August 2025

@ Aero Crew News®

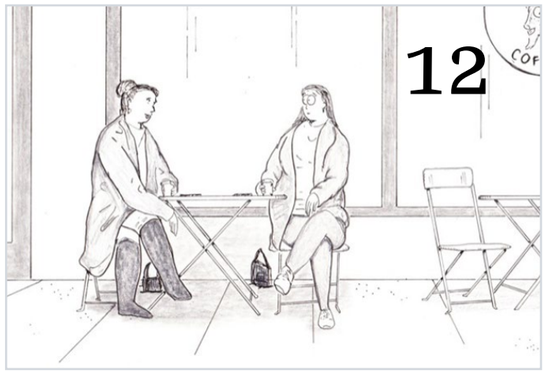
Your Industry Connection



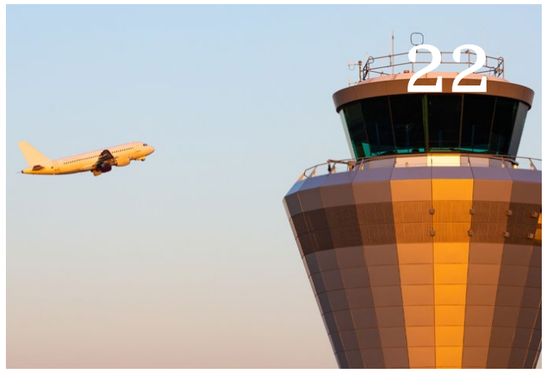
contents

August 2025

Jump to each section Below
by clicking on the title or photo.











Also Featuring:

Letter from the Publisher 4

Aviator Bulletins 6

Finding Community in Aviation 14

The Great Airline Pilot Retirement Debate, Part 1 (in a Three-Part Series) 18

The Importance of Regular Compensation Reviews and Realistic Merit Increases 28

Understanding the Window of Tolerance for Better Stress Management 31

Solondz v. FAA: A Case Study in Effective & Determined Pilot Advocacy 36

Refinance Like a Pro: A Pilot's Guide to Lowering Your Mortgage the Smart Way 46

the grid



PlaneSense, Inc

Add to Compare



JetBlue Airways

Add to Compare



Breeze Airways

Add to Compare



iAero Airways

Add to Compare

US Cargo

21 Air, LLC
ABX Air
ATI
Alaska Seaplanes
Aloha Air Cargo
Ameriflight
Atlas Air/Southern Air
FedEx Express
iAero Airways
Kalitta Air
Key Lime Air
UPS

US Charter

Airshare
Alaska Seaplanes
GMJ Air Shuttle
Key Lime Air
Omni Air International
Ravn Air Group
XOJET Aviation

US Fractional

FlexJet
NetJets
PlaneSense

US Cargo Regional

Alpine Air
Empire Airlines

US Major Airlines

Alaska Airlines
Allegiant Air
American Airlines
Avelo Air
Breeze Airways
Delta Air Lines
Frontier Airlines
Hawaiian Airlines
JetBlue Airways
Southwest Airlines
Spirit Airlines
Sun Country Airlines
United Airlines

US Regional Airlines

Air Choice One
Air Wisconsin
Cape Air
CommutAir
Elite Airways
Endeavor Air
Envoy
GoJet Airlines
Grant Aviation
Horizon Air
Key Lime Air
Mesa Airlines
'Ohana by Hawaiian
Piedmont Airlines
PSA Airlines
RavnAir Group
Republic Airways
Silver Airways
Skywest Airlines
Star Mania Air, Inc.

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.

Dear readers,



In case you haven't heard, Aero Crew News has opened the Aero Crew Shop which features ACN branded gear. In addition, we have just launched our Team Chemtrail collection. The ACN team spent hours going back and forth over our latest shirt design. We hope you appreciate our collective sense of humor! Check out the latest design here. When you know, you know and we know you know. Know what I mean?

Last month I had the good fortune of a private tour of the Cuban Stock Cigar factory in Tamboril, Domincan Republic while overnighting in Santiago, D.R. It was about a 20-minute Uber ride from our hotel to the cigar factory. Though we weren't given a very clear address for the factory, with the insight of our intrepid driver, we managed to find it fairly easily. The manager greeted us with freshly brewed coffee and a cigar. I hope you'll enjoy my full review of the Cuban Stock Cigar Factory in this month's issue under the Food Bites column.

Fly safe,

Craig D. Pieper

Craig D. Pieper



About the Publisher

Craig Pieper is the Publisher and Founder of Aero Crew News. Craig obtained his Bachelors of Science in Aeronautical Science, along with a minor in Aviation Weather, from Embry-Riddle Aeronautical University in 2001. Craig is also a captain for a major airline with a type rating in the Boeing 737 & Embraer 145 and has logged over 10,000 hours of flying time since his introductory flight on November 14th, 1992.

BACK TO CONTENTS

July 2025

What you may have missed in July

Feature – Imagine running a half marathon in uniform while rolling your bag! It's been done!

Baggage – Learn the benefits of optimism and how to achieve it in your life.

Business Vector – It's a little magic and a lot of experience that foretells the future.

Coffee & Pretzels – Speaking of cutting lines . . . (See Craig's letter, too!)

Grey Matter – What is the future of supersonic flight? Money – To be or not to be taxed now (if not now, later).

Mortgage – Looking back at this year's mortgage with a look ahead for what remains in 2025.

Perspectives – Mentoring benefits both the mentor and the mentee.

SkyLaw – Examines the FAA alcohol policy.

SkyWatch – Find your birth constellation and others in the night sky.

Squall Lines – Avoid turbulence—there's an app for that!



View as Flip Magazine

Download PDF

CREDITS

Publisher / Founder
Craig Pieper

Aero Crew Solutions, CEO
Scott Rehn

Editor
Deborah Bandy

Layout Design
Sarina Williams

Additional Contributors
Greg Kaley
John McDermott
Richard Swindell
Sergio Sovero
Christopher Broyhill
Reini Thijssen
Zeke Denison
Brenda Hill
Jonathan Kulak
Angel Flight South Central

Aviator Bulletins
Provided by the companies listed

Photographs By
Aviator Bulletin photographs provided by the companies listed.
Photographs as noted or licensed by Aero Crew News, LLC

Grid Updates Email
GridUpdates@AeroCrewNews.com

Social Media Marketing By
Nate Racine

Social Media Advertising By
Edith Duran

© 2025 Aero Crew News, All Rights Reserved.



United Flight Attendants Vote to Go Back to the Negotiations Table

Statement from Ken Diaz, president of the United Airlines chapter of the Association of Flight Attendants-CWA (AFA), on the United tentative agreement vote: “United Flight Attendants today voted to send a strong message to United Airlines management by rejecting a tentative agreement...Read More



JetBlue and United Complete DOT Review of Blue Sky Collaboration

JetBlue and United today announced they have completed the U.S. Department of Transportation (DOT) review of their Blue Sky collaboration and are able to proceed to implementation. Read More



American Airlines reports second-quarter 2025 financial results

American Airlines Group Inc. today reported its second-quarter 2025 financial results, including: record quarterly revenue of $14.4 billion, second-quarter GAAP net income of $599 million, or $0.91 per diluted share... Read More



Alaska Air Group reports second quarter 2025 results

Alaska Air Group reported financial results for the second quarter ending June 30, 2025. The Alaska and Hawaiian teams closed out an impactful quarter that included the launch of a global network transformation and performance that beat expectations. Read More



Allegiant Pilots Move Closer to ALPA

Allegiant pilots are organizing to change their union representation. For the past 16 months, the pilot group has been represented by a temporary Teamsters trusteeship, an emergency structure imposed without a vote and led by an appointed trustee. During this time, pilots have not had elected union leadership, and many report... Read More



United Airlines Reports Second-Quarter Profit, Sees Third-Quarter Positive Inflection in Both Supply and Demand

United Airlines reported a second-quarter profit, ahead of Wall Street expectations, and grew both earnings and pre-tax margin in the first... Read More



Alaska Airlines announces new routes connecting California and the Pacific Northwest

Alaska Airlines is further expanding our network between California and the Pacific Northwest with seven new routes starting this October. Read More



Mesa and Republic Pilots Forge United Path Forward as Companies Plan for Merger

As Mesa Airlines and Republic Airways move forward with their proposed merger, pilot leaders from both carriers are taking proactive steps to ensure a smooth transition that prioritizes unity, transparency, and fairness for all pilots. Read More



Porter Airlines Pilots Take Historic Step Toward ALPA Representation, Strengthening Union's Leadership in Canadian Aviation

Porter Airlines pilots filed membership cards with the Canada Industrial Relations Board (CIRB), taking the next step toward joining the Air Line Pilots Association, Int'l (ALPA). Read More



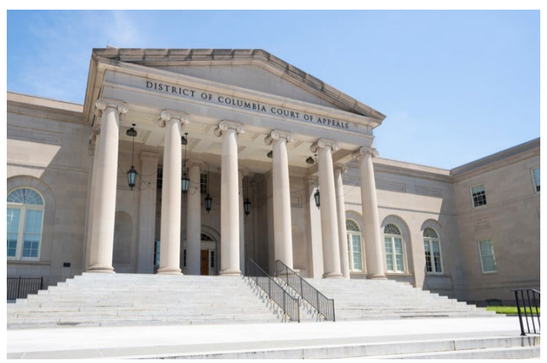
JetBlue Reports Second Quarter Operating Profit, Driven by Improving Demand, Strong Operation, and Continued JetForward Strategy Execution

