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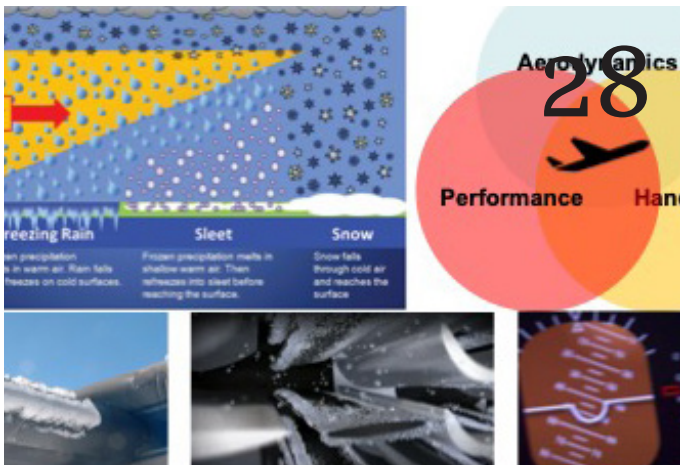
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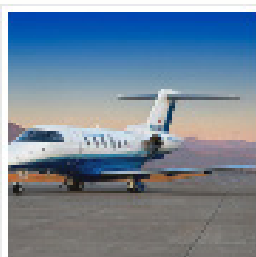
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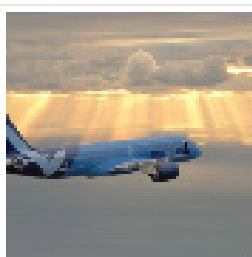
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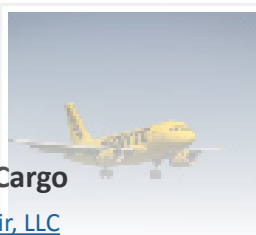
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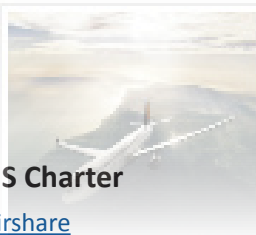
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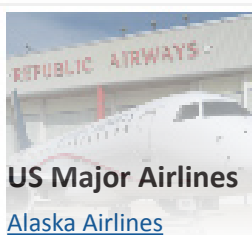
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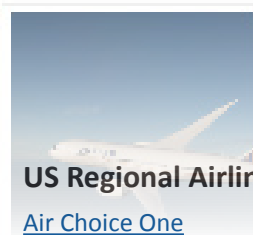
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Dear readers,

Is it December already? It feels like yesterday that we were celebrating the New Year! With winter coming soon, expect to start de-icing your planes more often. I know a few of you have already started doing this. At least there will be less diverting around thunderstorm cells and ground delays for lack of routes from ATC.

Next month, our annual photo contest begins, so be prepared to get your cameras ready. This year's theme is vintage aircraft. So, go to your local FBO and find a vintage aircraft, pick your lighting, advantage point, and shoot away.

I wish everyone a great holiday season and we'll see you back here again in the new year!

Fly Safe,

Craig D. Pieper

Craig D. Pieper



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 First Officer for a major airline with a type rating in the Boeing 737 & Embraer 145 and has logged over 8,000 hours of flying time since his introductory flight on November 14th, 1992.

About the Publisher ✈

November 2023

What you may have missed in November

Feature – Get to know Piedmont Airlines.

Fitness – Don't put off until the new year what you can start today.

Grey Matter – Data mining is the final installment of the five-part series on safety.

Money – Develop a mindset aimed toward wealth.

Mortgage – Get the right help to make the most of your pilot pay.

Perspectives – Explore the value of the variety in flight training.

SkyLaw – The series on marriage-based immigration continued.

Squall Line – Understand the effect of terrain on turbulence.

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AeroGuard Flight Training Center Signs Deal with Piper Aircraft to Expand Fleet and Training Capacity with 90 New Planes

AeroGuard Flight Training Center, a global leader in providing career-focused flight training, is excited to announce a recent aircraft expansion deal with Piper Aircraft where it will receive 90 new Piper Archers.

