military pilots might avoid seeking healthcare. The fear of career repercussions is a significant factor, as many pilots worry that admitting to mental-health struggles could lead to disqualification from flying. The military's culture, which emphasizes resilience and toughness, can further discourage individuals from seeking help, as it may be seen as a sign of weakness. Additionally, the self-reliance ingrained in many pilots, both civilian and military, often leads them to believe they can handle their issues independently, without professional support. These factors create a

complex barrier to seeking care, which can have serious consequences.

How We Can Improve Mental Healthcare for Military Pilots

We are doing a disservice to our service members if we don't take decisive action to improve mental healthcare in military aviation. Here's how we can start:

- Normalize Mental Healthcare: It's essential to continue to work on making mental healthcare a routine part of military life, just as physical health check-ups are. This will help reduce the stigma and make it easier for pilots to seek help without fear.
- Protect Confidentiality: Establishing strong safeguards around the confidentiality of mental healthcare is crucial. Pilots need to trust that seeking help won't jeopardize their careers, bearing in mind that seeking help does not mean someone has a severe mental health diagnosis. Strict confidentiality protocols can help build that trust.
- Promote Education and Awareness: Regular training and resources should be provided to help pilots and their leadership understand the importance of mental healthcare. Early intervention can be lifesaving, and it's important to convey that seeking help is a sign of strength, not weakness.
- Enhance Support Systems: Continuing to build a robust support system that includes

peer networks, counseling, and access to mental-health professionals familiar with the unique pressures of military aviation can encourage pilots to seek the help they need without fear.

Dr. Hoffman emphasizes that, "Aviators who may be wondering whether to report a troubling health condition should do so sooner rather than later," especially given how self-reliant most pilots are trained to be. In other words, it's better to say something, because by the time most pilots reach a point where they are considering asking for treatment, things have likely gone far beyond the point where they needed to be.

faced by our military aviators. By continuing to foster a culture of understanding and support, we can ensure that our military pilots are not only physically fit but also mentally prepared to take on the immense challenges they face in the military and civilian world. This is our way of giving back, and doing anything less than this is a disservice to those who have dedicated their lives to serving our country.

If you have any questions or would like to chat about options to discuss anything you or someone you know might have going on, please feel free to reach out to me at Shannon@ aviationconversations.com, because everyone deserves a safe space to land, including you.

Bridging the Gap: Supporting Mental Health

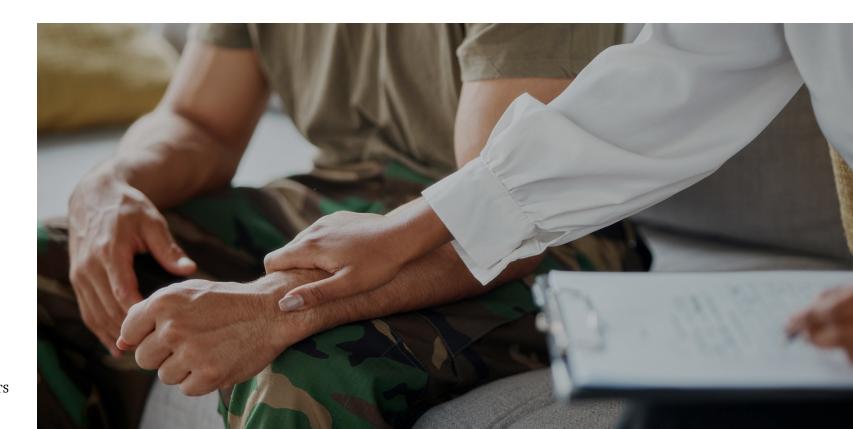
My experience and connections have given me a deep respect for the unique challenges



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...





elcome to fall! It won't be too long before we're celebrating the holidays and the new year. Ugh, for sure. While I have been out flying trips, I have had some interesting conversations around fitness. One interesting question that came up is, "Is there a negative or downside to fitness or nutrition"? The question took me a bit by surprise as I usually only focus on the positives of a healthy nutrition plan and fitness regime. In short, I did come up with an answer, and yes, there are a few negatives to starting or adjusting your goals and program.