JetBlue Airways Corporation reported its financial results for the second quarter of 2025 alongside an update on JetForward, the company's multi-year... Read More



U.S. Senators Urge FAA to Oppose Single-Pilot Operations

U.S. Senators Tim Sheehy (R-MT) and Tammy Duckworth (D-IL) led 43 of their Senate colleagues in a bipartisan letter to Secretary of Transportation Sean Duffy, urging the Federal Aviation Administration (FAA) to vigorously oppose single-pilot operations for commercial airline operations at the International...Read More



Pilot Michael Solondz Secures Landmark Victory Against FAA in Appeals Court, Paving Way for Return to Cockpit

In a stunning and unanimous decision, the United States Court of Appeals for The District of Columbia Circuit has ruled in favor of airline pilot Michael Solondz, marking a significant milestone in his... Read More



Soaring to the Southernmost Point: Spirit Airlines Adds Key West to its Route Map

Florida travelers will soon be able to get between Las Olas Boulevard and Duval Street at jet speed. Florida-based Spirit Airlines today announced it will launch new service at Key West International Airport (EYW), providing the only nonstop flight between Key West (EYW) and Fort Lauderdale...Read More



The Choice is Yours! Seatisfaction™ is Coming to Southwest Airlines

Beginning July 29, 2025, Southwest Airlines Co. Customers [now] have options to select their seat at the time of booking for flights beginning on Jan. 27, 2026. Read More



Frontier Airlines Continues Network Growth With 15 New Routes Launching Fall 2025

Ultra-low fare carrier Frontier Airlines will make its debut in Corpus Christi, Texas, and Richmond, Va., as well as mark a return to Tulsa, Okla., this fall with the launch of 15 new routes. Read More



ALPA Statement on FAA Delay of Secondary Barriers

Capt. Jason Ambrosi, president of the Air Line Pilots Association, Int'l (ALPA), issued the following statement today after the Federal Aviation Administration (FAA) announced a one-year delay in implementing mandatory flightdeck secondary barriers. Read More



JetBlue Strengthens Fort Lauderdale Focus with New Flights and More Mint®

JetBlue today announced exciting growth at Fort Lauderdale-Hollywood International Airport (FLL), reinforcing its commitment to bringing one of the best customer experiences to South Florida with new routes, more flights...Read More



Delta deepens LAX investment with new service to Hong Kong and Chicago

Delta is expanding its reach from Los Angeles International Airport (LAX) with two new nonstop routes: daily service to Hong Kong (HKG) beginning June 6, 2026, and three daily flights to Chicago O'Hare (ORD) starting June 7, 2026. These additions underscore Delta's continued investment in LAX.... Read More

coffee & pretzels

Greg Kaley



Sure, in the beginning I used to fantasize about Jim being home when he was on a trip. Now I fantasize about him being on a trip when he's home.



Check Out Last Month's Cartoon



About the Author

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



AEROCREWSHOP.COM

Finding Community in Aviation

Aviation brings us together for a multitude of reasons that enhance our experiences.



EAA AirVenture 2024 airshow // Photo: Craig Pieper

Written by: John McDermott

I'm writing this as the EAA AirVenture show in Oshkosh, Wisconsin kicks off. Planes are just starting to arrive to make Whitman Regional Airport the "busiest in the world" for a week; pilots, aviation enthusiasts, and the rest of the community are gearing up for what many consider to be aviation's Mecca.

This much-anticipated annual event is perhaps the most notable week of the year in aviation in the United States, if not in the world. The fly-in/show has been going on for decades and seems to grow in size and popularity every year. This is where exhibitions, unique aircraft, educational seminars, and usually some big announcement by a major aviation company are featured. All of this is punctuated by a daily airshow spectacle of a grand scale.

Of the thousands of aviation enthusiasts who attend year after year, each might give you a unique reason for going. Some look forward to cool airplanes, some want to check out the exhibitors or meet their favorite aviation influencer.

Many however, use attending AirVenture as a way to catch up with old friends—with people they haven't seen in a while, maybe since last year's airshow—serving as a venue they share. Going with friends, after all, makes any airshow more meaningful, memorable and enjoyable.

This can be said for a lot of things in aviation. I have had the pleasure of meeting many wonderful people in this industry, some of whom have become lifelong friends. Experiencing flight is always more enjoyable, fulfilling, and rewarding with a strong community surrounding you. I have had the privilege of getting to know people in every stage of their aviation journeys: student pilots, instructors, and commercial airline pilots as well as mechanics, ground crews, and more. My first aviation job was working ramp and customer service for a commuter airline at Chicago's O'Hare International Airport. For one summer during college, I did everything from helping passengers check in, to marshalling planes, driving a van around ORD's expansive service roads, and transferring bags between our plane, baggage claim and other airlines.

That job provided me with a tightly knit group of coworkers with whom I enjoyed working. Between shifts, we regularly went on adventures around the airport, whether for breakfast or to try to take a peek from our van at Air Force One landing. Such a solid community made the job immeasurably more enjoyable and manageable, especially for a teenager just starting his aviation journey.

As an instructor, I've had the privilege of working with people who have become close friends. When we weren't goofing off as we waited for the next student to show up, from time to time, we would trade instruction time. I gave multiple Instrument Proficiency Checks to my fellow CFIs, and I earned my tailwheel endorsement from one of my colleagues.

Even just flying through various airports has exposed me to lovely people whom otherwise, I would not have met. From FBO agents at a small airport in Kentucky, to classmates attending various instructor academies, simply encountering people is often a joy that I relish.

Being able to share my journey with others makes aviation considerably easier and more enjoyable. Despite all the ups and downs this industry brings, having a community does wonders to help us push through whatever volatility comes our way.

It is the case, of course, that some pilots rely on community more than I do. Indeed, for some, the communal aspect of aviation makes up most of their experience with the industry. Outside the realm of professional flight are private pilots who spend much of their time attending EAA meetings, AOPA seminars, going to airport restaurants, aviation museums, and airshows; and taking friends and family flying either to practice landings or to stop by a niche airport or attraction.

Others use aviation as a means to get to their communities by flying to work, flying to family, or shuttling back and forth between their properties. Oftentimes, people get into flying specifically because it makes it easier to maintain connections with people in hard-to-reach places or to fly themselves long distances instead of relying on someone else.

Experiencing flight is much more enjoyable and meaningful with people to enjoy it with. It brings people together and makes the world a little smaller. Ultimately, I am grateful for the people I have been able to share aviation with and for those whom I will encounter in the future—I look forward to growing my aviation circle in the coming years.



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...



EAA AirVenture 2024 airshow // Photo: Craig Pieper

amberjack

Dress Shoes for Pilots

Scan Me to Shop Now!

- Slip Resistant Outsole
- TSA Compliant
- Complies with Uniform Guidelines
- Non-FOD Carrying Tread
- Premium Full-Grain Leather
- Incredibly Supportive Insole



www.amberjack.shop

BACK TO CONTENTS

GREY MATTER

The Great Airline Pilot Retirement Debate, Part 1 (in a Three-Part Series)

From 45 to 60 to 65 to 67 or beyond?

WRITTEN BY: RICHARD SWINDELL



For readers unfamiliar with the current mandatory airline pilot retirement age in the US, it's 65. The day you turn 65, you are no longer authorized to exercise the privileges of your airline transport pilot certificate. Your airline career is now over, which, according to the FAA, is based on the potential for cognitive decline after this point and an associated increase in mistakes, reducing operational safety.

There is however, an ongoing effort to raise the retirement age for airline pilots to 67 or beyond, or even eliminate it all together. Yet before we consider what this future might look like, as well as who is for it and who may be against it, let's establish some context with a quick look at the past.

The first professional pilot retirement age was set in 1919 by the International Commission for Air Navigation (ICAN), that decided pilots should retire at 45, probably because the life expectancy of an airmail pilot at the time was rather bleak, so why not. After WWII though, ICAN's successor, the International Civil Aviation Organization (ICAO), figured pilots were probably mentally and physically safe enough to fly beyond this age (and aircraft were becoming safer as well), so they elected to completely discard a retirement age for airline pilots altogether.

Then, in the early 1950s, with a surplus of young pilots who could adapt quickly to flying jet aircraft (and because they were less expensive to pay than senior captains), executives at airlines such as American, TWA, Eastern, and Western began unilaterally forcing their pilots to retire at age 60. This resulted in lawsuits from pilots and pilot unions challenging the arbitrary change, so the Federal Aviation Agency (it wouldn't become an Administration until 1967), sided with management and formally established the "Age 60 Rule" in 1959, which went coincidentally into effect in March of 1960. A few years later ICAO reversed course and instituted an international age-60 retirement standard as well.

There it stayed until 2007, when the FAA raised it to 65, in order to align with international standards, as ICAO had just raised the airline pilot retirement age to 65 the year before, citing advancements in medical science and longer life expectancies. This proved to be convenient timing, because the rest of the story is less about sustained cognitive ability in older pilots, and more about money—but of course, it always is.

Amazingly, after 47 years and the FAA's continued refusal to allow airline pilots to fly beyond age 60, the amendment to the long-established retirement age occurred quickly and in the middle of multiple airline bankruptcies (United, Northwest, US Airways), and general financial stress (Delta and American) in the post-9/11 period. Basically, this horrific national event was nefariously usurped by several airline management groups as a pretense to gut labor contracts, drastically reduce pay and benefits, and (this is the big one) to eliminate longstanding, well-funded, employee pensions – all under the veil of corporate bankruptcy.

