August 2026

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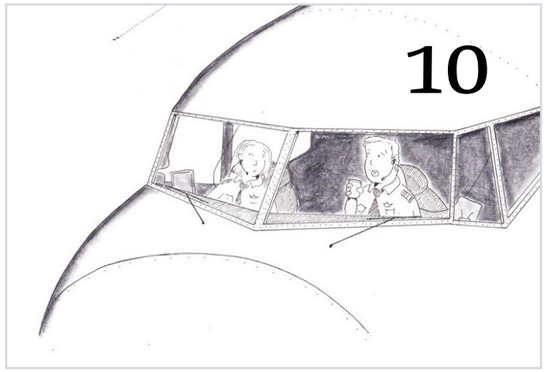
Your Industry Connection



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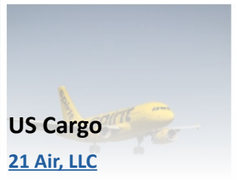
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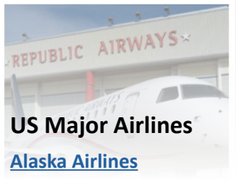


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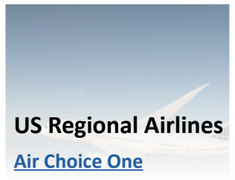
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The Grid (contract comparisons, pay charts, company details, etc.) has moved online. Click on the airlines above to go directly to that airline's information, or go to www. AeroCrewNews.com/go/thegrid.

Dear Readers,

There's a certain quiet that settles over the ramp in late summer — the kind that comes right before the sky reminds us who's really in charge. Hurricane season opened back on June 1st, but August is when it starts to mean something. From now through the peak in mid-September and into the fall, the storms get bigger, the forecasts get busier, and the maps in every dispatch office fill up with those unmistakable swirls.

For those of us who fly for a living, hurricane season isn't weather we watch on the news. It's weather we work. It reroutes our flight plans, reshapes our fuel loads, and rewrites our days with little notice. If you fly the Gulf, Florida, the Caribbean, or the busy East Coast corridors, you already know how it tests every bit of judgment and patience you've built over a career.
I want to recognize how much of that readiness rests on your shoulders. Long before a passenger ever feels a bump, a crew has already run the numbers — the alternates, the fuel, the go/no-go calls that don't make headlines but keep people safe. That quiet professionalism is something the traveling public rarely sees. We see it. And it matters.

Many of you also live in the very places these storms threaten — flying the line one day and moving family inland the next. If that's you this season, please hear me: take care of your own first. The schedule will keep. Your family, and your rest, come before the trip.
So know your carrier's storm-recovery procedures before you need them, keep your commuting backups current, and don't let a long summer's fatigue quietly erode your margins. Whatever this season sends, I have no doubt you'll meet it the way this industry always has — with skill, steadiness, and care for the people counting on you.

Thank you, as always, for trusting us to be part of your career.

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.

July 2026

Feature – Miracle Flights partners with airlines to provide life-saving transportation.

Baggage – Little changes can add up to major impact given time and the right mindset.

Business Vector – Our own Nostradamus is back to project compensation growth.

Coffee & Pretzels – What is it about the paper-towel dispensers on airliners?

Desk One – Learn the when, why and what led to the FAA's mandate to include two alternates.

Fitness –It's worth finding out if you have MASLD and quickly and easily reverse the damage before the damage grounds you!

Grey Matter – Why do "heavy" and "super" come and go in communications with ATC?

Money – The first-officer years is the time to establish the habits that will determine your financial "cruise" through the rest of your career.

Mortgage – In the mortgage world, waiting for perfect is futile and it could be a mistake.

Perspectives – Mentoring the up-and-comers of our industry is mutually beneficial.

SkyWatch – Learn to identify the celestial wonders beyond the windshield in the summer.



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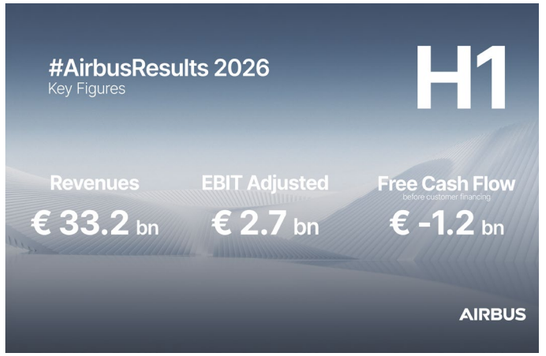
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Edith Duran

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Statement on the open recommendations for the investigation of the January 2025 midair collision near Ronald Reagan Washington National Airport

A year and a half ago, on January 29, 2025, a U.S. Army Black Hawk helicopter collided with a PSA Airlines CRJ... Read More



Airbus reports Half-Year (H1) 2026 results

Airbus SE reported consolidated financial results for the Half-Year (H1) ended 30 June 2026.

“Our good H1 results mainly reflect the higher level of commercial aircraft deliveries and strong performance in Defence and Space, against the backdrop of a complex and fast-changing environment,” said Guillaume Faury... Read More



Bering Air Crash Attributed to Excess Aircraft Weight and Improper Airspeed Management in Icing Conditions

Inadequate airspeed management during severe icing conditions, combined with an airplane above its maximum gross weight, led to the February 2025 crash of a Bering Air flight near Nome, Alaska, killing 10. Read More



JetBlue Airways Corporation Releases Second Quarter 2026 Financial Report

JetBlue Airways Corporation reported its financial results for the second quarter of 2026.

“Two years into JetForward, we’re encouraged by the progress we’re making and the results we’re driving across the business,” said Joanna Geraghty, JetBlue’s chief executive... Read More



American Airlines Reports Record Quarterly Revenue in Q2 2026

American Airlines Group Inc. announced its second-quarter 2026 financial results on July 23, 2026, reporting the highest quarterly revenue in the company's history. Read More



Southwest Airlines Reports Second Quarter 2026 Results; Earnings Power on Full Display

Southwest Airlines Co. reported second quarter 2026 financial results, marking the first full quarter with all transformational initiatives in place. Results reflected record revenue performance, significant earnings growth and margin expansion... Read More



Flair Airlines Pilots Ratify Three-Year Contract With 89 Percent Support

Pilots at Flair Airlines have ratified a new three-year collective agreement with overwhelming support, capping more than ten months of bargaining between the Edmonton-based ultra-low-cost carrier and the Air Line Pilots Association, Int'l (ALPA). Read More



FAA Extends O'Hare Daily Flight Cap Through October 2027

The Federal Aviation Administration announced Friday it will extend its daily flight cap at Chicago O'Hare International Airport through October 30, 2027 — more than a year beyond the order's previous expiration date of October 24, 2026. Read More



Allegiant Pilots Reach Tentative Agreement; Deal Includes Protections for Sun Country Pilots

Allegiant Air and its pilots, represented by the Airline Professionals Association, Teamsters Local 2118, have reached a tentative agreement on a new contract, marking a major milestone as the carrier works through its integration with Sun Country Airlines. Read More

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coffee & pretzels





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...





Learning About Aviation Through Literature

Written by: John McDermott

My aviation career started when I was in the 8th grade. Until that point, I had not considered aviation as a career path despite what I now recognize as my growing interest in it. This was not a lack of desire but was rather borne out of the fact that I am the first professional pilot in the family and thus was never afforded any opportunity to consider aviation as a career to pursue in the first place.

What changed all that was a book about World War II aviation. The premise of the book is that of a German fighter pilot who refused to shoot down an ambushed American bomber plane that could not defend itself from any potential attack, instead deciding to escort it out of German airspace in the ultimate act of mercy. (It is a story I have found people are becoming increasingly aware of.)

The book dives into the training and lifestyle of both the Luftwaffe and the U.S. Army Air Forces (the predecessor to today's U.S. Air Force), as well as the pilots' opinions about the war and their lives following the war.

I was fascinated by the story and, more importantly, by learning about the lives and training of the crews on both sides. Suddenly, I found myself deep down the aviation rabbit hole, exploring not only the ways that aviation is used in the U.S. military but also its civilian applications. I had "caught the bug" all at once, and suddenly I realized that there was no other industry I wanted to be in.