The Good

Anytime you modify a routine, change your diet, give up some vice (e.g., alcohol or smoking), your body will immediately start to adapt for the better. Stopping sugar intake (a significant reduction versus no intake at all) or

reducing the amount of carbs you take in will cause your body to start using its fat stores. Likewise, starting or changing your fitness routine will allow your body to start using muscles in a new way, increase your lung capacity and cause your heart to pump more blood. While you may not notice the effects immediately your body is working to improve its efficiency.

The Bad

When it comes to your body, a change is going to hurt. You'll feel pain in muscles that are starting to wake up from lack of use. You may experience hunger or thirst as you make changes to your diet. You may feel more tired from new exercises, which may seem backwards. (Shouldn't I feel more awake?) This may cause you to want to give up, but

the good news is the slight muscle aches or hunger will soon pass.

The Ugly

When it comes to either quitting your diet vices cold turkey, or you decide to go all in on a diet regime, at first, be warned it's going to suck. If you take the drastic measure of quitting caffeine, or stop drinking alcohol, or high-sugar sodas, or even giving up sugar, your body will let you know. You may experience withdrawal symptoms such as headaches, anxiety or even anger and/ or frustration because your body is trying to figure out where the bad stuff went. The good news is that after about seven days of consistency, the symptoms subside. Likewise, when it comes to working out, if you go too hard too fast, you could suffer from excess

build-up of lactic acid to all out pain because you lifted too much or pushed too hard. Simply, when it comes to hitting the weights or increasing cardio, slowly and over time is the key to success.

This isn't by any means a message of discouragement, but to let you know that sometimes change hurts. If you stick to a developed plan that increases in intensity over time and you reduce the bad parts of your diet incrementally, you'll have greater success and be more apt to complete your goals. It's all about setting achievable goals and managing your expectations!



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 Importance of Staying Current on Comp Levels

and Dealing with the Data Deniers

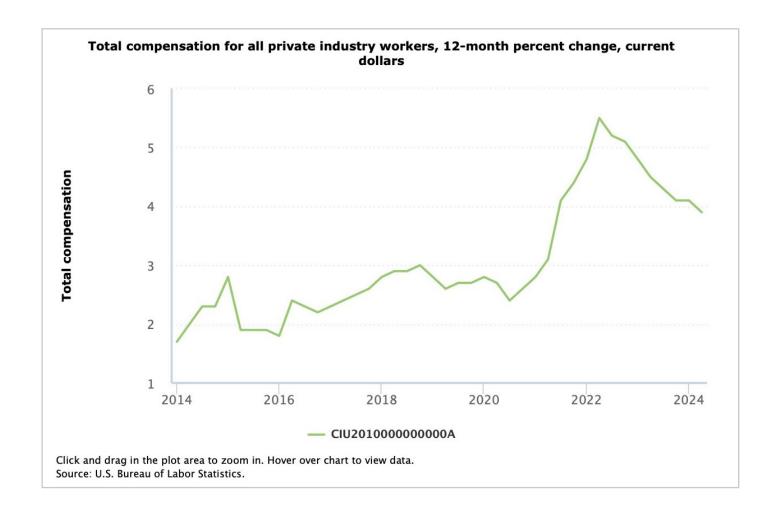
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WRITTEN BY: CHRISTOPHER M. BROYHILL, PH.D., CAM

ost business-aviation managers are keen to stay current with the dynamics of the compensation market because they are eager to stay ahead of the curve and take care of their personnel. I have several repeat clients in the compensation consulting business that ask for new deep-dive studies every year to have the latest data at their fingertips. I have other clients who renew their subscriptions to the AirComp Calculator every year for the same reason.

But every once in a while, I hear something like, "We made a decent increase last year, we're fine for this year. We don't need the data." This response stuns me. I bet these same people would never say, "You know, we read enough safety bulletins last year, I think we're good for this year."

While you could certainly make the argument that not compensating your personnel adequately could result in a safety issue, that's not my point here. You don't always read safety bulletins with the intent to make operational changes as a result. You read them to stay aware of the operational environment. The same can be said for compensation data. It is not static. (See the chart below.) For the last ten years, compensation levels have been rising in private industry at an average of 3.1% per year according to the U.S. Bureau of Labor Statistics (BLS). Sometimes that rate of increase has been lower, like 1.7% annual growth in 2016, or higher, like 5.5% in 2022.