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airBaltic Launches Winter Season 2023 from Vilnius

The Latvian national airline airBaltic has announced the launch of the winter season 2023, offering four new destinations from Vilnius. [Read More](#)



Seven Students Graduate airBaltic Pilot Academy

On November 6, 2023 – seven students graduated from the Latvian national airline's airBaltic Pilot Academy, receiving a commercial pilot license upon completion of the full-time airline transport pilot program.. [Read More](#)



airBaltic Announces Top October Destinations from Riga

The Latvian national airline airBaltic has announced that its top destinations from Riga in October were Vienna, Amsterdam and Berlin. [Read More](#)



airBaltic Places New Order, Eyes Expansion to 100 Airbus A220-300s by 2030

On November 13, 2023, during the Dubai Airshow 2023, the Latvian national airline airBaltic and the aircraft manufacturer Airbus announced a firm purchase agreement for 30 Airbus A220-300 aircraft with purchase rights for an additional 20 aircraft of the same type. [Read More](#)



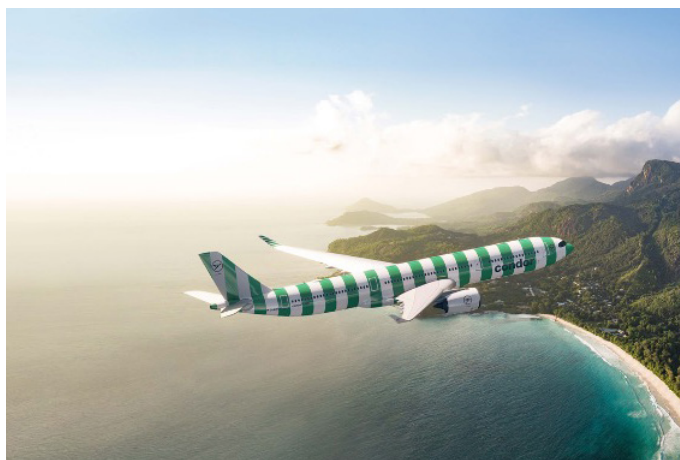
airBaltic and Delta Air Lines to Start Codeshare Cooperation

The Latvian national airline airBaltic and the American carrier Delta Air Lines today announced the start of their codeshare partnership effective November 22, 2023. [Read More](#)



Photos: airBaltic Receives its 45th Airbus A220-300 Aircraft

On November 21, 2023, the Latvian national airline airBaltic welcomed its 45th Airbus A220-300 jet, registered as YL-ABS, in Riga. [Read More](#)



Alaska Airlines celebrates enhanced partnership with Condor Airlines

Alaska Airlines is expanding our partnership with Condor Airlines – one of our global partners since March 2017 – with a bilateral codeshare agreement that enables Alaska and Condor to sell each other's flights. [Read More](#)



Alaska Airlines rekindles nostalgia with 'Greatest Hits' Menu, bringing back beloved inflight meals this winter

Alaska Airlines is taking a walk down memory lane by bringing back its most loved dishes starting this month through spring 2024, along with a selection of new seasonal chef-curated meals and a line-up of exciting beverages. [Read More](#)



Alaska Airlines launches nonstops between Seattle/ Everett-Honolulu and Portland-Miami

Alaska Airlines welcomed guests today seeking warm temperatures and sunny skies on our new nonstop flights between Seattle/ Everett-Honolulu and Portland-Miami. [Read More](#)



ALPA Urges Congress to Invest More in Aviation Safety Systems to Address Near Misses

Testifying before the Senate Committee on Commerce, Science & Transportation today, the Air Line Pilots Association, Int'l (ALPA) urged Congress to remain vigilant in protecting the world-leading aviation safety record of the United States and recommended additional technologies that would reinforce aviation safety at all U.S. airports, regardless of size or location. [Read More](#)



FedEx Pilots Respond to Quarterly Dividend

FedEx pilots, represented by the Air Line Pilots Association, Int'l (ALPA), responded to the company's declaration of a quarterly dividend. [Read More](#)



Expanding horizons: American Airlines unveils more than 50 new routes this year

2023 continues to be a big year for American. This year, the airline has launched or announced more than 50 new routes. [Read More](#)



Tokyo to Tulum: American Airlines unveils new international routes to enhance 2024 travels

American Airlines continues to build a network like no other with more nonstop international operations in 2024. [Read More](#)



American Airlines announces proposed offering of senior secured notes and new term loan

American Airlines, Inc. (the “Company”), a subsidiary of American Airlines Group Inc. (the “Parent”)(NASDAQ: AAL), announced a proposed private offering of \$750 million aggregate principal amount of senior secured notes due 2029 (the “Notes”). [Read More](#)



American Airlines announces pricing of senior secured notes

American Airlines, Inc. (the “Company”), a subsidiary of American Airlines Group Inc. (the “Parent”)(NASDAQ: AAL), announced that it priced \$1.0 billion aggregate principal amount of its 8.50% senior secured notes due 2029 (the “Notes”), representing an upside of \$250.0 million from the previously announced offering amount.