Literature, if used correctly, has an incredible power to teach and inspire. I have read a number of books since that have furthered my interest in, knowledge of, and passion for flight. From memoirs to historical works, I continue to enjoy learning more about what I do through books.

Media in general has historically inspired quite a few aviators to launch their careers. Famously, the Top Gun movie franchise has been an excellent recruitment tool for the U.S. military, and particularly Naval aviation. The ways that aviation is depicted throughout various media goes a long way in how it represents the industry and the public's perception of it.

Nowadays, much of my interaction with aviation literature is through magazines. The industry is lucky that there are a plethora of publications covering everything from broad industry updates, both on the commercial industry and in niche General Aviation areas, to help pilots stay proficient on any number of topics day-to-day. These can go a long way in helping pilots and enthusiasts keep up with the latest changes in the industry, regardless of their interests, their ability to fly (or interest in doing so), or their connection to the industry.

For years, I have had the honor of writing articles on behalf of several aviation-related publications. Getting to share my passion in such a manner, whether focused on the commercial airline industry or catering more to the General Aviation market, has proved to be an excellent way to give back. I have not only found the ability to share my perspectives, but writing has also proven an excellent way to start conversations with other pilots and receive feedback that helps me stay involved. I do find it fulfilling to give back to the industry in a way that planted the seed for the passion I have today.

Ultimately, I believe that the biggest benefit of aviation literature is its ability to reach people regardless of location or interest. There is a way for literature to reach everyone, no matter your role in the aviation industry, whether you're an experienced professional pilot; you work in air traffic control or aviation maintenance; or you're an enthusiast who enjoys planes spotting or flying for fun.

Beyond that, people who know little about aviation interact with the industry mostly through media such as news articles. It is difficult to overstate how much news articles and television clips impact the public perception of the industry. It is a great way to bring greater understanding of the industry to those who might not know much about it. It is even possible to use aviation literature to help people overcome fears of flying. This can be an incredible benefit to a significant portion of the flying public.

I look forward to continuing to play a role in sharing my passion for aviation through writing, video, and more. I hope to represent the industry well and build its image within the wider population.



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...



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This is Heavy, Part 2

Techniques for wake turbulence avoidance

Written by: Andrew Ross and Richard Swindell

Welcome back to Grey Matter and a continuing discussion on wake turbulence. Last month we addressed the categories of aircraft and wake generation along with the callsigns associated with them – heavy and super. These designations are used on frequency to alert pilots and controllers to be cautious and to call attention to the fact that aircraft in their airspace can generate flight path upsetting wake. This month, we're focusing on active measures pilots can take to avoid or limit encounters with wake turbulence. Honestly, this probably isn't anything you don't already know, so instead of the boring title we gave it, this article really should be called *Wake Turbulence: A Practical Guide for People Who Should Already Know Better.* This is because pilots CAN actively plan to and avoid wake but are often asleep at the wheel (or yoke, or side stick depending on your persuasion). Wake turbulence is not a conspiracy, it is not personal, and it is not "probably fine." What it is though is the simple aerodynamic consequence of lift, scaled in proportion to the size, weight, and configuration of the aircraft ahead of you.

Let's break this down by the numbers:

1. Accept the Physics: They are not negotiable

Every wing producing lift also generates counter-rotating vortices, that:

- Sink at roughly 300–500 ft. per minute
- Drift with the wind
- Intensify with weight
- Strengthen at low speed and high angle of attack
- Become particularly assertive when attached to something with four engines and a zip code

Assume ATC's "Caution, wake turbulence…" is not a suggestion, if the aircraft ahead of you is:

- Heavy
- Slow
- Dirty
- Or an A380

2. The Above and Beyond Principle

When following traffic on approach or arrival:

- Stay at or above the preceding aircraft's flight path

Because vortices sink, they will never climb to greet you. If you position yourself below the glide or departure path of the preceding heavy, you are essentially volunteering for an aerodynamic demonstration.

3. Rotation Strategy: Don't rotate into the "crime scene"

On departure behind a heavy:

- Note the rotation point
- Rotate before that point if feasible
- Climb above its flight path
- Avoid drifting into its extended centerline at low altitude

If you rotate exactly where the preceding aircraft rotated and then level briefly in ground effect, you have recreated a physics experiment nobody wants.

4. Crosswind: The silent co-conspirator

A light crosswind can:

- Hold one vortex over the runway
- Move the upwind vortex off-center
- Park the downwind vortex exactly where you plan to land

When the tower indicates crosswinds for takeoff are around 5-6 knots, interpret this as: "One vortex may be waiting for you." This is particularly educational behind something like a Boeing 777 or Airbus 350.

5. Intersection Departures: A confidence test

Although true for everyone (but especially for our G5 and Citation friends who have a tendency to do this), if you accept or request an intersection departure behind heavy traffic:

- You have reduced your longitudinal separation
- You may be launching directly into descending vortices
- ATC separation minima are legal, not magical

Ask yourself, "Is saving 90 seconds worth an uncommanded roll at 200 feet?" If the answer is yes, at least tighten your harness and have your passengers stow their cocktails.

6. Parallel Runways: The lateral surprise

Closely spaced parallels are efficient, and they're also an aerodynamic exchange program. Vortices can:

- Drift laterally
- Cross centerlines
- Introduce you to roll rates you did not request

If you are downwind of a heavy on the adjacent runway, assume its wake has travel plans.

7. Visual Approaches: The temptation to compress

Visual approaches encourage:

- "We've got them in sight."
- "We can keep it tight."
- "We'll slow early."

All admirable, but none alter vortex strength. And while I'm all about helping out ATC, their pattern is not your problem, but a flight attendant thrown across the plane will be. If you reduce spacing because it "looks fine," you are replacing time-based separation with optimism-based separation, and optimism has poor lift-to-drag characteristics.

8. The A380 Exception (which is not an exception)

The Airbus A380 does not produce "normal heavy wake." It produces:

- Persistent wake
- Impressive wake
- Career-reflective wake

Regulatory separation standards are increased for a reason. That reason is fluid dynamics, not bureaucracy.

9. If You Do Encounter Wake

Despite best practice, it happens. Your immediate priorities become:

- Disconnect automation, if it is fighting you
- Apply smooth, coordinated control inputs
- Avoid abrupt overcorrections
- Add power as required
- Maintain attitude and regain controlled flight

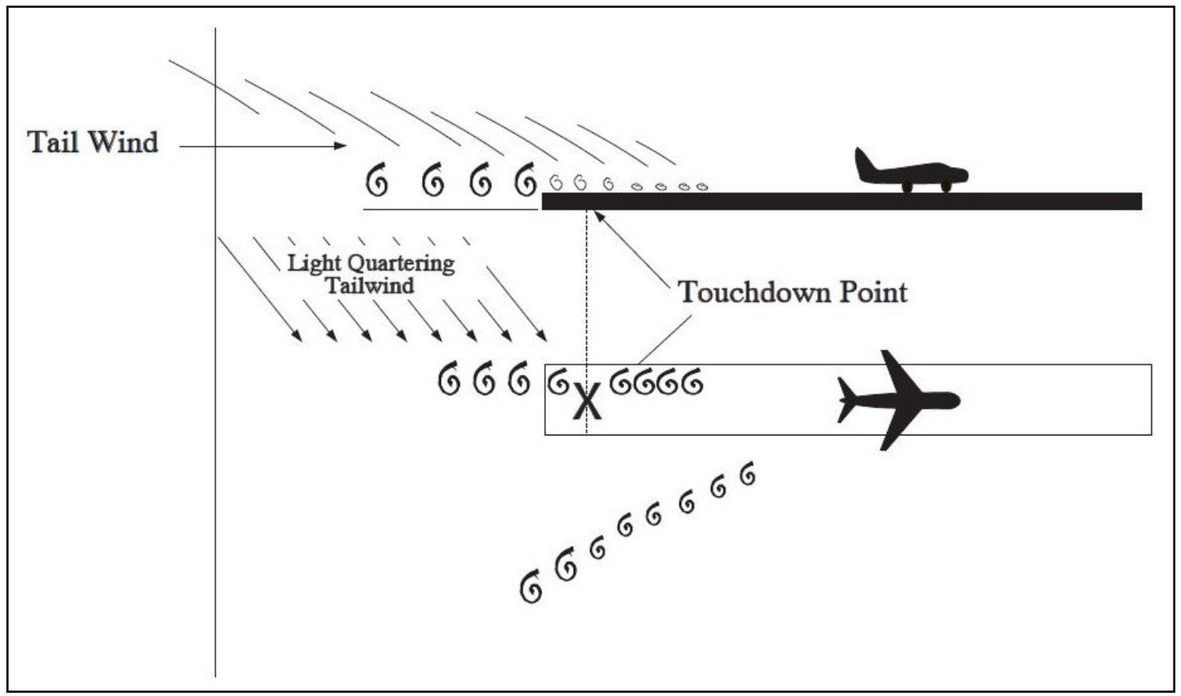
The correct response is disciplined control, not startled aerobatics.