Similarly, the annual change in compensation levels for business aviation personnel have risen as well, often in multiples of the rises in private industry. In the 2024 business aviation compensation survey data, we see that in stark terms. The table below presents a variation on some of the data I discussed in my last article. The average increase column is a series of weighted averages for the job/ organizational level groups from the NBAA and Gallagher surveys. The time period of comparison is 2023Q1 to 2024Q1. Over this period the average growth in private industry compensation was 4.1% according to the BLS. You can see the growth in business aviation compensation, for almost all groups, was much larger.

Job/Org Level Groups	Average Increase from 2023	Compared to General Population
Pilots	10.73%	268%
Maintenance Personnel	9.74%	238%
Flight Attendants	6.54%	160%
Schedulers	4.49%	110%
Leadership	10.86%	265%
Mid-Level	9.37%	229%
Line	9.84%	240%
All Personnel	9.7%	237%

And here we see, in numerical detail, the importance of staying current with compensation levels. If you're an aviation manager, your personnel are talking with their peers and they're getting anecdotal stories that

feature increases like these – and keep in mind, these are averages. Obviously there are several data points on the high side, which tend to make up the bulk of the stories out there.

The bottom line here is that aviation managers need to stay plugged in. There is never a time when compensation isn't changing and while market-driven adjustments might not be necessary on a yearly basis, awareness of the data can make for smarter merit increases and provide the knowledge to deal with the inevitable rumor mill. There are a variety of tools a manager can use to stay plugged in but stick to solid statistical data from surveys or the AirComp Calculator. Stay away from the anecdotal stuff you'll find on websites or industry magazines.

And Then There Are the Data Deniers...

I've been doing compensation consulting for about seven years now and the AirComp Calculator has been in existence for just over four years. On the consulting side, I've lost count of the number of deep-dive studies that I've done, but it is well into the hundreds. Almost all of these for companies you know: you wear their shirts and shoes, watch their programming, drink their coffee, drive their cars, take their meds, etc. In nearly every study I've performed, when I describe my background, credentials, and methodology, even the most resistant executive, aviation manager, or HR professional accepts my results. (In fact, these days I'm hired by HR compensation personnel more often than aviation managers.)

Occasionally, however, I get pushback.
Sometimes, the resistance has a quasilogical rationale, i.e. they might not like my methodology for aging or regionalizing the data, but in most cases, we can talk through that.

But then there are the deniers, the objectors who just don't like the data and object to the results for purely emotional reasons. This has occurred with the results of two deepdive studies and with the leadership team

of a particular management company when presented with reports from the AirComp Calculator. Their contention usually takes the form of "These numbers can't be true! They're too high!"

One of my favorite responses came from a high net-worth individual: "Well, these numbers are higher than those I'm hearing anecdotally." Translation: "When we brag about how little we pay our pilots in the locker room at the country club, that's not what I hear." I love it when people try to compare anecdotal data to statistical analysis. You'd think someone who made their money in finance would know better.

The management company's response is priceless. It goes something like, "We manage hundreds of aircraft. These numbers don't match our data so they can't be true!" I guess the whole concept of circular logic doesn't occur, nor does the reality that several of their competitors are using AirComp Calculator data.

In both cases, we see the effects of cognitive dissonance. For my part, I'm just a slave to the data and I follow the trails it illuminates. I don't have a "dog in the fight" for any comp study I conduct nor any report the AirComp Calculator produces. I'm all about the market data and where comparison data intersects with it. This is what makes my voice, that of a disinterested third party, valuable to so many. I've been frequently told that my data is the gold standard in the industry, and repeatedly thanked for making compensation data more transparent for everyone. I'm humbled by these remarks and grateful to be of service. And I will also vigorously defend the scientific nature of the process and the data it generates. The deniers are just going to have to get over it.



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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Rates and Fees

Looking deeper into what lenders control when you are home shopping or refinancing.

WRITTEN BY: SPENCER WARTMAN









In the <u>last article</u>, I discussed factors to consider when choosing the right lender.

One of the most important factors is what you'll be paying – at closing and over the life of the loan. Whether you're looking to refinance your current home (with rates dropping!) or planning to purchase a new home, understanding the details behind what you are being charged specifically from the lender is crucial. Understanding what rates and fees lenders control affect your home loan and can make a significant financial difference.