[Read More](#)



Embraer’s E195-E2 Receives Steep Approach Certification for London City Airport Operations

Embraer’s cleaner, quieter, new generation aircraft and most advanced jet to date, the E195-E2, has received certification for Steep Approach into London City Airport from EASA (European Aviation Safety Agency).

[Read More](#)



Epic Flight Academy Announces 2023 Aviation Scholarship Winners

Epic Flight Academy announced the recipients of the 8th Annual Aviation Scholarship Awards during a special event and career fair. [Read More](#)



Flexjet Helicopter Service Available from Florida to The Bahamas including Tailored Landing Zones

Flexjet, Inc., a global leader in private aviation, offers direct luxury helicopter service from Florida to The Bahamas, ahead of the 2023 private aviation peak travel season.

[Read More](#)



Frontier Airlines to Open a Crew Base at Cleveland Hopkins International Airport

Ultra-low fare carrier Frontier Airlines (NASDAQ: ULCC) today announced it will open a new crew base at Cleveland Hopkins International Airport (CLE) in March of 2024.

[Read More](#)



Hawaiian's Mālama Maui Desk Helps Deliver Nearly 19,000 Pounds of Donations to West Maui, Answers Hundreds of Calls for Kōkua

Since the tragic Aug. 8 wildfires in Lāhainā, Hawaiian Airlines has been steadfast in supporting the West Maui community's recovery needs. [Read More](#)



In Time to Kick off the Holiday Season Travel, Journey Aviation Adds Two Additional Gulfstreams to its Charter Fleet

Journey Aviation – a worldwide private jet charter operator and aircraft management company – continues to grow its charter fleet with its latest addition of two Gulfstreams including a GV and GIVSP. [Read More](#)



Sun Country Airlines Reports Third Quarter 2023 Results

Sun Country Airlines Holdings, Inc. (“Sun Country Airlines,” “Sun Country,” the “Company”) (NASDAQ: SNCY) reported financial results for its third quarter ended September 30, 2023. [Read More](#)



United Launches Winter Service with 50 Additional Daily Nonstops to International Cities, Including Manila, Philippines and Christchurch, New Zealand

United launched its international winter schedule this year with 50 additional daily flights compared to last winter, and has become the first U.S. carrier to fly direct from the continental U.S. to Manila, Philippines and will be the only carrier to fly between the U.S. and Christchurch, New Zealand, starting this December. [Read More](#)



United to Offer More Flights Than Ever to Florida This Winter

United announced it will offer more flights to Florida this winter than it has in the airline's history – growing its schedule by nearly 20% compared to last winter with more flights to popular sun destinations including Miami, Tampa and Orlando and by flying larger planes with more seats. [Read More](#)



United Applies to Become First U.S. Carrier to Fly Nonstop between Houston and Tokyo-Haneda Airports

United Airlines announced it has filed an application with the U.S. Department of Transportation (DOT) for daily nonstop flights between Houston's Bush Intercontinental Airport and Tokyo's Haneda Airport. [Read More](#)



United, Houston Airport System Invest more than \$2B in Terminal B Transformation

United Airlines and the Houston Airport System (HAS) announced today a landmark investment in United's hub at George Bush Intercontinental Airport (IAH) with United's Terminal B Transformation Program. [Read More](#)



Union Leaders of United Airlines Withhold Support of Houston-Haneda Route Application

Just over one year ago, the United Airlines Labor Coalition raised its concern over United's codeshare agreement with Emirates Airlines, based partly on accounts of unfair labor practices and employee intimidation in the United Arab Emirates. [Read More](#)



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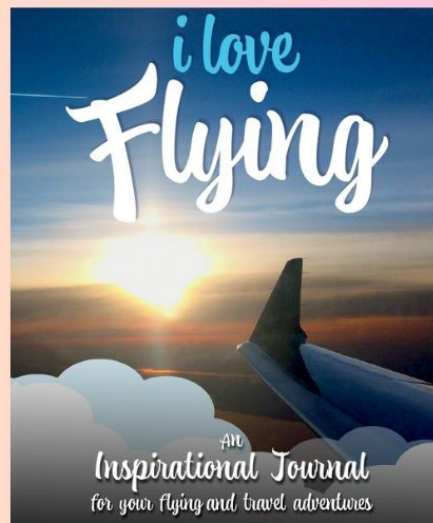
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Applying Professional Practices to Casual Flying