The Pension Benefit Guaranty Corporation (PBGC) is the U.S. government entity specifically charged with and responsible for protecting worker pensions and retirement

BACK TO CONTENTS

programs. In the case of these airline bankruptcies however, they failed to safeguard employee pensions and allowed them to be discarded under corporate threats of liquidation. This in turn led to the expedient justification for the FAA to implement the “Age 65 Rule.” To be fair, many airline pilots wanted to be able to work past age 60 as well, just not in-lieu of losing their pensions.

Thus, after allowing pilot retirements to be jettisoned (although many lawsuits were filed and some would recoup a small portion of their pension dollars), the U.S. government, via the FAA, benevolently enabled pilots to work for five more years, under gutted contracts and significantly decreased pay, before being shown the door. This in turn added insult to injury to what is not so lovingly referred to in the airline industry as the “lost decade,” a 10-year period of career stagnation, low earning potential, and general discontent.

The further cascading result of this conflagration was that young people became disinterested in becoming airline pilots (as were many of their parents who would be paying for flight training), to the extent that when the airlines did begin to recover and needed to start hiring pilots again, there were too few pilots available. This seemed especially acute as a retirement wave of senior pilots was commencing, thereby ushering in the panic of a “pilot shortage” as we turned the corner to the 2010s.

In reality though, this is less about an actual shortage of pilots and more about a shortage of reasonable pay and benefits, not only commiserate with professional pilot knowledge and skills, but also sufficient to pay off hefty student and training loans.

The stage is now set for next month and part two of the retirement age debate, with a look at who’s in favor of an “Age 67 Rule“ (or no retirement age at all).

Before we close, we have quick side note: For commercial (non-airline) pilots, there is no retirement age. In fact, it’s not uncommon for airline pilots to retire and then go fly for a business or charter jet outfit for a while apparently, the FAA is unconcerned about the cognitive decline of all pilots in the national airspace. Also lacking consistency is that air traffic controllers have a mandatory retirement age of 56, based on data suggesting declining performance and increasing errors after this age, though the Secretary of Transportation can delay retirement for controllers who possess exceptional skills and experience (whatever this means) to age 61.
Check back next month for the second installment of this three-part series.



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...

BACK TO CONTENTS

WE COULD GO ON AND ON ABOUT HOW GREAT OUR UNIFORMS ARE...

BUT WE KNOW WHY YOU’RE REALLY HERE.



ENJOY YOUR EXCLUSIVE DISCOUNT!

CLAIM HERE

We’ll let the products speak for themselves.

JetStream



Understanding ATC: the Difference Between TRACON and ARTCC

Written By: Sergio Sovero

When flying in controlled airspace, especially under IFR, pilots interact regularly with two very different types of air traffic controllers: those at Terminal Radar Approach Control (TRACON) and those at Air Route Traffic Control Center (ARTCC). Both facilities are responsible for over 5,000 flights every day.

From a pilot's perspective, TRACON controllers handle aircraft in the terminal area: after takeoff, during departure climb, and again on arrival, usually, traffic within 30 to 50 miles from the airport. Center controllers, on the other hand, handle enroute traffic at higher altitude sectors (above 24,000 feet). The United States has 22 Air Route Traffic Control Centers, and 27 Terminal Radar Approach Control facilities.

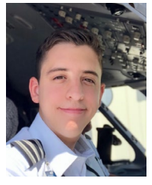
The most notable difference to a pilot is how the communication "feels:" From TRACON, they are fast-paced and tactical, constantly giving vectors, altitude changes, speed adjustments, and approach clearances. ARTCC is more procedural, focused on managing you along your route and maintaining separation over long distances.

Altitude management is another key differentiator. TRACON often uses hard altitudes ("Descend and maintain 3,000"). Controllers work within smaller airspace boundaries, with less vertical room to spare. ARTCC, on the other hand, might use step-climbs or even assign "pilot discretion" descents—especially on less congested routes.

Flight planning intersects with how TRACON and ARTCC operate. Flying into congested airspace with the proper instrument procedures filed (such as SIDs and STARs) can significantly reduce pilot and controller workload, particularly throughout the terminal area.

With respect to frequency management, operating in TRACON airspace involves often changing frequencies at a fast pace—tower to departure to approach within minutes. ARTCC may hold you on the same frequency for 200 miles, then switch you sector by sector. Newer technologies such as Controller Pilot Data Link Communications, commonly CPDLC, has allowed for reduced frequency congestion during a hand-off from an ARTCC facility to the next. However, given the complex nature of TRACON, radio voice communications between pilots and controllers still prevail in the terminal area.

The safe operation of a system as complicated as the NAS requires tremendous organization, coordination, and teamwork. Understanding the roles of TRACON and ARTCC is critical for pilots to successfully operate in the national airspace. TRACON is tactical—short-range, dynamic, rapid-fire, critical for departures and arrivals. ARTCC is strategic—long-range, enroute-focused, managing aircraft flow at scale. Every IFR flight plan is a coordinated relay between these two types of controllers, and knowing what each one expects of you—when, where, and how—will make you a safer, more effective pilot.



About the Author

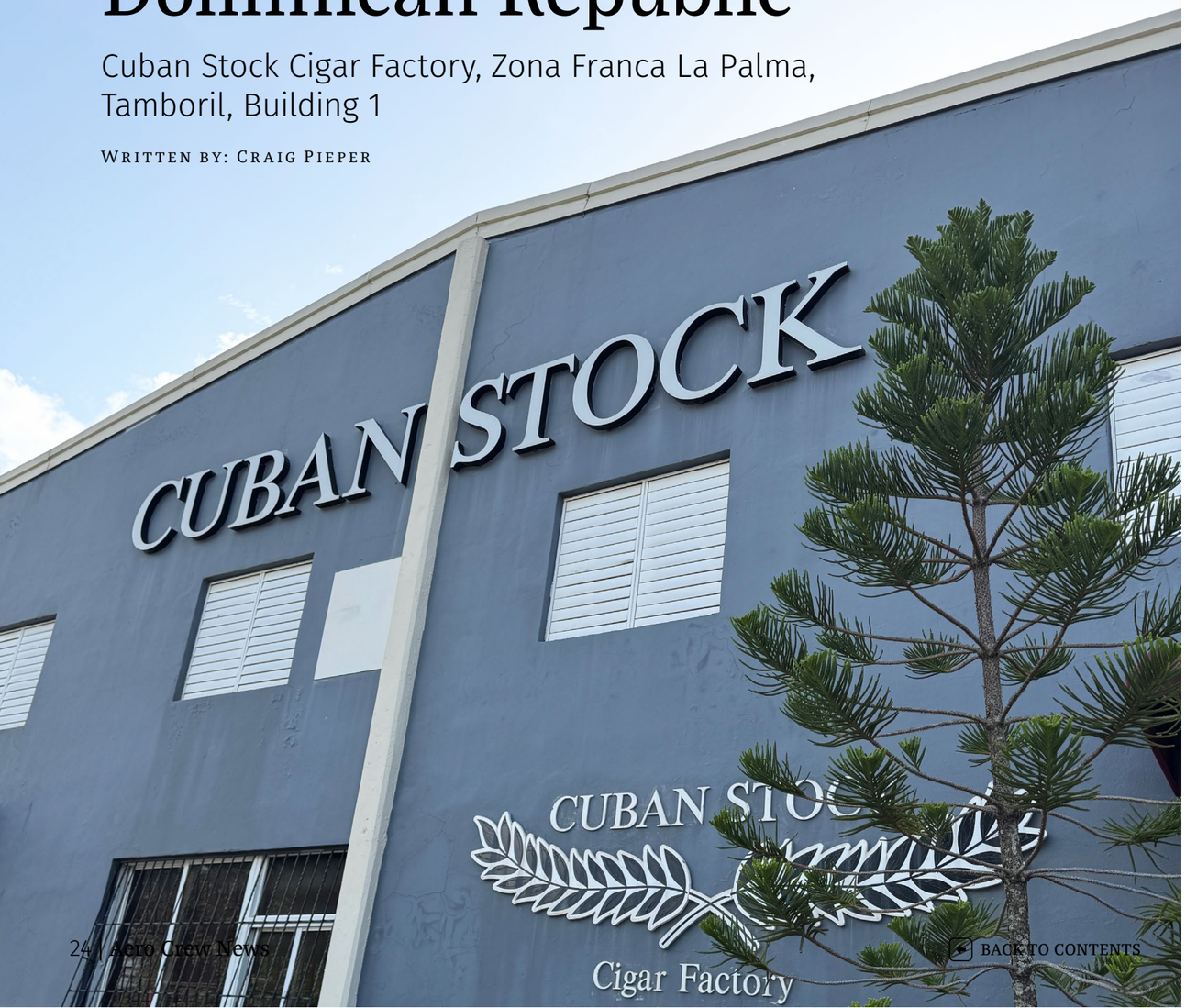
Sergio Sovero was born and raised in Lima, Peru, and is currently a captain for Delta Air Lines. Read More...

FOOD BITES

Nothing Beats a Private Cigar Factory Tour in Tamboril, Dominican Republic

Cuban Stock Cigar Factory, Zona Franca La Palma, Tamboril, Building 1

Written by: Craig Pieper



Publisher's Note

Though not typical for the Food Bites column, we feel this content fits here best. Beyond eating, we'll include what to do and see while on an overnight trip.

SURGEON GENERAL WARNING: Cigars Are Not a Safe Alternative to Cigarettes.

How does one get a private cigar factory tour? In my case, I was lucky to be flying with the right person to the right location at the right time. On a trip last month, my flying partner happens to be dating the daughter of the owner of Cuban Stock Cigars whose manufacturing facility is not far outside Santiago, D.R. My F.O. had been hearing about this factory over the past eight months and was very eager to see it. I'm sure he envisioned doing so with his girlfriend, but once he mentioned it, I was all in.