Here's a breakdown of the key elements lenders can control and what you should focus on when evaluating your options.

Loan Estimate Basics: What Lenders Control and They Need to Tell You

When applying for a home loan or refinance, you should expect a Loan Estimate (LE) or Fee Sheet from the lender outlining the costs associated with your mortgage. Be sure to ask

for one of these documents if your lender is not being upfront on what they plan to charge you. The two main areas where lenders have the most control are:

1. Interest Rates

The interest rate is the obvious thing to track. It is the percentage you will pay annually to borrow the money. For airline pilots who often qualify for competitive rates due to strong employment histories, this is the first element to scrutinize. Even a slight difference in rates can lead to significant savings over the life of the loan, especially if you're planning on a 30-year mortgage.

2. Section A Fees

Section A of your Loan Estimate is the "origination" section, covering fees the lender charges to process your loan. Besides any lender credit and the rate, this is the only fee section lenders control on the Loan Estimate.

Items you may see under this section are:

- Origination fees
- Application fees
- Underwriting fees
- Processing fees
- Lender fees
- Discount Point

Lenders have the power to adjust these fees, and it's an area where you can sometimes negotiate. Lower Section A fees mean less out-of-pocket expenses at closing and a better overall loan structure. Be cautious of high fees, as they can impact your APR.

Foot Stomp! Make sure to compare offers across multiple lenders. Ask to see the lender's Loan Estimate or Fee Sheet without showing the estimate to the other lenders. Hold them accountable to show you a blind offer. For an apples-to-apples comparison, look specifically at the Rate

and Section A fees. Other fees that are not controlled specifically by the lender include (but are not limited to) Taxes, Insurance, Title and Appraisal. If these fees differ on the loan estimates, it is not as important since they are typically not controlled by the lender. In a future article, I'll break down these other fees and how they're calculated.

The Difference Between Rate and APR: What You Need to Know

While your interest rate represents the cost to borrow the money, your APR includes additional costs, giving you a clearer picture of the overall cost of your loan. The APR encompasses both the interest rate and any lender fees, including those from Section A.

This is why the APR is often higher than the interest rate. It accounts for not only what you'll pay on the loan, but also the associated fees spread over the life of the loan.

 Why APR Matters for Pilots: If you're comparing multiple home loans, look beyond the interest rate. A loan with a low interest rate but high fees might have a higher APR, costing you more in the long run. Since airline pilots may move frequently due to fleet and domicile changes, the APR may help determine which loan is the best fit for your specific career situation.

How Rates and Fees Affect Your Bottom Line

The lower the lender-controlled (Section A) fees and the lower the interest rate, the lower your overall APR will be. It's crucial to minimize unnecessary fees and secure the best possible rate.

Maximizing Your Home-Loan Options as
 a Pilot: If you qualify for both VA loans
 and conventional home loans, get a Loan
 Estimate for each option and compare
 rates, Section A fees, and APRs to see
 which structure benefits you the most. Use
 your strong employment track record to
 potentially negotiate terms, or even better,
 work with a lender who is familiar with the
 airline pilot pay contract.

Final Thoughts

Understanding the difference between rates and APR, and how lenders control Section A fees is key to making informed decisions about buying a home or refinancing. You're in a unique position to secure competitive rates and potentially save thousands over the life of your mortgage.

I invite you to write me (the author of this article) if there's a topic you'd like me to explore in future articles. You can reach me at spencerattrident.com.

Trident Home Loans (Equal Housing Lender, NMLS 65716) is an airline industry leader for securing the right mortgage for you. Contact Spencer Wartman (NMLS 2109932) at spencer@mythl.com or spencer@mythl.com and let him help you secure your future home!

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



From Runway to Retirement

Savings priorities for airline professionals

WRITTEN BY: NOLAN CLARK



the world of savings priorities and the newest financial strategies can be overwhelming, especially when each seems to have its own rules. I'm not here to push a one-size-fits-all approach, but rather to offer a fresh perspective, specifically with airline professionals like you in mind. Whether you're an FO aiming to strengthen your emergency funds and tackle debt, or a captain looking to maximize tax-advantaged accounts beyond your 401(k), the goal is to focus on strategies that fit your unique situation and goals.