10. Final Operational Doctrine

To avoid wake turbulence:

- Respect weight categories
- Climb faster to get above their path
- Shallow your descent: stay above their path
- Land beyond touchdown points
- Rotate early (when appropriate)
- Be cautious with crosswinds
- Decline intersection departures when prudent
- Do not compress spacing to impress anyone
- If on oceanic tracks, offset a mile or two to avoid aircraft above and ahead of you; or if not, request vectors to avoid wake conflict

Now that the numbers, with a few attached bullet points, are out of the way, a couple of other practical ways to prepare for and preferably avoid wake turbulence include: Taking more than just a passing glance at the prevailing wind patterns on departures and arrivals and noticing where they're changing. This will help assess the potential movement of vortices and aid with avoidance assessment.



Vortex Movement in Ground Effect - Tailwind // Credit: FAA.gov

With ADS-B and enhanced WiFi becoming more prevalent on commercial aircraft, we are able to see callsigns on our displays, and are able to monitor sites like Flightradar24 and FlightAware which can tell us who we are following or who is heading our way. This is of course useful for path planning — for take-off, approach, or enroute.

Remember, wake turbulence is invisible, patient, and indifferent to your seniority number.

We hope you found this useful, and we will see you next month when we return to a topic mentioned last month — equal transit theory.

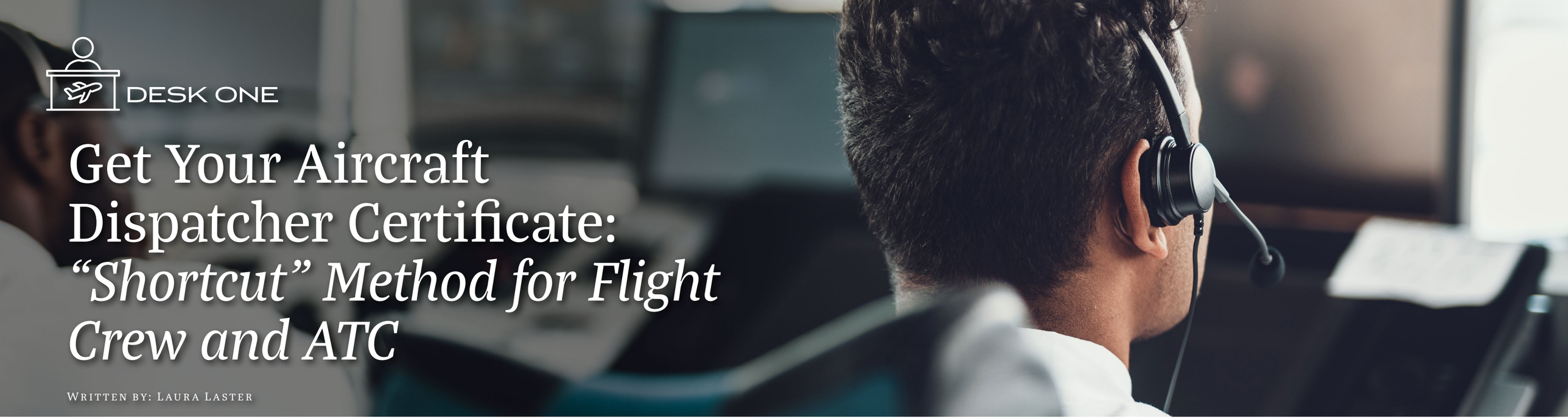
About the Authors



Andrew Ross is a pilot at a major airline flying the Boeing 787, previously the Boeing 757 and 767 domestically and internationally, and prior to that flew the Embraer 145. Read More...



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...



DESK ONE

Get Your Aircraft Dispatcher Certificate: *"Shortcut" Method for Flight Crew and ATC*

Written by: Laura Laster

Many of us in the aviation industry enjoy obtaining additional training to diversify career opportunities. In this month's column, I'll briefly explain how any active pilot for a part 121 air carrier in the U.S. can become an aircraft dispatcher without going through the full training program normally required.

The FAA aircraft dispatcher certificate is valuable as it comes with no expiration date, no mandatory retirement age, and no medical certification requirement. Working as an aircraft dispatcher or training aircraft dispatchers can be a perfect early retirement option or a backup option for loss of medical certification.

14 CFR 65.57 explains how someone with what the FAA deems "required experience" can become an aircraft dispatcher without going through a training program. If you have worked two of the past three years as a part 121 pilot/flight engineer or as an air traffic controller, you would be eligible to apply for the aircraft dispatcher certificate under this rule. There are other experiences allowed also, so check the regulation yourself to read the full list. It's not just as simple as applying, though. Here's an overview of the process.

Step 1: Ensure you are qualified under the regulation by reviewing 14 CFR 65.57.

Step 2: Study for the FAA aircraft dispatcher knowledge test. It is called the "ADX" for short, and it's very similar to the ATP knowledge test in its question bank, duration, and scope. Sheppard Air can help you prepare for this exam, and other test prep programs and books are available. No endorsement is required for the exam.

Step 3: Pass the ADX exam. It has one of the lower pass rates of the FAA exams, so make sure you are ready!

Step 4: Obtain materials needed and review the FAA aircraft dispatcher practical test standards (PTS). As of this writing, they have never been converted to the airman certification standards format. The PTS has a full list of what you would need to provide to complete the practical test. https://www.faa.gov/training_testing/testing/acs/aircraft_dispatcher_pts_10.pdf is a link to the current PTS.

Step 5: Study for the practical test. I highly recommend attending part of an existing aircraft dispatcher training course, though no graduation certificate is required. Some training courses offer an "accelerated course" where the target audience is those who do not need the full certification course. On the practical test, you will have to produce a manual flight plan for a transport-category-sized aircraft using real performance information, do manual weight and balance calculations, use an MEL appropriately, and do this manual flight plan without a computer using paper charts in about 2-3 hours (among other tasks listed in the PTS). This flight planning is followed by an oral exam, which is typically two to four hours in duration. Once you feel ready for the next step, proceed!

Step 6: Contact your local managing FAA office to present your qualifications and request a practical exam. This could be done through a Designated Aircraft Dispatch Examiner (DADE) which is like a Designated Pilot Examiner but for dispatchers. However, any DADE will require you to show a graduation certificate OR prove that you have the required experience, and the local managing FAA office

is going to be involved in completing your request for a practical exam. The FAA inspector guidance for what they will want to see can be found here: https://drs.faa.gov/browse/excelExternalWindow/DRSDOCID1990700465202506252117 46.0001

Step 7: Take the aircraft dispatcher practical exam with the DADE or the local FAA office. Expect to pay $500-800 to the DADE for the practical exam. And again, you must provide all your own materials for the exam. The advantage with going to a training program for an accelerated course is that it should come with all the charts, manuals, performance data, and calculations that you'll need to pass the practical exam. They will likely help you schedule the practical exam. Once you successfully pass the exam, the DADE or FAA inspector will give you a temporary aircraft dispatcher certificate. You also get a permanent, plastic certificate in the mail to add to your collection!