At our hotel, we quickly changed and caught a ride-share to Tamboril. There are no addresses in Tamboril but they use area names, so our driver was able to find our destination easily enough. Upon arrival, we were greeted with a fresh, hand-rolled, six-month aged, light-bodied cigar and freshly brewed Dominican coffee, which came from a separate company they own that processes, roasts and sells coffee beans. Café Delicioso is sustainably grown high in the mountains and roasted in Santiago. For better balance, it is blended with beans from other countries' small-batch growers. The result is a well-rounded flavor that is appreciated by coffee lovers in the D.R. and in the countries to which it is exported.

Our cigar-factory tour started in the manager's office with a lesson in history of the Cuban Stock Cigars company. Yaniv Levy and his wife, Suzanne, founded CS in 1996. Their first cigars were handmade in a smaller factory, situated above their coffee factory. Their current, larger factory is divided into two sections. In one half, the DELICIOSO cigars are hand rolled, and the other half is dedicated to a variety of other specialty blends.

We began in the specialty section and watched how the cigars are rolled, weighed, then pressed into molds that create the desired shape and size. Cigars remain in the boxes for 45 minutes to an hour followed by another craftsman applying the wrapper (outer leaf). Cigars are then pressed for a second time. For certain cigar lines, some are box pressed into square molds rendering a shape some aficionados enjoy.



Next, we ventured into the aging room. In my opinion, the aroma of all the cigars in the aging room is wonderful! Each cigar bundle is labeled with the date it was rolled, the roller's name and more information about the cigar. In the aging room, some of these cigars will spend several months to several years, depending on the style of cigar.

Following the aging room, we witnessed how the tobacco leaves are dried and prepared for the rollers. We then watched how the cigars are packaged and prepared for shipment.

On the opposite side of the factory, where the DELICIOSO cigars are manufactured, we found an almost identical setup and processes with the distinction of that side using aged tobaccos used only for the trade-secret DELICIOSO cigars.

Our tour was both enjoyable and educational. I learned quite a lot about the growing, harvesting, and drying of tobacco as it is prepared for the ultimate manufacture of cigars. Tobacco cultivation is a significant part of the Dominican Republic's agricultural sector and accounts for about 10% of the country's exports. The tobacco industry also accounts for over 120,000 jobs directly, with many others indirectly. I consider my visit a cultural experience—another among the many this career has afforded me.

The headquarters for Cuban Stock Cigars is in Bala Cynwyd, Penn., about 20-30 minutes outside Philadelphia. Their flagship store, SJ Cigars Main Line, can be found at 524 S. 3rd St



in Philadelphia. They also have a second store and lounge located at 231 Rock Hill Road, 2nd floor, Bala Cynwyd, PA 19004.

If you happen to have some time in Santiago, D.R. and wish to tour the Cuban Stock Cigar Factory, please email the owner, Yaniv Levy, at Yaniv@cubanstockcigars.com to see if he can arrange a tour for you, too. Please provide as much lead time as possible as public tours are not readily available. The visits are free, but purchasing a box of cigars is suggested. Be sure to mention that Aero Crew News sent you!

This review is not intended to suggest, promote or in any way advocate the consumption of tobacco products.



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...



PROFESSIONAL PILOTS OF TOMORROW

Free mentor program • Unbiased info • Connect to a growing network

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

Our aim is to provide confidential, insightful, and unbiased mentoring to pilots by more experience and seasoned professional pilots from the airlines throughout the aviation industry.

We've created an environment where aspiring pilots are well prepared to make the critical early career and lifestyle choices unique to the aviation industry.

JOIN US!

Visit our website, and fill out the "interested pilot" form

www.theppot.org info@theppot.org



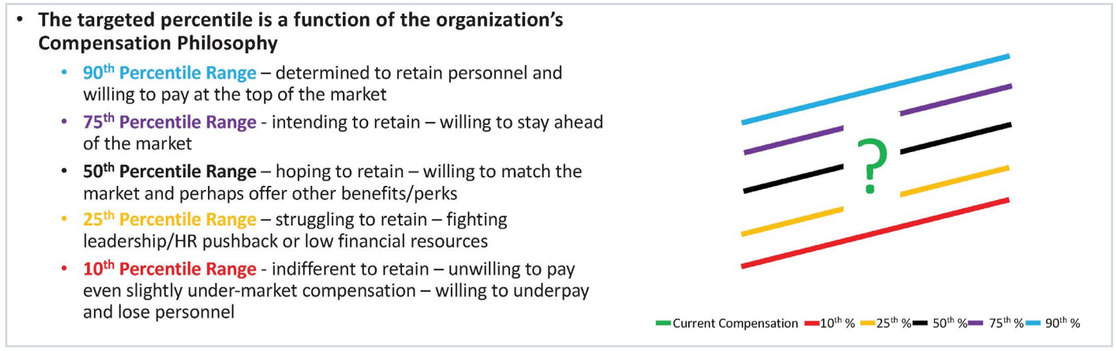
BUSINESS VECTOR

Staying Ahead: The Importance of Regular Compensation Reviews and Realistic Merit Increases

Written By: Christopher M. Broyhill, PhD, CAM, CCP

One of the questions I'm regularly asked is, "How often should we look at our compensation levels?" At the risk of sounding like an attorney, my answer to that question is, "It depends." But the good news is that there are only two main factors to consider:

- The market for the job skills of the person(s) under review: has the demand increased, decreased, or remained constant? Are these people in high demand? If they are, market compensation levels will rise more quickly, and company levels will need to be reviewed more frequently.
- What is the company's compensation philosophy regarding targeted-pay percentiles? A company targeting the 50th percentile will get behind the market more quickly than a company targeting a percentile above that. Refer to the figure below for my perspective on percentile targets versus company intent.



Most companies I work with incorporate a compensation review into their annual personnel review process, and some link it to their annual budget process. In either case, the review occurs at least once per year, which, in my opinion, should be the minimum interval. However, even if a company adheres to an annual process for formal compensation reviews, I would argue that it is in the aviation manager's best interest to stay informed about compensation levels on a more frequent basis, at least semiannually. Now, I'm not advocating for formal compensation reviews multiple times per year, but I am saying that managers need to be aware of what compensation levels are doing, particularly for the positions that are more in demand.

One of the reasons I regularly refresh the AirComp Calculator's database is so that aviation managers/professionals can review the same positions multiple times throughout the year to observe the rate of change in compensation. However, even if the aviation manager doesn't use my tool, they can still stay engaged with their colleagues in the industry and remain informed about industry news that discusses compensation. The payoff for this kind of engagement is twofold. First, the aviation manager can better advocate for their people when the formal annual review process occurs. Second, they can prepare their superiors for what is to come throughout the year so that when the formal review occurs, there is less shock and surprise and more cooperation to resolve gaps between current compensation levels and those of the market.

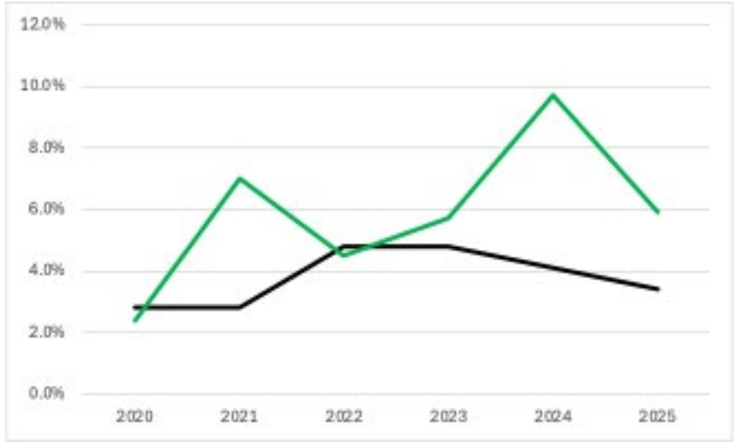
Realistic Merit Increases

The first thing to understand here is that merit increases and market-driven increases are not the same. In fact, there are five categories of base pay adjustments:

- **Merit Increase** – Yearly increases given to employees based on company performance and compensation philosophy
- **Cost-of-living adjustments (COLAs)** – Payments made to allow employees to keep pace with the rate of inflation
  - It is quite common to confound inflation/cost of living with cost of labor, but cost of labor is what compensation surveys measure and what governs pay practices.
  - Cost of living can drive cost of labor, but the two indices do not always correlate.
- **Equity Adjustments** – Pay adjustments made to pay grades when compression issues occur between superiors and subordinates or peers with dissimilar lengths of service
  - Compression occurs when pay ranges get too close together and/or have too much overlap.
- **General Increases a.k.a. Market-Driven Increases** – Occur when the organization finds itself behind the market rate for certain positions
  - Happens when compensation increases rapidly for positions with "hot jobs"

BACK TO CONTENTS

- Increases can sometimes result in the employee reaching the top of a pay band and rendering the company unable to raise compensation without promoting the employee or changing the pay structure.



- **Lump-Sum Payment** – Used when the situation described above occurs
  - Provided instead of a percentage increase, these payments are made annually to bring an employee's base pay into a competitive range without exceeding the upper level of an employee's current pay band.

This matters because the odds are high that you won't be able to keep up with the market using merit increases alone. We don't have the space here to map out all the individual positions in a typical flight department, but the table below compares the average compensation raise for the fourteen positions I track, versus the annual rise in compensation for private companies since 2020, according to the US. Bureau of Labor Statistics (BLS). The black line represents the BLS statistic, and the green line represents the rise in business aviation. (Note that the 2025 value for business aviation is a predicted one.) Think of the BLS line as the average of all of the merit increases in the private sector. You can see that while the two indices have been close on occasion, but since 2023, the business aviation rise has outpaced the BLS statistic significantly.