Below is a great list of long-term savings priorities for retirement that I will reference in this article, sourced from a comprehensive report by JP Morgan Asset Management. For a deeper dive, visit J.P. Morgan Private Bank (jpmorgan.com) to explore the full guide. Let's dive into what really matters to you as a pilot and how you can make the most of your financial journey.

1. Emergency Reserve

An emergency fund is essential for everyone, regardless of your life stage. It may not be the most exciting savings goal, but it's crucial because it's not a question of if you'll need it, but when.

When looking up advice on a "healthy" emergency fund, you'll often see recommendations of three to six months of non-discretionary expenses. This typically covers essential costs like food, utilities, and housing. While this guideline works for many, it's not one-size-fits-all advice.

As an airline pilot, you know firsthand the volatile nature of the airline industry. Therefore, considering a larger emergency fund – six to nine months or even up to a year's worth of expenses – might be more appropriate to navigate unexpected challenges.

While this is a large amount of savings for many, the value of this step in all the priorities will be greater than the dollar value in your account. We see it time and time again with our clients who have the liquid savings to weather major storms that have peace of mind in difficult times compared to those without. Tough times are already hard, we don't want them to be any harder for you than they have to be.

To help get some momentum, you can set multiple emergency fund goals along the way until you reach the ultimate number that works for you and your family. Having enough money saved to cover all your insurance deductibles is a great start, then you can work towards three to six months saved, six to nine months, and so forth.

2. Maximize Your 401(k)-employer match

Your employer match is one of the closest things to a "free lunch" in investing you'll ever receive! Find out up to what percentage your employer matches, match your 401(k) percentage to that, and reap the benefits!

3. Pay down higher interest loans (loans with greater than 7% interest)

Most people understand the impact of highinterest consumer debt and how it hinders savings goals. The real question is why people fall into debt in the first place. From what we see, it often comes down to lacking a solid emergency fund and not planning for large, foreseeable expenses such as crash pad costs, commuting expenses, changes in lifestyle when you upgrade, or other future costs. Without these savings, people may turn to high-interest credit cards when unexpected costs arise and it makes them feel more behind financially, even though they are making more money than ever.

Here are a few questions to consider on this topic (adapted from an article on the Financial Order of Operations written by The Money Guy Blog):

Does my mortgage count as high-interest debt?

Unless you were fortunate enough to lock in a mortgage rate that you can count on one hand, you may be asking if your mortgage qualifies as high-interest debt. My wife and I bought a home this past year and have a 7% interest rate. Does this count as highinterest debt? While the interest rate itself does meet the 7% or greater criteria, there are a few reasons I may still count our mortgage as low-interest debt, and not be as adamant about making huge extra monthly payments. First, homes are typically appreciating assets, a distinct difference from consumer debt, student loans, car loans, etc. Mortgage interest may be deductible if you itemize your tax deductions. This could be even more of a consideration as the current tax laws expire in 2026 and the standard deduction will not be as large as in years past.

Which high-interest debt do I pay off first? Mathematically, paying off your debt with

Mathematically, paying off your debt with the highest interest rate first makes the most

sense on paper. However, I am a big believer that the best debt repayment plan is the one you will stick to. If paying off smaller debts first motivates you more, you can start with those to build momentum. Just remember to consider the type of loan, minimum payments penalties/benefits with paying off early/late, tax implications, and most importantly, your goals before you decide one way or the other.

4. Health Savings Account (HSA)

For couples entering retirement this year, it is projected they could spend roughly \$315,000 on healthcare alone during their retirement period, according to the annual Fidelity Retiree Healthcare Cost Estimate. This sum doesn't include long-term care, over-the-counter medications, or dental services.

\$315,000! That is a whole lot of money out of a retirement portfolio. Thankfully, there's a specialized account designed to handle medical expenses: the Health Savings Account (HSA). An HSA offers triple tax benefits: contributions are tax-deductible, earnings grow tax-free, and withdrawals for qualified medical expenses are also tax-free.