As mentioned, the aircraft dispatcher certificate never expires and does not require a medical. I'd love to connect with you if you want to know more about becoming an aircraft dispatcher. Check out this video I made where I interviewed a former captain for Envoy Air on his experience with obtaining the aircraft dispatcher certificate: https://youtu.be/r8libHDzOgs or scan this QR code:

For additional information, check out my website at www.theaviationvault.com wherein I offer articles on the history of dispatchers, training courses, and more.



About the Author

Laura Laster graduated from LeTourneau University in 2004, becoming a flight instructor for the university. She then worked for Dynamic Aviation as a King Air survey pilot and eventually worked at Dynamic Airways during their air carrier certification for Part 121 Supplemental operations... Read More...





The Gauge You've Never Scanned

Why crew members should check their blood sugar — even if you're not diabetic

Written By: Scott Darragh – 737 Captain, NASM-CPT, CNC, Founder of Jet Set Trainer

Every pilot reading this has a scan flow. You check engine instruments you fully expect to be normal — not because you think something's wrong, but because that's how you catch a trend before it becomes a problem. TGT creeping up over a few legs doesn't trigger a caution light. You catch it because you were looking.

Now ask yourself: when was the last time you scanned your blood sugar?

If your answer is "never — I'm not diabetic," you've just described flying without ever looking at a gauge because the master caution hasn't illuminated yet. That's not how we operate an aircraft, and it shouldn't be how we operate the body that flies it.

Blood sugar is a crew problem, not a diabetic problem

Glucose is your body's primary fuel-scheduling system. Every crew member runs on it, and the way we live — red-eyes, three-leg days, hotel breakfasts at 0430, dinner at 2200 because that's when you finally got to the layover — puts unusual stress on that system.

Research of shift workers and circadian disruption has consistently shown that eating and sleeping out of sync with your body clock changes how efficiently you process glucose. The same meal eaten at 8 a.m. and at midnight does not produce the same blood sugar response. Crew members essentially live in a rolling experiment on this, trip after trip, for an entire career.

Here's the part that matters even if your annual bloodwork looks "fine": glucose regulation doesn't fail overnight. It drifts. Fasting glucose can sit in the normal range for years while post-meal spikes get taller and recovery gets slower. By the time a single fasting number at your physical looks off, the trend has usually been developing for a long time — quietly, with no caution light.
That drift shows up in your daily life before it ever shows up in your chart:

- The 2 p.m. flameout — That leg-three energy crash isn't just fatigue. Large glucose spikes are typically followed by sharp drops, and the drop is what you feel — brain fog, irritability, the overwhelming urge for coffee and a cookie from the galley.
- Hunger that doesn't make sense — Eating a big meal and feeling hungry two hours later is often a blood sugar rebound, not a willpower failure.
- Stubborn midsection weight — Chronically elevated glucose keeps insulin elevated, and elevated insulin is a storage signal. You can be doing "everything right" in the gym and still fight this if your fuel scheduling is chaotic.
- Poor sleep on layovers — Blood-sugar swings overnight are one of several factors that can fragment sleep — and fragmented sleep worsens next-day glucose control. It's a self-reinforcing loop, and crew schedules pour fuel on it.

What "tracking time to time" actually looks like

You don't need to become a data hermit. You need a periodic scan — the same philosophy as a trend check.

Level 1 — Know your annual numbers. At your next physical, don't just accept "labs look good." Ask for your actual fasting glucose and, if it's drawn, your A1c (a rough three-month average of blood sugar). Write them down. A single number in the normal range tells you little; the same number trending upward year over year tells you a lot. You are the keeper of your own trend data — no one else is tracking it for you.

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Level 2 — Spot checks. An inexpensive glucometer from any pharmacy lets you check a fasting reading a few mornings in a row; or see what a specific meal does to you 60–90 minutes later. A handful of readings during a normal week — and, more interestingly, during a rough trip — will teach you more about your own body than a year of guessing.

Level 3 — A short, continuous glucose-monitor (CGM) experiment. CGMs are now available over the counter without a prescription. Wearing one for two weeks — ideally spanning a trip and your days off — is like pulling the flight data recorder on your own metabolism. You'll see exactly what the hotel breakfast does, what a red-eye does, what eating your last meal earlier does. Most crew members who try this tell me the same thing: two weeks of data changed their habits more than ten years of advice.

To be clear about my lane: none of this is diagnostic, and a weird reading is a conversation to have with your physician or AME — not a reason to panic, and definitely not a reason to self-treat. What tracking gives you is awareness and trend data, which is exactly what it gives you in the cockpit.

Three schedule-proof moves while you gather data

1. Anchor protein at every meal, especially breakfast. Protein blunts the glucose spike from whatever else is on the plate. The hotel breakfast move is eggs first, pastry optional — not the reverse.
2. Walk after you eat. Ten to fifteen minutes of walking after a meal measurably reduces the post-meal glucose rise. On a layover, that's one lap around the hotel block. (This might be the tactic with the highest return in this entire column.)
3. Compress your eating window on late arrivals. Your glucose tolerance is worst late at night. When you land at 2230, a lighter, protein-forward meal beats the full pasta send. Save the big meal for a normally timed dinner.

The bottom line

We are professionally obsessed with monitoring machines and strangely passive about monitoring ourselves. You'd never accept "no caution lights, so I never looked" as an airworthiness philosophy. Your metabolic health deserves the same scan discipline you give a fuel gauge — a periodic look, a logged trend, and action while the correction is still small.

It was never about your discipline. You have plenty. It's about finally looking at the right instruments. Fly safe — and scan your gauges. All of them.



About the Author

Scott Darragh is an MSP-based 737 airline captain, former U.S. Army helicopter pilot, aviation officer, who holds a BS in history and journalism from Washington State University. Read More...

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LOSE FAT BEFORE YOU LOSE YOUR MEDICAL

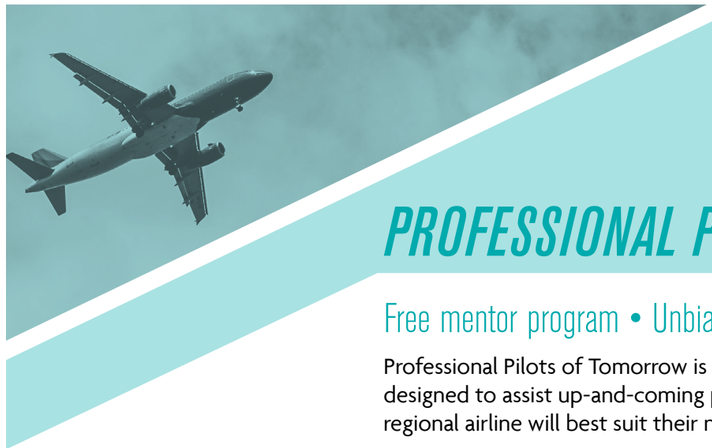
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BAGGAGE

How to Deal With Rejection when it Feels Personal

Written By: Reini Thijssen



Rejection is something everyone experiences at some point in life. A message that is left unanswered, a job application that is not successful, or feeling excluded from a group can all be surprisingly painful experiences — not because something is wrong with you, but because the brain treats social rejection as highly significant. We are wired for connection and belonging, so anything that threatens that sense of belonging can feel deeply uncomfortable.

This article explains why rejection can feel so intense for some people and how it can shape thoughts, emotions, and behavior. It explores the concept of rejection sensitivity, how it develops, and why the mind can interpret small social cues as rejection. It also offers a practical exercise to help you recognize and challenge unhelpful thinking patterns, so rejection feels less overwhelming over time.

Why Rejection is Painful

Rejection not only affects us on an emotional level, but it also activates brain systems that are similar to those involved in physical pain. This is why rejection can feel immediate, intense, and sometimes overwhelming, even when there is no physical harm involved.

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After experiencing rejection, automatic thoughts can appear very quickly. These can include:

- “I am not good enough.”
- “They do not like me.”
- “I did something wrong.”
- “Something is wrong with me.”