According to WorldatWork (see above), the budgeted increase for 2025 in the private sector is expected to range between 3.5% and 3.9%, which is still significantly lower than the predicted rise in business aviation compensation of nearly 6%. And you'll have some hot jobs in that grouping for which the compensation will have risen ten percent or more over the course of the year.

So, for all aviation managers, stay engaged with compensation levels throughout the year to anticipate where your challenges will arise before they occur. And don't let your Human Resources Department convince you that a merit increase is a sufficient raise for your personnel when the data say otherwise.



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...

BACK TO CONTENTS

BAGGAGE

Understanding the Window of Tolerance for Better Stress Management



WRITTEN BY: REINI THIJSSEN

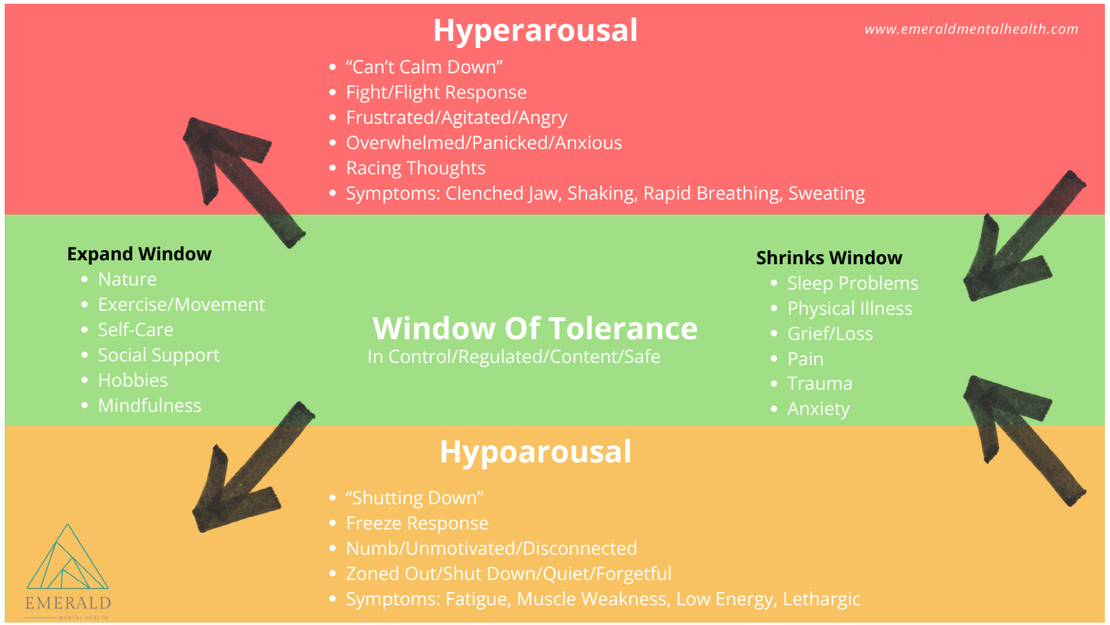
Every day, we all experience varying degrees of stress. Stress is a normal part of life, and occasional stress is not only manageable—it can even be beneficial, helping us build resilience. However, it can be hard to understand what is happening to us during moments of stress, fear, or emotional overwhelm. The *Window of Tolerance* helps explain why some people react more intensely to stress than others. While this model was initially developed to understand trauma responses, it is also highly applicable to everyday stress. In this article, the *Window of Tolerance* will be explained, how a "stress brain" develops, and how you can manage stress and trauma more effectively.

The Window of Tolerance Explained

The concept of the Window of Tolerance is widely used in psychology, introduced by Dr. Dan Siegel in 1999. It provides a framework for understanding how our emotions naturally fluctuate and explains how we respond to stress, anxiety, and trauma.

Imagine the Window of Tolerance as an emotional "window" where you feel safe, balanced, and function well. Within this window, you experience a healthy level of arousal that allows you to think clearly, regulate your emotions, connect with others, and stay open to new experiences. Even during stressful situations, you can generally cope without becoming overwhelmed. This optimal range of functioning is what psychology refers to as the Window of Tolerance. When you are within this window, you can respond to stress in a balanced and grounded way.

Everyone has a unique "window" shaped by personal experiences. A crucial part of developing your personal window is childhood



experiences. If you had a generally positive childhood, with calm and supportive parents who taught you how to cope with stress, chances are that your window is relatively wide. If you experienced adversity growing up, perhaps with emotionally unavailable caregivers, reacted unpredictably, or withdrew during the conflict, the window may be narrower.

The good news? Your personal window is not fixed. You can learn to expand your window through self-awareness and emotional growth.

How the Body Responds to Stress

Stress triggers the release of stress hormones that prepare your body for survival: fight, flight, or freeze. Your instinctual brain takes over. After the threat passes, the body naturally calms down: your heart rate and breathing slow, blood pressure stabilizes, muscles relax, and digestion resumes. This recovery process happens as long as the stress remains within your Window of Tolerance. When stress is chronic or too intense, your body may not be able to return to a balanced state. The nervous system stays activated, leading to long-term stress symptoms. Eventually, this can cause exhaustion or illness.

Sometimes, the stress system becomes overly sensitive, reacting to situations that are not actually dangerous. Your brain misreads cues, and the body launches into survival mode anyway.

This is a sign that your window has become narrower: you are more easily thrown off balance. Experiencing trauma or unresolved problems can significantly shrink your Window of Tolerance. You may feel easily overwhelmed or emotionally shut down. This is a natural response to trauma, and it does not mean something is "wrong" with you. It means your nervous system has been stretched beyond its limit.

What Happens Outside the Window?

Stress, anxiety, and overall tension can push you out of your window of tolerance into hyper- or hypoarousal. Each person has a different threshold, and many of us tend to lean toward one of them; however, some individuals can experience both arousal states.

- **Above Your Window: Hyper-Arousal (Fight/Flight Mode)**

  You become overstimulated and feel like you "can't calm down." Your nervous system goes into overdrive. You might feel panicked, anxious, angry, or easily overwhelmed.

  You may feel overwhelmed, anxious, agitated, or unable to relax. Your thoughts may race, and it becomes difficult to relate to others or find a sense of perspective. Hyper-arousal can be triggered, for example, by external events, trauma, overthinking, or sleep problems.

- **Below Your Window: Hypo-Arousal (Freeze Mode)**
  In this state, you shut down. You may feel numb, disconnected, unmotivated, or emotionally flat. You are not able to engage with your environment. Instead of reacting outwardly, you shut down. You may become quiet, numb, disconnected, or experience dissociation from your surroundings.

How to Expand Your Window of Tolerance

Do you often feel overwhelmed, anxious, emotionally shut down, or disconnected? Many people spend more time outside their emotional comfort zone than they realize. However, you can train your nervous system to feel increasingly safer, both in everyday life and during stressful moments. Expanding your Window of Tolerance means two things:

1. **Build a Strong Foundation**

Taking care of your body, mind, and environment gives your nervous system what it needs to feel more stable and regulated. This includes:

- Prioritize Self-Care: Get enough sleep, eat nourishing foods, move your body, and avoid habits that drain your energy or negatively impact your health.

- Mental Wellness: Keep a healthy balance between focus, rest, creativity, and fun. Make time for both stimulation and alone time.

- Healthy Relationships: Spend time with people who help you feel safe, seen, and supported. Feeling connected to others, nature, or something spiritual, helps regulate your emotions.

- Supportive Surroundings: Create daily environments that promote ease, emotional regulation, and reduced stress. Create a space in your daily environment that feels calming, organized, and inviting, whether at home or elsewhere.

2. Learn Tools to Bring Yourself Back to Balance

Even with a strong foundation, stress is part of life. Sometimes, you will feel off, too agitated, or too shut down. That is entirely normal. What matters is how you respond in those moments. Expanding your Window of Tolerance does not happen overnight. It is a practice of awareness, daily care, and using the right tools when needed. These tools can help you return to your window more quickly:

- **Emotional regulation skills:** Learn to recognize and label your emotions before they become overwhelming.
- **Healthy communication:** Sharing how you feel with others reduces isolation and builds trust.
- **Breathing exercises:** Deep, slow breaths calm your body and help you feel more grounded and safe.
- **Joy and movement:** Singing, dancing, laughing, and playing are not only fun, but they also support emotional and physical well-being.
- **Grounding techniques:** Grounding is invaluable when you are feeling overwhelmed, disconnected, experiencing flashbacks, or caught in anxious thoughts. These practices help bring your attention back to the present moment, calming the nervous system.

Grounding Exercise 5-4-3-2-1

Technique: Use your five senses to reconnect with the present moment.

1. Name 5 things you can see around you.
2. Name 4 things you can feel (e.g., your feet on the floor, your clothing, the air on your skin).
3. Name 3 things you can hear (near or far).
4. Name 2 things you can smell (or recall a scent you enjoy).
5. Name 1 thing you can taste (or imagine the taste of something you like).

Final thoughts

The way you respond to stress is deeply rooted in your early attachments, your upbringing, and how you were taught to handle challenging situations. It is essential to remember that none of this is set in stone. You can grow and change. The more you become aware of your stress responses, the more you can learn and improve. You will still get “pushed” out of your window from time to time; perfection is not the goal. What matters is that, over time, you will learn to stay within your window more often and for more extended periods.