WRITTEN BY: JOHN MCDERMOTT

While working on my flight-instructor training, I have spent a lot of time studying risk-management procedures. The CFI Practical Test Standards have a section specifically on risk management and how to effectively apply it to the teaching process, and I have spent a lot of time discussing teaching practices with current instructors to establish a baseline of how to practically establish risk-management procedures.



Equally important to me is learning about the risk-management procedures used by professional airline and charter pilots. Things such as backing up visual approaches with instrument procedures, taking minimum rest requirements, and compiling full pre-departure flight packets prove quite helpful in terms of improving situational awareness, identifying risks, and mitigating any possible risks to ensure safety of flight.

Whether I am flying to accomplish a certain goal, such as meeting aeronautical experience requirements for a new pilot certificate, or just want to have fun, applying professional practices to my casual flying has proven highly

beneficial. I have on many occasions, for example, backed up visual approaches with instrument procedures to make it easier to guide my flying and aid my planning.

What is important to remember is that many of the procedures established by aviation professionals have been so established for a reason. Companies and pilots alike see the value in providing crews with additional resources to make sound go/no-go decisions and assess changes in their flying to continue a flight safely.

No matter who you are or what you are doing, accomplishing safe flight is highly critical, not only for you and those onboard your aircraft

but also for the people operating around you, passersby on the ground, and the lives impacted by aviation incidents. Just because a pilot is flying a small single-engine Cessna instead of a fully loaded 747 does not make them less responsible for themselves, their aircraft, and those around them.

The main reason to implement professional risk-management policies, even in more casual settings, is to counteract complacency, one of the biggest challenges to aviation safety. As a pilot becomes highly familiar with their aircraft and operation, it becomes that much easier to skip checklists, ignore procedures, and ignore risks due to overconfidence and misplaced comfort in one's own abilities, knowledge, and skill.

Implementing professional risk management is an important method to counteract complacency. Pilots can use those professional methods to develop a list of standard operating procedures (SOPs) that guide them. By forcing themselves to follow established SOPs for every flight, they overcome complacency by forcing themselves to complete regular checks, accomplish thorough tasks, and cross-check their work to continue safe flight.

A good way to reinforce SOPs is to have them written down and accessible during all stages of flight. That might mean adding in extra detail items to ForeFlight checklists, adding extra pages or line items to paper checklists, or putting up extra placards in the cockpit that the pilot cannot miss in flight. Having

SOPs, not only established but written down, adds an extra layer of accountability and prevents pilots from loosely brushing off the critical items that keep them safe.

Professional practices do not start and stop in the cockpit, however. There are excellent ways to maintain professionalism and safety before and after a flight as well as completely outside the context of a specific flight. Pilots can accomplish thorough weather briefings with Flight Service, create contingency plans for time-critical missions, and complete detailed pre- and post-flight inspections to ensure aircraft safety.

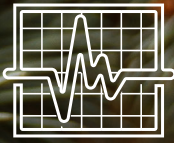
Pilots can also integrate professional practices into their day-to-day lives. Attend regular safety seminars, complete training with the WINGS program, and accomplish regular flight reviews in order to stay up to date on modern training practices, maintain your skills, and improve proficiency for all the flying you do. There are no such things as being too safe a pilot or preparing too much for a mission, so as you prepare for your next flight, ensure you have all the resources you need to feel comfortable in the flight deck.



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...](#)



FITNESS



Boredom

WRITTEN BY: ERIC RAY | ERICRAY4470@GMAIL.COM

Well, yet another Turkey Day is behind us, and Black Friday has officially ushered in the holiday season. I may not know where you live, but where I am, Santa has already been at the malls for weeks! Sometimes seeing and feeling the holidays gives rise to putting off the need to exercise or just kind of going with the flow.

Often this time of year, I emphasize the importance of staying focused and to keep pushing forward with your plan, but hectic flying schedules and the need to take a breather from fitness or nutrition is just par for the course.