To qualify for an HSA, you must be enrolled in a high-deductible health plan (HDHP), which typically has a lower monthly premium but higher out-of-pocket cost. Additionally, HSA funds roll over from year to year, allowing your savings to grow over time. However, be aware that withdrawals not used for medical expenses may incur taxes and penalties. Lastly, while many people use HSAs as a fund for current-year medical expenses, an even

better strategy could be to keep your funds invested and save your receipts for future use. Depending on your employer, you may also have access to other types of health savings vehicles, such as United's Health Reimbursement Accounts (HRA) and Retiree Health Accounts (RHA).

We discuss this in more detail on our YouTube Channel: United Pilots: RHA & Healthy Fear of Healthcare Costs

5. Additional Defined Contribution Savings

For 2024, the IRS-Defined Contribution Savings Limits are \$23,000 for those under 50 and \$30,500 for those 50 and older, which are the maximum amounts you can contribute to your 401(k). Many airlines also offer Non-Elective Contributions (NEC), which can boost the total contributions between you and your employer up to \$69,000 for those under 50 and \$76,500 for those over 50. That is a great chunk of money set aside for one year! This is not to mention the Market Based Cash Balance Plans (MBCBP) that many airlines have implemented that offer an extra savings vehicle.

The key takeaway in this step is to focus on what you can control. If you're under 50, aim to contribute the full \$23,000 to your 401(k). If you're 50 or older, strive for \$30,500. Your company will do its part on the NEC.

6. Pay down lower interest loans (less than 7%)

The low-interest loans have been able to hang around through this step because the above

steps were important enough to put these on the backburner, and the math made sense. Now, it is time to bring it home and pay it off!

While low-interest loans may be manageable, reducing your debt load can provide practical and psychological benefits. As mentioned before, remember to consider the type of loan, minimum payments, penalties/benefits with paying off early/late, tax implications, and most importantly, your goals before you decide one way or the other. There are times when not paying it off can make sense as well. For example, some folks have 2% mortgage interest rates locked in and have 25 years remaining on their mortgage. At the time of this article, some banks are offering a 5% interest rate on money just sitting there. We have clients who are still stashing that money away, but instead of locking it up in their homes, they have opted to save that money in a high interest bank account that offers them greater liquidity and flexibility. The beauty of this situation is that if you've made it to step 6, you're well-positioned financially regardless of the outcome. At this stage, it's unlikely that either choice will significantly harm your financial future. While there might be mathematical differences between the options, the peace of mind and better sleep you gain could very well outweigh any other minor financial factors.

7. IRA

A traditional IRA involves pre-tax contributions with potential tax deductions, and earnings grow tax deferred. Withdrawals are taxed as ordinary income and subject to penalties if

taken before age 59½, with required minimum distributions (RMD) required starting at age 73.

A Roth IRA involves contributions made with after-tax dollars, allowing investment earnings to grow and be withdrawn tax-free if certain conditions are met. There are no RMDs during the account holder's lifetime, but contributions are subject to income limits.

If your income is too high to contribute directly to a Roth IRA, you can look into using the backdoor Roth strategy. However, this approach can lead to unexpected tax consequences if not done correctly, so it's crucial to consult with your tax professional.

8. Taxable Account

A taxable brokerage account can be used for short, medium, or long-term goals. It is taxed at favorable capital gains rates, and you can invest as conservative, moderate, or aggressive as appropriate depending on your goals.

Many find that the taxable brokerage offers great flexibility compared to other retirement vehicles because there are no early withdrawal penalties for taking money out before age 591/2. This makes it a great account for those considering early retirement, an emergency fund, a college savings vehicle, or maybe you are saving up for that airplane you've always wanted; take your pick!

Finally, I leave you with two quotes from personal finance expert, Morgan Housel. He explains in his book, The Psychology of Money, that sometimes sticking to a simple strategy is more effective than endlessly searching for the perfect one. Don't get bogged down by details; focus on saving and spending less than you earn.

- "My own theory is that, in the real world, people do not want the mathematically optimal strategy. They want the strategy that maximizes how well they sleep at night."
- "The reasonable investors who love their technically imperfect strategies have an edge, because they're more likely to stick with those strategies.

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Hopefully, you found this article interesting and helpful. If you have any questions, contact us at 270-545-5880 or Nolan leadingedgeplanning.com.

Also, please tell us if we can help you on your journey to financial peace and prosperity! Click here to sign up for our newsletter or click here to schedule some time to chat about your circumstances in more detail. Also, check out our Pilot Money Guys podcast where we regularly discuss these types of financial topics along with some fun airline news updates and interesting guest interviews. Even the editor and founder of Aero Crew News – Craig Pieper!