To get there, it takes time and practice. By increasing your awareness, strengthening your coping skills, and learning to calm your nervous system, you can expand your Window of Tolerance. As you begin to understand your reactions to stress, you will notice that it becomes easier to stay grounded or to return more quickly to your window.

Ready to learn how to manage stress, anxiety, and overwhelm more effectively? Reach out to Emerald Mental Health today:

- Visit: www.emeraldmentalhealth.com
- Email: reini@emeraldmentalhealth.com

Resources

National Institute for the Clinical Application of Behavioral Medicine. (n.d.). How to help your clients understand their window of tolerance. https://www.nicabm.com/trauma-how-to-help-your-clients-understand-their-window-of-tolerance/

Siegel, D. (1999). The Developing Mind: Toward a Neurobiology of Interpersonal Experience. New York: Guilford Press.



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...



SKYLAW

Solondz v. FAA: A Case Study in Effective & Determined Pilot Advocacy



Written by: Zeke Denison

Winning a United States Court of Appeals case is not an easy feat. Doing so against a regulatory government agency is even harder. And claiming victory by overcoming an inherent power imbalance is almost impossible. Yet, Michael Solondz did just that on June 27, 2025.

Background

Solondz's case started in 2018. At the time Solondz was employed as an airline pilot with SkyWest Airlines. He began experiencing anxiety and sleep difficulties after his father passed. So, as any responsible professional airman would do, Solondz self-grounded pursuant to 14 C.F.R. § 61.53 and sought treatment from medical professionals. After exploring several medications, Solondz and his doctors settled on Remeron (mirtazapine). Remeron was the perfect medication for the airman as it effectively treated both his situational anxiety and his sleep disturbances. The only problem was that the FAA did not consider Remeron one of their "conditionally accepted" antidepressants. Thus, once Solondz was ready to return to flying and cleared by his medical team, he started the arduous process to obtain an Authorization for Special Issuance of a Medical Certificate (a "Special Issuance").

Exhausting Administrative Remedies

For those unfamiliar with administrative law, a common misconception is that someone can appeal directly to a court of law after they receive an unfavorable outcome. This is not true as one must first "exhaust his or her administrative remedies" before pursuing judicial relief. Exhausting administrative remedies in airman medical certification cases means the pilot/applicant must first appeal their case through the FAA's certification division (i.e., the Aerospace Medical Certification Division of the Civil Aerospace Medical Institute—CAMI). If they do not, the initiation of any judicial action will be deemed premature, and the case will be kicked out of court.

The Administrator of the FAA is entrusted with promoting safe flight of civil aircraft in air commerce and the safety regulation duties are outlined in the United States Code (Title 49, Chapter 447). The United States Code contains provisions on the administration and issuance of airman medical certificates (*see* 49 U.S.C. 44703), including the FAA's ultimate discretionary power, an appeal process, and the Administrator's delegation powers. Specifics related to medical standards and certification procedures are further outlined in the Code of Federal Regulations (Title 14, Chapter 1, Subchapter D, Part 67).

In general, the basic process for medical certification involves the pilot completing an "Application For Airman Medical Certificate" (FAA Form 8500-8 or a MedXPress application) and seeing their Aviation Medical Examiner (AME) for a physical examination. If the AME cannot issue a medical certificate after the examination due to the presence of an ineligible medical condition, the case is deferred to the Manager of CAMI for further review. Authorized personnel at the Manager's office will then consider the case and make a formal decision to either, 1) issue an unrestricted medical certificate, 2) grant a Special Issuance, or 3) deny the application. 14 C.F.R. § 67.409(b) expands on the "types" of denials implemented:

> (b) The denial of a medical certificate—
> (1) By an aviation medical examiner is not a denial by the Administrator under 49 U.S.C. 44703.

(2) By the Federal Air Surgeon is considered to be a denial by the Administrator under 49 U.S.C. 44703.

(3) By the Manager, Aeromedical Certification Division, or a Regional Flight Surgeon is considered to be a denial by the Administrator under 49 U.S.C. 44703 except where the person does not meet the standards of §§ 67.107(b)(3) and (c), 67.109(b), or 67.113(b) and (c); 67.207(b)(3) and (c), 67.209(b), or 67.213(b) and (c); or 67.307(b)(3) and (c), 67.309(b), or 67.313(b) and (c).

If the denial is *not* considered an action of the Administrator (under 49 U.S.C. 44703) then it is subject to reconsideration by the Federal Air Surgeon (FAS). Pursuant to 14 C.F.R. § 67.409, the reconsideration request must be done within 30 days of the denial. If the FAS also denies the application, then there are several possibilities for the appeal depending on what the pilot/applicant is hoping to ultimately achieve, i.e., whether the pilot/applicant is requesting an unrestricted medical certificate or a Special Issuance.

Appeals from a FAS decision for an *unrestricted* medical certificate must initially go through the National Transportation Safety Board (NTSB) and be made within 60 days after the FAS denial. The first stage of the NTSB process is an appeal to an administrative law judge. If the judge finds against the pilot, the next step is an appeal to NTSB's full board. If unsuccessful with the full-board appeal, then the pilot/applicant may petition a U.S. District Court or U.S. Court of Appeals. On the other hand, if a pilot/applicant is requesting a *Special Issuance* after receiving a "final denial" from the FAS, the pilot/applicant may petition the U.S. District Court or U.S. Court of Appeals to review the action. This is because the NTSB "lacks the authority to review requests for special issuance (restricted) medical certificates, or to direct that they be issued."

Since Remeron is categorically disallowed by the FAA, Solondz was forced to argue for an exception in the form of a Special Issuance. There was no option for an unrestricted medical certificate. The process to receive a Special Issuance is time sensitive, adheres to strict deadlines, and is difficult to navigate effectively. Even with the help of legal counsel, requests for medical certification can be negatively impacted by administrative shortcomings at CAMI and/or the FAS' office. Thus, exhausting administrative remedies can be problematic and discourage many applicants long before they step foot in a court room. Solondz, however, dutifully pursued through the administrative process and eventually made his argument in front of the U.S. Court of Appeals.

United States Court of Appeals Decision

The decision to grant a Special Issuance lies solely with the FAA and FAS. The Court of Appeals' review was therefore limited to whether the application denial was "arbitrary, capricious, an abuse of discretion, or otherwise not in accordance with law." Solondz's argument was simple: he should be granted a Special Issuance for Remeron as it effectively treated his conditions with no negative side effects. The FAA countered that Remeron was not a "conditionally approved antidepressant" and therefore not eligible for Special Issuance consideration.

In its reasoning the Court expounded on the FAA's history of medical certification and the use of antidepressant medications. It noted the 2010 policy change to allow specific selective serotonin reuptake inhibitors (SSRIs), the required waiting period of six months on a stable dosage, and the 2024 expansion of medications. It continued with a review of Solondz's favorable treatment history, including the positive opinions of the medical professionals familiar with the case, Solondz's decision to take the medication at night to avoid daytime sedation or fatigue, and his compliance with the proper wait times before applying for certification. The Court also addressed the FAA's illogical and haphazard discussion of other conditions during the process, some of which were already cleared by previous applications and review. In sum, the Court concluded:

> Determinations regarding which medications categorically pose unacceptable risks and which pilots are medically fit to fly lie squarely within the sound discretion of the Federal Aviation Administration. But **the agency must reasonably explain its actions. It has not done so here.** The agency has failed to explain why it categorically disallows medical certification to all pilots who take the medication that Solondz was prescribed and finds beneficial, rather than permitting conditional approvals if merited under the agency's robust medical clearance process. We accordingly remand to the Federal Aviation Administration to explain its decision.

The FAA's final decision and letter to Solondz was thus arbitrary and capricious because it lacked any articulated rationale. In reaching this conclusion, the Court notes:

> But the agency has yet to explain why a pilot taking mirtazapine at night at a dosage that apparently does not produce in him the drowsiness clinically observed in other patients is barred from using the demanding Special Issuance process to seek to establish to the Federal Air Surgeon's satisfaction that he suffers no aeromedically significant side effects
> . . .
> The key missing piece of information here is how the agency determined that those other medications, which apparently also carry some risk of drowsiness in some people, need not bar the pilots taking them from consideration for Special Issuance whereas mirtazapine does impose a categorical bar.
> . . .
> . . . the agency's position implies that it believes the risk of somnolence from mirtazapine is so severe, persistent, or unpredictable that the guardrails within

the Special Issuance process, as called for by the Antidepressant Protocol, are insufficient to protect aviation safety. If that is the case, the FAA must articulate and support its reasoning. We cannot fill in the blanks by supplying a reasoned basis for the FAA's policy that the agency itself has not given. **The agency's discretion is not unbounded**. If it fails to articulate a "rational connection between the facts found and the choice made," we cannot sustain its action as a sound, non-arbitrary exercise of medical judgment.

To be clear, we do not question the FAA's authority to categorically deny medical certification to pilots who are using certain prescription medications. Yet, when an agency adopts a substantive policy without rulemaking or public comment and applies it in a particular case, **it is especially important that it meet "its responsibility to present evidence and reasoning supporting" that policy.**

Moving Forward

Solondz now awaits the FAS's decision after the Court's remand back to the FAA. Given the Court's rebuke of the FAA's previous actions, the hope is that a legitimate, thorough review of Solondz's case results in a granted Special Issuance. Regardless, Solondz has already provided precedent for other applicants/airmen to rely upon in their own appeals moving forward. The hard work of the airman and his legal counsel is truly appreciated. To further positive policy shifts, the pilot community can support ongoing projects and organizations such as Pilot Mental Health Campaign's work with passing the *Mental Health in Aviation Act* and the *Aviation Medication Transparency Act*. These Acts would promote further transparency medical certification and medication usage. For more information on these Acts and how to get involved visit https://www.pmhc.org/.