Let's talk about boredom. Recently, I have noticed in my efforts to stay focused on my workout, I have just become bored with my routines. Several programs I follow and to which I have subscribed, just don't seem to cut it. It's almost like going to the gym takes more energy than the workout itself. See, even fitness folks run into issues sometimes! I found I was just plain dreading going to the gym putting me out of balance with what I was getting out of going to the gym.

I decided to take a few days off and reassess what I wanted and to answer the question I usually pose to everyone else: why do we workout? In past articles, I have mentioned that the need to stay active and fit is to be able to be a productive member of society functioning in the real world. I have to laugh when explaining that a certain bodyweight exercise I use in our fitness routine is to allow me to actively pick up boxes from the floor and to place them on a shelf. This is really what it comes down to.

Boredom can also cause you to stop your journey or push it to tomorrow resulting in negative effects on your goals. Think about when you stopped working out for a period of a few weeks and then came back to the gym for a "lite" session. You probably felt good the first day, but that lactic acid hit you hard the next day or even two days later. That pain is telling you something, but we often use that as more of an excuse to not keep working out.

That little bit of muscle soreness shouldn't prevent you from staying in the gym, it should be a sign you're still alive and capable of being there.

If you find yourself bored or just plain tired of hitting the gym, take a day or two to reflect on what's important to you on your journey, to refocus and reenergize.

We can't forget, it's the holiday season – a time for joy, family, and reflection. Take time to enjoy the moments you share with those around you. Wherever you are, give thanks and be grateful! No matter what you're doing, where you're going, or what your journey looks like – celebrate! Positivity is the best exercise for your soul.



About the Author



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



SQUALL LINE



What Type of Icing is on the Plane?

WRITTEN BY: AJAY RAGHAVENDRA, PHD

Icing is a triple threat that impacts the aerodynamics, performance, and handling of an aircraft. While the threats of icing are reviewed and examined during pilot certification and training, the types of icing, associated environmental conditions and their impacts are worth re-visiting.

Aerodynamics: Wing contamination could include snow, ice, and frost that adversely affect the aircraft by reducing lift and increasing drag. At rotation speed (V_r), the aircraft may not be generating sufficient lift for takeoff and the wings are susceptible to stalling without the early warning typically provided by stall-warning devices, such as an angle of attack (AoA) indicator, that are calibrated for an uncontaminated wing. Asymmetric wing contamination could result in a roll upset.

Performance: The performance penalties in icing conditions are quite straightforward and include the following: longer takeoff and landing distances, and slower climb rates. Icing of the stator vanes may result in compressor stalls and ingestion of ice particles could damage fan blades and compressor blades that may eventually result in engine failure. Finally, bleed air for heating, de-ice and anti-ice applications reduce the maximum available thrust.

Handling: An aircraft with a contaminated wing will respond differently to flight-control inputs and the flight crew will likely experience the “startle effect.” Contaminants, including de-icing fluid residue, are also capable of sliding into gaps in the wings, horizontal/vertical stabilizers and flight controls (e.g., ailerons, elevators, and rudder). Upon freezing, these contaminants may jam and restrict the free and full range of motion of a flight control surface.

Prior to departure and during ground de-icing operations, the type of precipitation (e.g., rain, freezing rain, sleet, or snow) impacts the hold-over times (HOTs) after the application of the de-icing fluid. Pilots should carefully review HOTs and monitor the environmental conditions during de-icing operations, taxi and prior to takeoff. Pilots are encouraged to exit the departure queue and return for another application of de-icing fluid when approaching the HOT limits. As a reminder, HOTs begin at the start of the de-icing operation. The FAA Holdover Time Guidelines Winter 2023-2024 provides official HOT guidelines for different types of de-icing fluids, temperature ranges and precipitation type.

During climb, cruise and descent segments of flight, the vertical temperature profile of the atmosphere, among others, determines the nature of precipitation an aircraft will encounter. (See Get Out! You’re on Thin Ice).

A careful review of weather fronts and forecasts with altitude/route selection will help pilots avoid the hazards posed by icing conditions. If the icing conditions are overwhelming the aircrafts de-ice and anti-icing equipment, it is imperative to immediately exit these conditions.