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About the Author

Born and raised in Owensboro, Kentucky, **Nolan Clark** earned his Bachelor of Science degree in Finance, with a Personal Financial Planning Concentration... <u>Read More...</u>



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Bravo Golf Partners with The Wright Brothers® USA for Limited-Edition Aviation Timepieces

WRITTEN BY: BRAVO GOLF STAFF WRITERS

Bravo Golf, an aviation brand known for providing pilots with personalized, functional and elegant timepieces, is launching a new series in collaboration with The Wright Brothers®. This limitededition collection, known as "The Wrights of Passage" consists of three distinct models, honoring not only the legendary aviation pioneers, Wilbur and Orville Wright, but also the often-overlooked family members who supported and inspired them in their groundbreaking achievements.

Customers of Bravo Golf timepieces value the unique designs, practicality, and personal significance embedded in each watch, making them a highly respected and sought-after brand within the aviation community. These same design principles have deeply influenced the new limited edition Wright series, seamlessly blending Bravo Golf's signature style with the rich heritage of aviation's pioneers.

The collection's three watches—The Brothers,
The Katharine, and The Bishop—pay tribute to
the legacy of the Wright family. Each timepiece
tells a different story, connecting aviation's
past with its present and future through
meticulous design and historical significance.
"Our goal was to create more than just a
watch; we wanted to honor the entire Wright
family's contributions to aviation," says Beau
Garrett, founder of Bravo Golf. "Collaborating
with their legacy on this series is not only
an honor, but it's also a way to celebrate the
spirit of aviation that unites us all."

The Brothers

The Brothers watch celebrates Wilbur and Orville Wright, the pioneers who unlocked the secrets of powered flight and made history with their 1903 Flyer. Their journey to powered flight required solving three fundamental challenges: lift, thrust, and control. At first, they relied on existing knowledge from sources like the Smithsonian, but they quickly discovered flaws in the data. Through their own experiments, the Wright brothers redefined the lift equation, developing the precise wing dimensions needed to generate the required lift under specific conditions.

Next, the brothers tackled thrust. Many believed that boat-propeller designs would work in the air, but the Wright brothers realized an airplane propeller needed to function like a rotating wing. Using this insight, they hand-carved their own propellers, pioneering a formula that became the foundation of modern propeller design.

However, the greatest challenge they faced was control. Previous attempts at flight assumed turning an aircraft was as simple as



steering left or right. This method often ended in disaster.

While studying birds at Kitty Hawk, the
Wrights observed how they controlled flight
by twisting their wings in opposite directions,
enabling them to roll through the air. Inspired
by this, Wilbur had a breakthrough in their
bicycle shop, realizing they could apply the
same principle to their glider wings. This
led to the development of wing-warping
technology, a game-changing innovation that
allowed the Wrights to achieve controlled
flight—something no other experimenters of
their day had conceived or could replicate.

With only 200 pieces available, the Brothers model features an engraving of the wingwarping design that forever changed aviation. "For The Brothers timepiece, we wanted to create something that not only honors the

craftsmanship of Wilbur and Orville but also pays tribute to their revolutionary thinking," says Garrett. "Their ability to see beyond conventional wisdom and innovate was their superpower. Their breakthrough in control was truly inspired and captures the spirit of Orville's sentiment:

'If we worked on the assumption that what is accepted as true really is true, then there would be little hope for advance."

The Katharine

Named after their sister, The Katharine honors the woman known as "the light of the family." Katharine Wright's unwavering support and inspiration was essential in helping her brothers achieve their dream of bringing flight to the world. Beyond emotional and financial support, she managed international



correspondence, served as their primary advocate, and promoted their work tirelessly, ensuring that the Wrights' invention gained the global recognition it deserved.

Without her diplomatic skills and public relations efforts, the brothers' success in promoting their groundbreaking invention to the world might have faltered. Her influence was so great that when she and her brothers were in France, all three were awarded the French Legion of Honor, a testament to her vital role in their achievements. As Orville Wright famously said, "When the world speaks of the Wrights, it must include our sister. Much of our effort has been inspired by her."