When these thoughts are not questioned or become repetitive, they can slowly influence self-esteem and increase feelings of insecurity over time. The interpretation of the situation often becomes more important than the situation itself.

Rejection Sensitivity

Some people experience rejection more strongly than others. This is often referred to as rejection sensitivity. Rejection sensitivity is not only about actual rejection, but also about the expectation of being rejected. People who are experiencing rejection sensitivity start scanning the environment for subtle signs of disapproval or exclusion. This can include a shorter message from a friend than usual, a delayed response, a neutral facial expression, or a change in tone during a conversation. This can lead to patterns such as:

- quickly doubting yourself
- taking neutral situations personally and experiencing strong emotional reactions
- withdrawing from interaction
- overcompensating
- constantly analyzing social situations

It is important to understand that this is not an official mental health diagnosis, but it is a well-documented psychological pattern that many people recognize in themselves.

How it Develops

There is usually no single cause for rejection sensitivity. It often develops through a combination of factors, including:

- early experiences of rejection, criticism, bullying, or exclusion
- environments where emotional safety was inconsistent/unpredictable
- a naturally more reactive stress or threat response system
- personality traits such as higher neuroticism
- possible genetic influences in how emotional information is processed

Over time, the brain can become more alert and sensitive to potential rejection, meant to keep us safe socially. However, when it becomes too active, it can start misinterpreting neutral situations as a threat.

1. **Consequences**
   When someone is sensitive to rejection, it can influence how they move through everyday social situations without them always being aware of it. This may show up as:
   - not speaking up easily in groups or conversations in general
   - avoiding asking for help or support
   - avoiding conflict or difficult conversations
   - overanalyzing interactions afterwards
   - people-pleasing in order to avoid disapproval or tension

2. **Internal Process**
   When rejection sensitivity is active, the emotional system can become highly alert. This means that emotional responses can feel stronger, faster, and more difficult to regulate. As a result, people may experience:
   - sudden emotional reactions that feel overwhelming
   - intense feelings of shame, sadness, or frustration
   - a strong urge to withdraw or shut down
   - or in some cases, outward reactions such as irritability or defensiveness

How to Reduce Rejection Sensitivity

Rejection will always be part of life, but the way it is interpreted and processed can change over time.

1. **Acknowledge what you feel**
   Rejection hurts. Trying to ignore it or push it away often makes the emotional response stronger rather than smaller. Allowing yourself to recognize the feeling is the first step in processing it.

2. **Separate feeling from fact**
   Feeling rejected does not automatically mean that rejection has actually taken place. The emotional experience and the factual situation are not always the same thing. Interpretation plays a large role in how rejection is experienced.

3. **Help Your Thoughts Exercise**
   When rejection feels intense, it can be helpful to slow the process down and examine what is actually happening versus what is being interpreted.

   Take a recent situation where you felt rejected and go through it step by step:
   - What exactly happened in this situation? (Describe only the facts, no interpretations.)
   - What thought appeared immediately at that moment?
   - Which thinking pattern might be influencing this interpretation?
   - ***For example:***
     - Mind reading: assuming you know what others are thinking
     - Overgeneralizing: turning one situation into a general rule
     - Filtering: focusing only on the negative aspects
     - Emotional reasoning: believing something is true because it feels true
   - What are alternative explanations for this situation?
   - What would a more balanced and realistic interpretation be?

   For example, instead of thinking *"They do not want me,"* a more balanced thought could be: *"I do not actually know what is going on. There may be many reasons for this that have nothing to do with me personally."* The goal is not to dismiss emotions, but to create distance between the situation and the meaning that is automatically attached to it.

4. **Be kinder to yourself**
   Rejection often reflects timing, context, communication style, or personal preference. It is rarely a direct reflection of your worth as a person.

5. **Keep taking small steps forward**
   Continuing to engage in daily life, even after uncomfortable experiences, helps rebuild confidence over time. Avoidance tends to strengthen fear, while small steps forward gradually reduce it.

Final thoughts

Rejection is painful, but it is not a reflection of your value as a person. When rejection sensitivity is present, everyday situations can feel more emotionally intense and can influence confidence, relationships, and the way you see yourself over time. Learning to recognize automatic thoughts and challenge unhelpful thinking patterns is an important step. When you slow down reactions and look at situations more realistically and with greater balance, rejection becomes less overwhelming and less defining. This does not remove rejection from life, but it can reduce its emotional impact and help you respond with more clarity and self-confidence.

If you notice that rejection affects your self-confidence, or if it continues to influence your daily life and relationships, it can be helpful to seek support. Emerald Mental Health can support you in understanding these patterns, working through unhelpful thoughts, and rebuilding confidence step by step. For questions or to schedule a free consultation, reach out via reini@emeraldmentalhealth.com or visit Emerald Mental Health.

Resources

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Understanding the Flight Department as a Business

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

Many years ago, after making the transition from Part 135 to Part 91 operations and landing a job as chief pilot for a Fortune 500 flight department, I looked at the aviation director job with both arrogance and naïveté. My boss was a decent guy, and he took good care of me. But he used to talk about all this other stuff he had to do, how many meetings he had to attend, and all the budgets he had to build. I remember thinking, "Well, it can't be that hard." Even after I earned my CAM credential, a year after I was hired, I still didn't appreciate the difference between my position and his. I was like, "I'll figure it out."

Then I was hired to be an aviation director for a large energy provider in the Midwest — not only run the department but also build it from scratch. Four years later, the department consisted of four jets, one helicopter, over thirty people, and two locations. The amount of knowledge I needed but didn't have would have filled volumes. Fortunately, I had very patient supervisors, business partners, and team members, so everything worked. Looking back on it now, the most gaping hole in my expertise was my lack of business knowledge. I didn't understand the language of business, and even though I had run an aviation business earlier in my career, my financial acumen wasn't anywhere near where it needed to be. Today, when an aspiring aviation leader asks me about advanced degrees they should pursue, I tell them without hesitation, "Get an MBA." Sometimes, they look at me like they didn't hear me accurately, and they'll ask why. In response, I tell them: "The aviation department is a business unit, not a flying club. To run it like a business, you need to understand how businesses run."

Steve Brechter, the senior advisor for operations at Gray Stone Advisors, wrote a chapter in *The Business Aviation Book: Leading Operational Excellence* called "The Changing Role of the Aviation Director." When Mike Nichols, my co-editor/author, and I mapped out the book, we understood the need for financial material, but we didn't have a context that captured how critical financial knowledge was. Steve came to us with the idea for his chapter, and the rest is history. It became the first chapter in the book. In that chapter, he emphasizes three important competencies for the aviation director that fall under business knowledge.

The first competency is the necessity to understand the language of business. To communicate with executives in the C-Suite, with business partners, and peers in the company, the aviation director needs to set aside aviation language and employ business language. For those of us reared in the language of aviation, learning to speak like a businessperson is like learning a foreign tongue. We must study to understand the correct terms, translate our message into those terms, and then communicate it effectively. We also need to understand what's happening in the company from a business perspective. We need to be intimate with the company's vision, mission, and values to tailor the aviation department's vision, mission, and values to best support the corporation. When the company adjusts its strategies to succeed, we need to understand why those adjustments were necessary and how the aviation department may need to flex to support those adjustments. Aviation departments that succeed do so because they align themselves with the companies they support. That alignment isn't possible without the business knowledge to understand it.

The second business knowledge competency Steve emphasizes is for the aviation director to possess financial acumen. When most people think about business knowledge, this is probably what comes to mind. As an aviation director, you need to know your department's budget backward, forward, and sideways. You need to understand fixed costs, variable costs, and all the sub-elements of each. You need to know how the financial folks in your company code these costs, and if there aren't codes for certain aviation-specific budget items, work with them to create those codes. You need to be able to justify the costs from a value-added perspective and be able to discuss them line item by line item. There are other elements to consider besides the budget. The aviation director needs to understand asset management of high-value items, such as aircraft, support equipment, and company-owned facilities. This understanding must include knowledge of book, tax, and market depreciation. (Jim Lara the principal at Gray Stone and Steve's co-worker, wrote an excellent chapter on that subject in *The Business Aviation Book*.)