References

i 14 C.F.R. § 67.409(b) (emphasis added).

ii See https://www.ntsb.gov/legal/alj/Pages/ALJ%20Processes.aspx for more details.

iii 49 C.F.R. § 821.24(d).

iv Solondz v. FAA, 2025 U.S. App. LEXIS 15869, 2 (emphasis added).

v Id. at 19-20, 22-23 (emphasis added).



About the Author

Lead Certificate Defense Attorney **Ezekiel Denison**, Esq. is an aviation attorney in Denver, Col. who currently practices in Ramos Law's Aviation Division. Read More...



MONEY

Financial Check for Pilots: Why Comparing Finances with Peers Can be Misleading, and What to Do Instead



Written by: Brenda Hill

Pilots are trained to think logically, assess unexpected changes, and make decisions that keep their flight on course to a safe landing. But what happens when you apply this same mindset to your financial life? Is there a reliable benchmark to know if you're on track for retirement or your other goals? And can comparing your finances to those of your peers really tell you if you are where you should be?

To help illustrate this concept, imagine you have a 100-piece puzzle and that you compare just ten of your pieces to ten of someone else's. How accurate can this comparison truly be? Without understanding the full picture of what success looks like and the other components of their financial landscape, you risk arriving at misconceptions at best—or worse, losing your own sense of joy and contentment. The truth is, each pilot's journey is unique, with layers of complexity that may not be revealed during a short cockpit conversation.

Cockpit Confusion: Limited Visibility

Picture this hypothetical scenario: you go to work after spending the weekend at a local getaway with the family. Spirits are high, contentment and joy are the name of the game. "Anything exciting lately?" your captain asks. You proceed to tell him all about the great time you had with loved ones, and how fortunate you feel to have had those experiences. Before you can finish, the captain starts talking about plans of traveling to Europe during the summer, shows you a picture of their new car, and brags about closing on their new vacation home. Before you know it, you think: am I falling behind? How can they afford all of this? As the conversation continues, you find out they have significantly more than you in their retirement plans, and slowly but surely, you conclude—yes, I am in fact falling behind.

Do any of those thoughts sound familiar? Allow me to introduce you to a different perspective. Though your captain has a much bigger chunk of money in retirement accounts, those funds are all pre-tax while yours are all after tax. They also have a significant amount of consumer and credit card debt, while you are debt free. You also have a significant military pension for retirement and live in a place with a much lower cost of living. Do you see how the more pieces are added to the puzzle, the better you can understand the full picture? In this scenario, you may actually be "ahead" when it comes to finances. And that doesn't even include other aspects of life, such as your mental and physical health, family, friendships, and sense of purpose.

Turbulence Ahead: The Psychological Trap

In addition to the misleading "conclusions" that result from incomplete comparisons, there is another side effect that goes beyond your wallet—your psychological well-being. A 2022 scientific study published by the National Library of Medicine titled "The Relationship Between Financial Worries and Psychological Distress Among U.S. Adults," found a "significantly positive association between financial worries and psychological distress." What may not be as obvious is that the study focused on the subjective aspect of financial concerns—not the objective reality. In other words, a negative perception of your financial status alone, regardless of its accuracy, can negatively affect your mental health and, in turn, many other aspects of your life.
You may be thinking, "Fair enough, but if not through comparison, how can I know if I'm

where I'm supposed to be financially?" That's a great question—one with many layers. First, let me offer an abstract answer by quoting one of my favorite authors, John Maxwell, an internationally recognized leadership expert and author with over 19 million books sold. In one of his books, "The 15 Invaluable Laws of Growth," he writes: "Comparing yourself to others is just a needless distraction. The only one you should compare yourself to is you." So how can you apply this idea in the real world of financial planning? Here's some practical guidance.

Define Your Destination

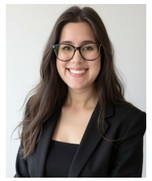
Have you ever heard the quote "If you don't know where you are going, any road will get you there"? I cannot fathom a greater sense of confusion than for a pilot to try to evaluate if their flight is on course if the destination is unknown. So, to answer the question, "Am I on track?" you must first know... on track for what?

For one pilot, "on track" may mean being able to travel with the kids while they are little, contribute to their college education, and have enough free time to enjoy making family memories. For another, it may be retiring at age 55 so they can backpack across the world, experience different cultures, and help financially care for their aging parents.

Once your destination is clearly defined, and a timeline and dollar amount are established, it becomes possible to "reverse engineer" those goals and create a plan to achieve them. I personally use the "SMART" method to help make my goals more concrete. SMART stands for Specific, Measurable, Achievable, Relevant, and Time-bound. Alternatively, the opposite can also be done—if I continue doing what I am currently doing, where will I be in 5, 10, and 15 years? How do I feel about that future reality?

Smooth Landing: Arriving Confidently

Now that you have the plan that needs to be followed, all that is left is to keep it on track as it weathers different circumstances: Do I have enough insurance and the right types? Is my estate plan aligned with my values and wishes? These are all important questions to consider. Above all, remember this guiding principle: the best pilots are not the ones who travel at the highest altitude or fly at the fastest speed, but the ones who ensure the plane arrives safely at its destination.



About the Author

Brenda Hill is originally from Brazil and moved to Virginia for college, where she's been ever since. She earned a Bachelor of Science in Business Administration with a focus on Financial Planning Read More...

At Leading Edge Financial Planning, we understand the unique challenges pilots face. Our team helps aviation professionals build personalized, actionable financial plans, while helping clients clarify their goals, optimize resources, and create a plan for the future. Connect with the author, Brenda: 434-477-9297 Cell/Text // 865-240-2292 Office // Schedule a time to chat...

Take the Pilot Wealth Index to find out if you're on track for retirement! Hopefully, you found this article interesting and helpful. If you have any questions, contact us at 865-240-2292. 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 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!

Leading Edge Financial Planning LLC ("LEFP") is a registered investment advisor. Advisory services are only offered to clients or prospective clients where LEFP and its representatives are properly licensed or exempt from licensure. For additional information, please visit our website at www.leadingedgeplanning.com. The information provided is for educational and informational purposes only and does not constitute investment advice, and it should not be relied on as such. It should not be considered a solicitation to buy or an offer to sell a security. It does not take into account any investor's particular investment objectives, strategies, tax status, or investment horizon. You should consult your attorney or tax advisor. The views expressed in this commentary are subject to change based on market and other conditions. These documents may contain certain statements that may be deemed forward-looking statements. Please note that any such statements are not guarantees of any future performance, and actual results or developments may differ materially from those projected. Any projections, market outlooks, or estimates are based upon certain assumptions and should not be construed as indicative of actual events that will occur. All information has been obtained from sources believed to be reliable, but its accuracy is not guaranteed. There is no representation or warranty as to the current accuracy, reliability, or completeness of, nor liability for, decisions based on such information, and it should not be relied on as such.



Refinance Like a Pro: A Pilot's Guide to Lowering Your Mortgage the Smart Way

How to optimize your refi strategy without grounding your finances.

Written by: Jonathan Kulak

Refinancing your mortgage can be one of the most effective ways to improve your financial position as a homeowner—especially in a changing interest-rate environment. But many pilots miss the opportunity to maximize savings because they either wait too long, pay too much upfront, or don't understand the flexible options available to them.

Whether you're flying regional routes or long-haul international, being strategic about refinancing can keep more money in your pocket and create long-term financial lift. Here's what every pilot should know about refinancing their home loan the smart way.

Why Refinance?

Refinancing means replacing your current mortgage with a new one—ideally with a lower interest rate, better terms, or both. You might refinance to:

- Lower your monthly payment
- Shorten the loan term (e.g., 30 years to 15)
- Convert an adjustable-rate mortgage (ARM) to a fixed rate
- Tap into home equity (cash-out refinance)
- Remove mortgage insurance

But here's the golden rule for pilots: Refinance only when it makes financial sense—not just when rates drop. And that starts with understanding your breakeven point.

Know Your Breakeven Point

When you refinance, you're likely to pay closing costs again, unless you opt for a no-cost refinance. These costs can include:

- Loan origination fees
- Appraisal
- Title insurance
- Escrow fees
- Recording fees

The breakeven point is how long it will take for the monthly savings from your lower rate to offset the upfront costs. You wouldn't take off without a preflight— don't refinance without going through the same kind of checklist.

No-Cost Refinance: The Pilot-Friendly Approach

Instead of paying fees upfront, you can choose a no-cost refinance, where the lender covers the closing costs by offering a slightly higher interest rate. This approach keeps your financial altitude steady and allows you to refi again as rates continue to descend—without burning cash along the way.

This is a great tool for pilots because:

- Your base could change
- Your home may not be a long-term hold
- You can refinance again if rates keep dropping—with zero sunk costs

Refinance Timing: Don't Try to "Land the Bottom"

Waiting for the lowest possible rate is like trying to grease every landing — great when it happens, but trying to time it perfectly can do more harm than good. Refinancing sooner with a no-cost option lets you weather the rate environment and stay flexible like a reserve schedule.

Cash-Out Refinance: Using Equity as a Tool

If your home has appreciated, a cash-out refinance can let you tap into that value. Many pilots use it to fund a second property, invest, or eliminate high-interest debt. Used strategically, it's like having an extra fuel tank for your financial goals.