To commemorate her contributions, The Katharine timepiece will feature an engraving of the Wright Flyer itself on the case back, symbolizing her indispensable role in the brothers' historic journey. "She was more than just a sister," explains Garrett, "she was a diplomat, an advocate, and a steadfast inspiration to her brothers, who helped bring their generational breakthrough to the world." Limited to only 100 pieces, this model is a tribute to Katharine's pivotal role in aviation and her enduring legacy.

The Bishop

Perhaps the most personal piece of the collection is The Bishop, named after Milton Wright, the father of the Wright family. Milton was not only a father but a guiding force who inspired and nurtured his sons' curiosity. It was his gift of a toy Penaud helicopter that first sparked Wilbur and Orville's fascination with flight, igniting the passion that would eventually lead to their historic achievements. But Milton's influence went beyond a simple

gift – he instilled in his children a deep sense of perseverance, intellectual curiosity, and the belief that they could achieve anything they set their minds to.

A bishop in the United Brethren Church, Milton encouraged his sons to follow their own paths, often providing thoughtful guidance and unwavering moral support. His belief in education and his own wide-ranging interests in science and technology fostered a rich environment of inquiry within the Wright household. In fact, it was a book from Milton's own library, on bird mechanics, that Wilbur read as his first resource when studying the methods of flight. This early introduction to the science of aerodynamics was a key moment in Wilbur and Orville's journey toward unlocking the secrets of flight.

Limited to only 50 pieces, The Bishop watch features engravings of the toy Penaud helicopter that Milton gifted to his sons – a poignant reminder of how a single moment of encouragement can help to shape history.

In recognition of Aero Crew News being chosen to be the first publication to release this information, readers will receive a 5% discount on orders placed in the month of October 2024. Enter promo code:

WrightCrew or click this custom link.

A Family Legacy

Quotes from the Wright brothers themselves further illuminate the family's role in their success. "We were lucky enough to grow up in an environment where there was always much encouragement to pursue intellectual interests," Orville once said. He credited their father for fostering that curiosity, noting, "If my father had not been the kind who encouraged his children to pursue intellectual interests without any thought of profit, our early curiosity about flying would have been nipped too early to bear fruit."

Similarly, Wilbur Wright reflected on his upbringing when advising others: "Pick out a good father and mother, and begin life in Ohio." These sentiments encapsulate the driving force behind Bravo Golf's collection – the idea that the Wrights' journey was as much about family as it was about flight.

As described, each watch in this collection features an engraving that represents the enduring legacy of the Wright family, from their breakthrough technologies to the personal moments that shaped aviation history.

A Serendipitous Meeting

The collaboration between Bravo Golf and the Wright Brothers began serendipitously. Bravo Golf's founder, Beau Garrett, shared how his son's school report on the Wright Brothers led to a chance meeting with Ken Botts from the Wright Brothers USA at the Sun 'n' Fun event in Florida. "This partnership began with my son's fascination with the Wright Brothers' story," recounts Garrett. "For his spring school project, he was tasked with picking any significant figure from American history to research and write a report on. Out of everyone he could



have chosen, he chose the Wrights. Later that spring, when we were at the Sun 'n' Fun event in Lakeland, Fla. he saw the Wright Brothers USA booth and was immediately drawn to it. A conversation started soon thereafter between Kenneth Botts, the president of Wright Brothers USA and myself."

That conversation led to a partnership that delved deep into the archives of the Wright family. Bravo Golf's team toured historical sites in Dayton, Ohio, and pored over personal diaries, technical drawings, and artifacts to ensure every detail of the watches remained true to the Wright legacy.

Garrett notes, "This collection really reflects that deep connection we, as pilots, all feel to aviation's beginnings, and I can't wait for you to see them when they're released. It's more than just a watch – it's a tribute to the entire legacy we're a part of.

Pre-orders for The Brothers, The Katharine, and The Bishop will be available starting October 5, 2024, at https://www.flybravogolf.com/pages/wrights-of-passage. Additionally, a portion of all proceeds are committed to The Wright Brothers® family foundation, which is focused on further inspiring and educating future aviators and preserving the legacy of the Wright Brothers.

For additional information, high-resolution images, or interview opportunities, please contact [Joel Allen] at [joel@apostle.company].

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