The final business knowledge competency Steve mentions is one that might not immediately come to mind. It's that of an internal marketing expert. In most corporations, the aviation department is

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a cost center. The aviation director must be able to make a case for the value that business aviation brings to the corporation. If called to present to the CEO or the board of directors, the aviation director must be able to demonstrate the value of the company's investments in its aircraft, facilities, and personnel. Plus, if the aviation director is in the elevator with a vice-president or director in another area of the company and that person makes a comment about the aviation department's costs, the aviation director should have some business-related facts handy to diplomatically explain the value the department brings to the company.

This discussion has just scratched the surface of this important topic. For more information about business knowledge and associated areas, see *The Business Aviation Book: Leading Operational Excellence*. There are chapters on budgeting, taxes, depreciation, and fleet planning.

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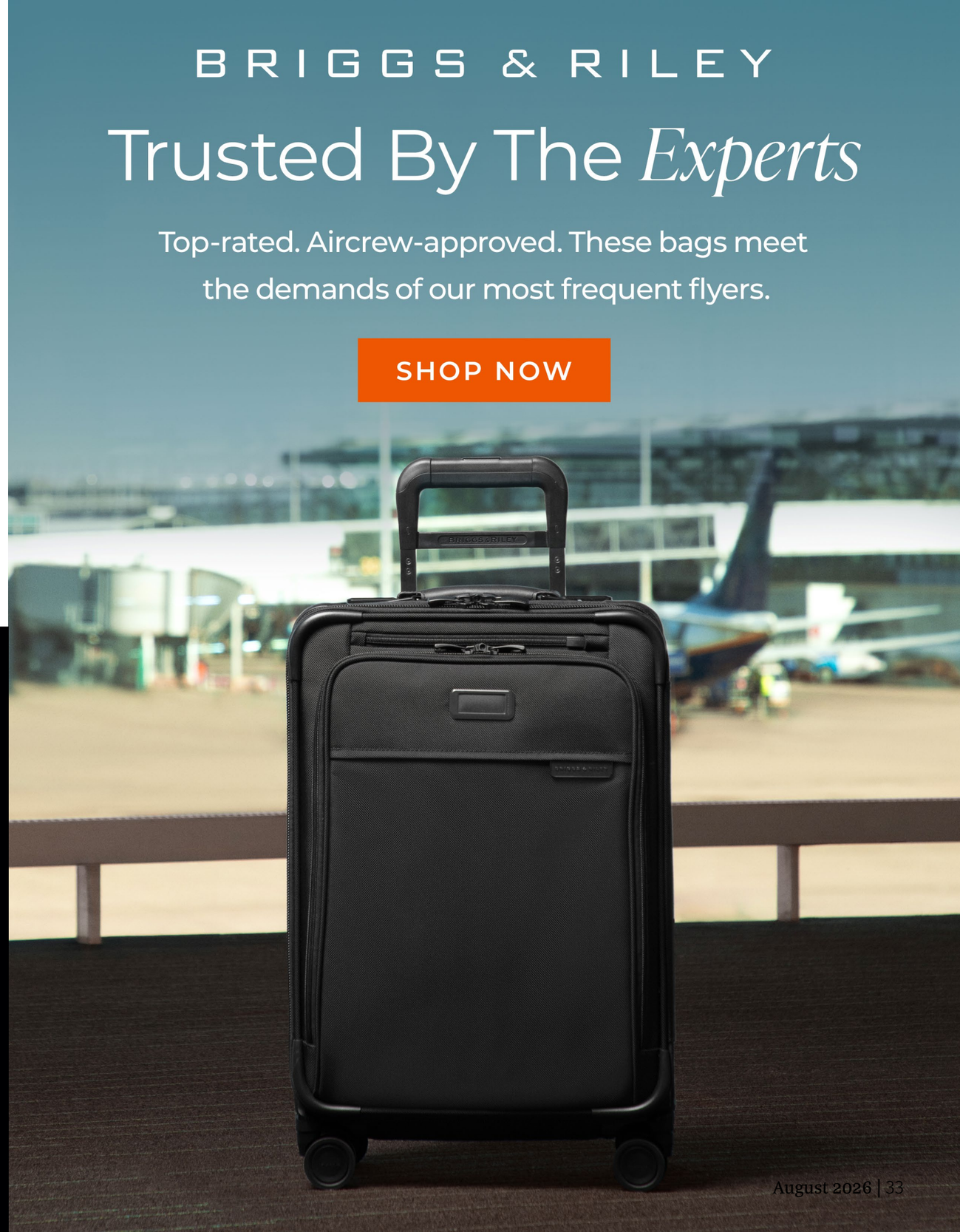
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About the Author

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





MORTGAGE

Mortgage Outlook: *A Transfer of Control at the Fed and What the Warsh Era May Mean for Rates*



Written by: Spencer Wartman, NMLS #2109932
Loan Originator, Trident Home Loans (NMLS #65716)

We have a new captain in the left seat at the Federal Reserve and the flight plan looks nothing like what most of us filed at the start of the year. Back in January, I laid out the case for rates gradually drifting lower through 2026 as the Fed worked through its cutting cycle. For a while, that forecast held. Then the crew changed, the geopolitical weather turned, and the whole approach was amended. If you've been waiting on the sidelines for rates to keep sliding, this is the update you need to read before you make your next move.

Let's break down what changed, where we stand as we start the second half of the year, and how to fly through the back half of 2026.

1. The Regime Change: Powell Out, Warsh In

The biggest story in the mortgage world this year isn't a number, it's a name. On May 22, Kevin Warsh was sworn in as the new chair of the Federal Reserve, succeeding Jerome Powell after an eight-year run and one of the most contentious confirmation fights in Fed history. The Senate vote was 54-45, almost entirely along party lines.

Warsh isn't new to the building; he served as a Fed governor from 2006 to 2011, right through the financial crisis. Since then, he's built a reputation as a consistent critic of easy monetary policy. He's been arguing for a leaner Fed, tighter inflation discipline, and less market handholding. In pilot terms: the new captain flies a more conservative profile than the last one.

And here's the twist nobody saw coming: Powell didn't leave. In a break with nearly 80 years of tradition, he's staying on the Board as a governor, which means the former chair still holds a vote on the very committee his successor now runs. That's an unusual dynamic, and markets are still figuring out what it means for policy.

2. Up to Now in 2026

Here's the snapshot as we sit in mid-July:

30-year conventional fixed rates are averaging around 6.49% per Freddie Mac's latest weekly survey, with daily indices running in the 6.5 to 6.65% range. That's up from the low 6.4s just a month ago, but for perspective, we're still below the 6.72% we saw this time last year.

VA rate national averages are running roughly 5.9 to 6.35% on a 30-year fixed, with some lenders quoting well-qualified veterans in the high-5s even amid the volatility. That quarter-to-half-point spread below conventional is the government guarantee doing its job.

The 10-year Treasury has climbed to roughly 4.6% which is its highest level in about two months. That's a meaningful backup from the low-4s we enjoyed earlier in the cycle.

The Fed funds rate sits at 3.50 to 3.75%, where it's been parked for months after the cuts of late 2025.

Core inflation is the problem child: core personal consumption expenditure (PCE) is running around 3.4%, well above the Fed's 2% target and moving in the wrong direction.

3. Why the Script Flipped

Two forces collided this spring and summer:

First, the conflict with Iran. Renewed hostilities and disruptions in the Strait of Hormuz sent oil prices sharply higher, and energy costs feed straight into inflation expectations. Bond traders don't wait for the consumer price index print. They price the fear immediately, and Treasury yields climbed accordingly. When yields climb, mortgage rates follow. Same physics as always.

Second, the Fed's posture hardened. At Warsh's first meeting as chair in June, the committee held rates steady but the tone shifted decisively hawkish. The updated projections showed a majority of policymakers now believe the *next move may need to be a rate hike, not a cut*. At the start of the year, markets were debating how many cuts we'd get in 2026. Now futures markets are pricing meaningful odds of a hike as early as September.