Pilot-Specific Considerations

- Variable income: Make sure your lender understands how to document flight pay properly.
- Schedule constraints: Look for e-signing tools, free mobile notary closings, free powers of attorney and support that works around your trips.

BACK TO CONTENTS

- Base changes or moves: No-cost strategies preserve your liquidity and keep your options open.

Lock, Float, or Trigger?

Rate lock timing can be tricky. You can lock in a good rate, use a float-down feature (if available), or work with a lender who tracks market turbulence and helps you pull the trigger at the right time.

Final Approach: The Smart Refinance Checklist

Before you refi, ask yourself:

- ✓ What's my goal—lower payment, cash out, shorter term?
- ✓ What are the costs, and is there a breakeven point?
- ✓ Am I staying in the home long enough to justify costs?
- ✓ Have I explored a no-cost refinance option?
- ✓ Is my lender experienced in working with pilots?

Conclusion

As a pilot, you're trained to evaluate scenarios quickly and make high-stakes decisions. Mortgage strategy is no different. Refinancing can reduce your rate, tap equity, or improve loan terms when used wisely. Just as you wouldn't accept turbulence without checking for a smoother altitude, don't settle for a mortgage that no longer fits. At Trident Home Loans, we're here to help you refi like a pro—smart, flexible, and with your long-term financial flight plan in mind.

Have questions or want to explore your options? Email me at jk@mythl.com or call/text 850-377-1114 or visit my website tridenthomeloans.com/jonathan-kulak. I'm always happy to help a fellow pilot navigate the mortgage skies.

This article is part of my ongoing mortgage series for Aero Crew News—helping pilots build smarter financial flight plans.



About the Author

Jonathan Kulak is a Senior Loan Originator at Trident Home Loans, a pilot/veteran-owned/operated mortgage lender licensed in 47 states which is located in Pensacola, Fla. He also holds an FAA Airline Transport Pilot and is a first officer with a major... Read More...







Half the Cure Is Getting There:

How ANGEL FLIGHT SOUTH CENTRAL's Volunteer Pilots Change Lives– *And How You Can Too*



Every day, somewhere across Texas and its neighboring states, a small aircraft lifts off with a mission far more important than business or leisure. On board, a child fighting leukemia is headed to a specialized treatment center hundreds of miles away. In another seat, a mother, weakened by chemotherapy, is spared the exhausting, risky journey by car or commercial flight. The pilot—an aviator volunteering their time, talent, and treasured aircraft—has just become a lifeline, delivering hope where distance threatened to close doors.

For the passengers, these flights are more than a convenience—they are often the difference between receiving life-saving treatment or being forced to forgo it. For the pilots, each mission is a chance to add purpose to their passion, to experience the purest form of aviation: flying to serve others.

The Mission: Bridging Gaps in Care

ANGEL FLIGHT SOUTH CENTRAL, based in Dallas, Texas, exists for these moments. Since opening its doors 34 years ago, ANGEL FLIGHT SOUTH CENTRAL has coordinated and executed over 45,000 missions, providing free air transportation for people seeking life-saving and life-changing care not available close to home, all thanks to a network of volunteer pilots and loyal donors.
It serves a robust, five-state area that includes Texas, Oklahoma, Louisiana, Arkansas, and New Mexico. Throughout the region, residents often face daunting distances to reach specialized care. For many, commercial air travel is either financially out of reach or physically impossible due to compromised immune systems or the rigors of treatment.

ANGEL FLIGHT SOUTH CENTRAL's impact is felt in many ways:

- **Medical Flights**: Most missions involve transporting patients to and from medical appointments, treatments, surgeries, and procedures. Patients can fly as often as needed, ensuring continuity of care.

- **Humanitarian Support**: In addition to medical missions, ANGEL FLIGHT SOUTH CENTRAL flies volunteers for Court Appointed Special Advocates (CASA) to visit foster children, delivers relief and medical supplies after natural disasters, and helps victims of domestic violence or human trafficking relocate to safety.

Behind every mission is a story—a woman getting a fighting chance following her advanced breast cancer diagnosis, a child able to attend a birthday party following cutting-edge treatments for the leukemia, a victim of domestic violence getting the opportunity for a new beginning. The common thread is the barrier of distance, and ANGEL FLIGHT SOUTH CENTRAL's unwavering commitment to overcoming it.

BACK TO CONTENTS







The Volunteer Pilot Experience: Aviation with Heart

For pilots, the opportunity to indulge in their passion and stay current is often matched by a desire to give back. Flying for ANGEL FLIGHT SOUTH CENTRAL offers a unique opportunity to do both. Every mission, whether for a single patient or a community in crisis, is a testament to the power of aviation as a force for good.

The Pilot's Commitment

ANGEL FLIGHT SOUTH CENTRAL pilots donate the entire cost of each flight—fuel, maintenance, and time. In 2024, their collective contribution exceeded $4.5 million, a testament to their generosity and dedication. The organization, in turn, ensures that over 96% of all funds raised are allocated directly to coordinating and executing critical care air missions, rather than to overhead and fundraising expenses.

Why Pilots Volunteer

- **Joy of Service:** Ask any ANGEL FLIGHT SOUTH CENTRAL pilot about their most memorable flight, and you'll hear stories that linger long after the wheels touch down: the nervous laughter of a child on their first flight, the relief on a parent's face, the gratitude of a patient who thought hope was out of reach. These are the most meaningful flights you will ever fly.

BACK TO CONTENTS



- **Professional Fulfillment:** Many ANGEL FLIGHT SOUTH CENTRAL pilots are current or retired airline, corporate, or military aviators. Volunteering allows them to keep their skills sharp while experiencing the joys of general aviation and the camaraderie of a mission-driven community.

- **Flexibility:** Pilots choose which missions to fly, when to fly, and where they fly. Some fly regularly, while others do so as their schedules allow. ANGEL FLIGHT SOUTH CENTRAL's mission coordination team handles logistics, making it easy for pilots to focus on what they do best.

The Need: More Pilots, More Missions

Despite its impressive reach, ANGEL FLIGHT SOUTH CENTRAL cannot fulfill every request. In 2024, the organization had to cancel more than 450 missions due to a lack of available pilots, a 58% increase from the previous year, underscoring the ongoing need for more active volunteer pilots. As demand grows, especially in underserved and rural areas, every new volunteer pilot improves ANGEL FLIGHT SOUTH CENTRAL's ability to say "yes" when it matters most.

To all pilots, this is a call to action. Your skills are in demand—not for profit, but for purpose. By joining ANGEL FLIGHT SOUTH CENTRAL, you become part of a legacy of compassion, integrity, and community.

How It Works: The Mission Coordination Engine

ANGEL FLIGHT SOUTH CENTRAL's success depends on a finely tuned coordination process. When a passenger requests a flight, the mission coordination team matches them with available pilots, often arranging multi-leg relays for longer trips. This flexibility allows ANGEL FLIGHT SOUTH CENTRAL to serve a vast region and accommodate changing schedules, weather, and medical needs. Pilots indicate



their availability via a self-service mission portal that lists all available flights.

Pilots receive detailed mission briefs and support throughout the process. ANGEL FLIGHT SOUTH CENTRAL also partners with similar agencies nationwide, ensuring that passengers whose journeys extend beyond the region can still receive help.

Beyond Texas: The National Network

While ANGEL FLIGHT SOUTH CENTRAL serves the South-Central United States, it is part of a larger family of organizations under the Air Charity Network. This umbrella group works together to coordinate volunteer pilot organizations across all 50 states, collectively flying tens of thousands of missions each year. Whether it's a child in Maine needing treatment in Boston or a patient in California heading to a clinical trial, the Air Charity Network ensures that distance is never a barrier to care. Learn more about service in your area by visiting aircharitynetwork.org.

How to Get Involved

The sky is not the limit—it's the path. If you are a professional pilot—or know someone who is—now is the time to join ANGEL FLIGHT SOUTH CENTRAL's mission and take the left seat on the most meaningful flights you will ever fly. The need has never been greater, and the rewards are immeasurable. Whether you can fly one mission a year or one a week, every flight changes lives. To learn more about eligibility requirements and to become a volunteer pilot for ANGEL FLIGHT SOUTH CENTRAL, visit www.angelflightsc.org/pilots.

The Future: Blue Skies and Tailwinds

ANGEL FLIGHT SOUTH CENTRAL's goal for 2025 and beyond is to continue increasing the number of missions flown while maintaining its high standards of reliability and compassion. With the support of pilots, donors, and the broader aviation community, ANGEL FLIGHT SOUTH CENTRAL will keep bridging the gap between hope and healing.

In the words of Executive Director Melanie Carroll:

"Nearly every individual in the United States knows and/or cares for someone impacted by cancer or some other life-threatening disease. However, many times the best treatments are far away... this is where ANGEL FLIGHT SOUTH CENTRAL and its volunteer pilots shine. The bottom line is that Half the Cure is Getting There, and with your help, we can make sure everyone does."

To learn more, please visit:
www.angelflightsc.org

About the Author

Angel Flight South Central is a registered 501(c)(3) non-profit organization with a mission to help people in need of free air transportation for medical and humanitarian purposes. Read More...









ANGEL FLIGHT SOUTH CENTRAL

BACK TO CONTENTS



Aero Crew Solutions is a group of professionals committed to providing you outstanding service to solve your employment needs. We do this by hosting job fairs throughout the United States. We also provide various career services that include career consulting, application review, interview prep and résumé services.

Career Services

Application Review Career Consulting

Résumé Critique Interview Prep

Monthly Newsletter

AeroCrewSolutions.com Mail@AeroCrewSolutions.com