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That is a complete reversal of the easing story and it's the reason the "just wait for lower rates" strategy has gotten a lot riskier.

4. The Irony of the Warsh Appointment

Here's the part worth appreciating: the administration nominated Warsh with the explicit expectation of faster rate cuts. What it got (at least so far) is a chair inheriting an inflation problem that ties his hands. Warsh built his career on inflation-fighting credibility, and with core PCE at 3.4% and oil surging, cutting rates now would torch that credibility on day one. Whatever the political pressure, the math is the math. Until inflation turns back toward 2%, this Fed has little room to ease and the bond market knows it.

5. Forecast for the Rest of 2026

Here's the educated case for the back half of the year:

10-year yields: With inflation sticky and a possible hike on the table, expect the 10-year to hold in the 4.4 to 4.7% band through Q3. A durable ceasefire in the Middle East or a string of soft inflation prints could pull it back toward 4.2%; another oil shock could push it toward 5%.

Mortgage rates: Housing economists broadly expect the 30-year fixed to stay above 6% for the remainder of the year. Realistically, we're looking at a 6.4 to 6.8% trading range through fall, with the mid-6.3s achievable only if volatility calms and inflation cooperates.

VA rates should continue tracking a quarter to half point below conventional, as usual.

The wildcards are: the Fed meetings, the monthly CPI and jobs reports, and every headline out of the Strait of Hormuz. This is a headline-driven market, and headline-driven markets move fast in both directions.

6. The Breakdown and (Realistic) Prediction

Item	Mid-July 2026	End of 2026 (Forecast)
Fed funds rate	3.50–3.75%	Steady, with hike risk
10-yr. Treasury	~4.6%	4.3–4.8%
30-yr. mortgage	~6.5%	6.3–6.8%
VA loan	~6.0–6.3%	High-5s to mid-6s

7. What Should Be Done Now

The era of "rates will definitely be lower in six months" is not as common, at least for now. Here's how I'd play it:

If you're buying: Stop trying to time the Fed. Home prices hit an all-time high in June. The median existing home crossed $440,000 and inventory remains tight. Waiting for a rate that may never come while prices keep grinding higher is a losing trade. Buy when the house and the payment work for your life, and structure the loan so you can refinance if rates ever do break lower. This is cliché but it holds steady: marry the house, date the rate.

If you're holding a rate above 7% (conventional) or above 6.5% (VA): The refi math still works today. Don't wait for perfection, a half-point improvement you can lock now beats a full point you might never see if you plan on staying where you are for the foreseeable future.

If you locked in 2021: Congratulations, you're flying with a tailwind nobody can match. Stay put, and if you need cash, look at a second lien or home equity line of credit (HELOC) before you ever touch that first mortgage.

If you're a veteran: Your VA benefit is the best hedge in this environment. Lower rates than conventional, zero down, and **Interest Rate Reduction Refinance Loan** (IRRRL) streamline options if the market ever turns. If you haven't had your entitlement picture reviewed recently, now is the time.

The new Fed era is going to be defined by discipline, not stimulus. Plan your flight accordingly, and team up with a lender who reads the instruments instead of the headlines.

Trident Home Loans (Equal Housing Lender, NMLS 65716) keeps leading the pack for aviators nailing down the perfect mortgage. Drop a line to Spencer Wartman (NMLS 2109932) at spencer@mythl.com. He's your guy for turning forecasts into keys in hand. Got a hot topic for the next roundup? Hit him up directly.

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MONEY

Risk Doesn't Always Equal Reward: *Two Example Investment Strategies You Should (Probably) Avoid*



Written by: Jonathan Groover

As a financial planner, I work hard to educate our clients on sound principles of investing. For instance, we teach that markets are generally quite efficient in the long term. This means that it's very difficult to find an edge — whether through superior information, getting ahead of the news, or some advanced strategy — that consistently produces returns above the market over long periods. Statistics bear this out: 90% of active fund managers "underperformed the market over the last 15 years." The solution, for us, is simply to hold a diversified portfolio that essentially "owns" the market, as our Chief Investment Officer, Andy Christopher, CFA, CFP® suggests. Let the market do what the market does, and, with enough discipline and time, you'll likely be rewarded.

Having said all that, I have a confession to make. Even though I believe and teach those principles, I sometimes still find myself looking for ways to gain an edge and achieve better returns than just good, old-fashioned, "boring" investing. Perhaps it's hubris — maybe I'm just more intelligent than the 90% of professionals who fail to outperform the market. My wife would strongly disagree. Perhaps it's stubbornness — I've never been particularly quick to learn from my mistakes. My wife would strongly agree!

Whatever the case, I suspect I'm not alone when it comes to building wealth. There seems to be something in human nature that constantly searches for a quicker way, some strategy or solution that will super charge our investing results and get us to that "number" — whatever it is — more quickly than a diversified, disciplined, long-term approach.

Below, I'd like to share a couple of increasingly popular investment strategies that people often pursue in search of a faster path to wealth, drawing on both personal experience and lessons learned from others. While these approaches can sound appealing — and are often marketed as shortcuts to financial success — they rarely deliver the results people expect. More often, they expose investors to significant risks that can derail, rather than accelerate, their long-term financial goals.

Day Trading: Exciting, but Rarely Rewarding

If you spend any time on X, TikTok, or YouTube, you've likely run into a post or video of some guy posing in front of his Lamborghini or mansion. The title might read, "How I turned $100 into $1 million in 1 year." If you continue to watch or read, they are likely selling a course on trading, where for a few thousand dollars, you too can learn their strategies so you can own your Lamborghini in a matter of time.

While I was never drawn in by one of these videos; admittedly, I did find the concept of day trading alluring in my early investing journey. The idea is that if you can learn a successful strategy (usually based on technical analysis), you can make money in the market on any trading day. The opportunity appears endless.

My perspective on this may differ from that of other planners because I believe it is theoretically possible to succeed as a trader. While markets tend to be efficient over the long term, inefficiencies can and do exist in the short term. Further, there is ample evidence that some traders have achieved sustained success. For example, in Jack Schwager's Market Wizards series, he interviews traders with exceptional track records, and participation in the books requires verification of their trading performance.

I include day trading on the "avoid list" because social media has convinced many people that trading is easy money. As a result, they're often completely unprepared for how difficult it actually is. The idea that you can pay some dude with a Lamborghini video a few thousand dollars and become a successful trader in a matter of weeks or months is completely out of touch with reality.

First, let's talk about whom you're up against. As a trader, you'll be facing off daily with the best traders in the world. Legions of traders from Goldman Sachs, Merrill Lynch, Morgan Stanley and other institutional players that spend billions on research, technology, and talent are part of your competition. With the rise of algorithmic and high-frequency trading, you'll also be facing machines that react to news and trends with a speed no human can match. Trading has often been compared to competing at the highest level of performance sports. I believe that is an apt comparison. Thinking you can learn a few trading setups and immediately start printing money is like thinking you can play in the major leagues after a weekend in the batting cages.

Believe it or not, though, the competition is not the hardest part. The biggest enemy you'll face if you decide to trade is you. To be successful as a trader, you'll have to have the emotional discipline of a robot, something very few have. First, you must be able to take losses and take them regularly. Some of the best traders in the world have win rates of 30% or 40%. That means they are taking losses 60-70% of the time. Imagine the psychological toll. After all, this is real money. In my view, it is the emotional component more than anything else that leads to the dismal numbers of successful traders: 95-99% of day traders fail. Make no mistake, this is the big leagues.

It's for these reasons that I put day trading in the "avoid" category. Those YouTube videos and X posts can be incredibly persuasive, but the reality is that most aspiring traders will lose money, expend enormous emotional energy, and ultimately discover that what looked like a shortcut was actually a detour.

Leveraged ETFs: More than Double the Risk

Perhaps you agree with me that day trading is not worth the effort in your journey to supercharge your investment returns. Well, there is a growing class of investment products that appears to offer exactly that. Leveraged ETFs have become increasingly popular, as they have the potential to double or triple the *daily* returns of an underlying index (I'll come back to this shortly; it's very important).

To understand how these work, we need to first understand what an ETF is. ETF stands for "Exchange Traded Fund." In other words, they are simply *funds* (i.e., a basket of individual stock holdings) that trade on a stock exchange. Functionally, they serve the same purpose as mutual funds — diversification. However, unlike mutual funds, they are actively traded throughout the trading day.

So, for instance, if you wanted to own the S&P 500, you could simply buy an S&P 500 ETF. If you wanted to own the Nasdaq 100, you could buy a NASDAQ 100 ETF. Buying ETFs in a diversified way is a wonderful way of investing for the long term.

But remember—we're trying to supercharge our returns. So now, there are ETFs that use leverage (e.g. options) to double or triple the daily returns of an index. Thus, you could buy 3x S&P 500 ETF and if the S&P 500 index moves up 1% on a given day, your 3x ETF will be up 3% that day! At least, that's how it appears on the surface.

Now, it should be obvious that this is inherently riskier. An axiom of investment theory is that risk is directly correlated to return. But, perhaps you're young, you know that you have time on your side, and you, therefore, can take the additional risk. Shouldn't you put your foot on the accelerator and embrace the additional risk in pursuit of greater returns?

I want to suggest two reasons why you should not do so; one is mathematical, and the other is technical.

The Asymmetry of Losses

The mathematics of investing are unforgiving: a percentage loss requires an even larger percentage gain simply to get back to where you started. And this grows exponentially based on the size of the loss. Let's take a large-loss example to show the math. Let's say you buy a stock at $10 and it drops to $5. You're down 50% on your investment. To get back to even — $5 growing to $10 — you need a 100% gain. The deeper the loss, the steeper the climb back to breakeven. Here is a handy reference guide:

- A 5% loss requires a 5.3% gain to break even.
- A 10% loss requires an 11.1% gain.
- A 20% loss requires a 25% gain.
- A 30% loss requires a 42.9% gain.
- A 50% loss requires a 100% gain.
- A 60% loss requires a 150% gain!
- A 90% loss requires a 900% gain!

Okay, let's apply this to leveraged ETFs. Let's say you bought a 3x S&P 500 ETF, but you bought it in our last extended bear market of 2022. The S&P 500 was down about 20% that year — certainly a bad year, but if you stayed the course, you needed a 25% gain to get back to even. However, with the 3x ETF, you may have been down ~60% and would need a 150% gain to get back to even! That's the asymmetry of losses. If you decided 60% was too much to handle (it would be for most), you may have been tempted to abandon leverage and just get back to regular investing. But that leverage will have had a massive compounding effect. In fact, if you abandoned the leveraged approach and just bought an S&P 500 ETF, you'd still be underwater today, even though the S&P 500 is *up* more than 70% since the 2022 bear market. The lesson is simple: leverage can magnify gains, but it can also create holes so deep that investors spend years trying to climb out of them.

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The Daily Reset of Leveraged ETFs

Worse, though, is that this is not exactly how leveraged ETFs work. If you purchase any leveraged ETFs at your brokerage firm, you'll get a disclaimer that says something like "Leveraged ETFs are designed as short-term trading tools, not long-term investments." This is because leveraged ETFs reset daily. The math gets a bit complicated here, but the practical takeaway is simple: because it resets daily, in a volatile market, you could actually be negative after a period of time when the underlying index was flat. This is called volatility decay.

The point is this: while it might be tempting to try to supercharge your returns by using something like a leveraged ETF, the risks are extraordinarily high and you could spend years recovering from a painful, leveraged downturn. Sometimes the potential reward simply isn't worth the risk.

"Boring" Investing Isn't So Bad

In the world of investing, there will always be promises of a quicker and more exciting way to build wealth. But in my experience, the promise almost never lives up to the hype. If you're interested, Leading Edge Financial Planning CEO, Charlie Mattingly, and I discuss a few more strategies in Episode #133 of The Pilot Money Guys Podcast. The reality — and perhaps the great irony of investing — is that the most effective wealth-building strategy is also the least exciting. Sure, you won't see a YouTube video with screenshots of overnight gains and Lamborghinis parked in the driveway. That's because building wealth isn't flashy; it consists of patiently saving, investing consistently, owning a diversified portfolio of quality assets, and watching the power of compounding work over many years.

One of our outstanding interns, Erin Rosenthal, wrote an article recently for Aero Crew News that shows the power — and hence the importance of investing often and early — of compounding gains over time. I won't summarize it here, but it's certainly worth a look. Instead, I'll leave you the timeless wisdom of Warren Buffett: "The stock market is a device for transferring money from the impatient to the patient." Buffett's observation has endured for a reason: successful investing is rarely about brilliance. It's about discipline. It's about resisting the temptation to chase shortcuts, staying invested during difficult markets, and allowing time and compounding to do their work. In my experience, patient investors don't just win occasionally — they win most of the time.

All the best - Fly safe!



About the Author

Born and raised in Thomasville, Georgia, **Jonathan Groover** serves Leading Edge Financial Planning as a paraplanner. After a rewarding career in education... Read More...

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FEATURE

When Someone Needs to Get There, They Fly

Angel Flight Soars Has Been Bringing Patients to Hope — Free of Charge — for Over 40 Years

ANGEL FLIGHT SOARS STAFF WRITER



Every day across the Southeast, something extraordinary happens — quietly, compassionately, and often without recognition. Angel Flight Soars (AFS), an Atlanta-based nonprofit, lifts people toward hope by flying patients to lifesaving medical care — **free of charge**. For families facing serious illness, the distance between home and treatment can feel overwhelming. And that's exactly where Angel Flight Soars steps in.

For a family in rural Mississippi whose child needs a transplant in Atlanta, a flight may be too costly. For a burn survivor in Tennessee who needs regular treatments hours from home, the grind of long car rides can feel like a second illness. These are the quiet crises that rarely make headlines — the logistical barriers that stand between patients and the care they desperately need. Eliminating those barriers, AFS coordinates free air transportation for the patient. There are no financial qualifications and no paperwork hurdles. Any medical patient who cannot use conventional transportation can request a mission flight — and AFS does the rest, matching them with volunteer pilots who donate their own time, aircraft, and fuel.

Serving Georgia, Alabama, Mississippi, the Carolinas, and Tennessee, AFS handles a wide range of medical missions ranging from routine chemotherapy and dialysis runs to transplants, surgeries, burn recovery, and more. Since 1983, the organization has coordinated nearly **70,000 missions** — all completely free to patients and families.

The People Behind the Wings

At the heart of AFS is a community of private pilots who love to fly and love even more the idea of using that passion to change a life. They're neighbors and local business owners who head to a small regional airstrip to pick up a child bound for a pediatric specialist, or an adult patient heading home after surgery. They ask for nothing in return. Supporting them is a network of generous donors and healthcare professionals throughout the Southeast who connect patients to AFS when traditional transportation simply isn't an option.





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When Disaster Strikes

Over four decades, the organization has answered the call during some of the nation's most devastating crises — from flying relief workers into New York and Washington, D.C. in the immediate aftermath of September 11th, to delivering supplies and reuniting families after hurricanes Katrina, Rita, Harvey, Irma, Maria, Helene and Milton. During COVID-19, AFS coordinated over 800 specimen transport missions, slashing patient wait times from more than a week to just eight hours.

Learning More

Most people are astonished when they first hear about this impactful organization, operating quietly, without fanfare. If you know of a situation where AFS could help, Angel Flight Soars wants to hear from you.

Because somewhere right now, there's a family for whom the only thing standing between them and hope is a few hundred miles of sky — and Angel Flight Soars has been crossing that distance for over 40 years.

Visit angelflightsoars.org to learn more.



About the Organization

ANGEL FLIGHT SOARS™ is a nonprofit 501(c)(3) charitable organization that works with a group of more than 1,600 volunteer pilots who devote their time, energy and aircraft in helping break down the transportation barriers for those in medical need.
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