About the Author



Ajay Raghavendra is an Aviation Officer flying helicopters with the U.S. Army (New York National Guard). He holds a Ph.D. in Atmospheric Science from SUNY-Albany and graduated with honors from Embry-Riddle Aeronautical University with a B.S. in Meteorology and Computational Mathematics. [Read More...](#)



Light-Up Shoes, Bankruptcy and Cognitive Biases That May Hurt Your Investing Plan

WRITTEN BY: ANDY CHRISTOPHER

When I was ten years old, I decided that I wanted to purchase my first stock. Of course, a ten-year-old can't just go to a stockbroker. So, I enlisted the help of my grandma to scour the pages of the Wall Street Journal for what was surely going to make me a child investing prodigy. Exactly how does a ten-year-old decide what stock he wants to buy? Well, this was the 1990's and light-up shoes called LA Lights (manufactured by the publicly traded shoe company L.A. Gear) were all the rage. Their magic was a light in the heel that lit up every time the wearer stepped down. They were awesome, as you can see clearly displayed by this 1994 commercial: YouTube: [LA Lights, "Leave The Lights On"](#). All the cool kids owned a pair, which guaranteed my parents didn't buy them for me. So, in one of the more bizarre displays of pre-teen rebellion, I decided to buy a part of the company (even if a miniscule fraction).

Almost immediately, (to your surprise, I know) L.A. Gear filed for bankruptcy and my investment was reduced to nothing. Now, I didn't have cool shoes, or the stock! I did, however, have the unique distinction of being the only kid on the playground who got to participate in the class action lawsuits that followed. How's that for recess?!?

How could I have been so wrong? Where did my deep fundamental analysis lead me astray? As it turns out, I exhibited the tell-tale trait of [familiarity bias](#). As the name implies, investors tend to bias towards what they know when making decisions about their portfolio. For example, if you see a lot of Tesla vehicles on your drive to work you may be inclined to believe that the stock is a winner and you should go buy a few shares. While this observation does potentially imply that the business is doing well, it doesn't really tell us anything about the fundamentals of the company, its future profitability, or if the stock is currently over or undervalued.

In my case, how could L.A. Gear not be a winner? Anyone who walked down a hall of King Elementary School in Akron, Ohio circa 1997 would see it light up like a Christmas tree with every heel strike. It was a slam dunk. In reality, the company was bleeding cash, had recently laid off 60% of its workforce, and defaulted on debt payments.

In addition to the familiarity bias, it turns out our brains use all kinds of short-cuts and biases to sub-optimally solve problems as quickly as possible. These short-cuts are called [heuristics](#), and we all use them subconsciously on a regular basis. Familiarity bias is one of many cognitive biases investors fall prey to when they face complex problems or incomplete information. Interesting note: Cognitive biases also have a significant impact in the world of aviation. Many airline-pilot processes and checklists are designed to effectively utilize positive mental short-cuts as well as avoid heuristics that may cause a dangerous situation in-flight. ([See article by William Tuccio at Embry Riddle Aeronautical University – Heuristics to Improve Human Factors Performance in Aviation.](#))

In investing, familiarity bias will typically manifest itself in a portfolio with a lack of diversification. As a reminder, diversification is the concept that investing in a broad portfolio of stocks (or any other asset class) can help to reduce idiosyncratic (or company-specific) risk and volatility in a portfolio. It is sometimes referred to as, "the only free lunch in investing." Inevitably, investors who prefer to only buy investments with which they are familiar will pile into fewer stocks. However, the U.S. stock market alone has over three thousand companies that are publicly traded. Purists of diversification would say that you should own all of them (plus international companies). For an investor biased towards familiarity and making investment decisions based only on what they know or observe in their daily routine, the universe of investable assets shrinks considerably.

In today’s market dynamics, familiarity bias can also manifest itself in seemingly diversified, well-known indices such as the Dow Jones Industrial Average (DJIA), S&P 500 and NASDAQ. When the news media reports on the daily “market” performance, these are the benchmarks typically referenced. As a result, many investors have become exclusively familiar with the DJIA, for example, and equate it to “the market.” However, the DJIA represents only 30 U.S. companies, so if an investor decides to only own that index, his portfolio would be woefully under diversified. Even if they invest in the S&P 500 (the 500 largest stocks in the U.S., with some caveats), they would be far more concentrated than the name implies. While a holder of the S&P 500 technically owns over 500 stocks, the weighting is by [market capitalization](#). As a result, the biggest companies command a far greater percentage of the index, thus limiting diversification benefits.

As of November 9, 2023, the top ten holdings of the S&P 500 represent almost 31% of the entire index.

| Name | Symbol | % Assets |
|--------------------------------|--------|----------|
| Microsoft Corp | MSFT | 7.10% |
| Apple Inc | AAPL | 7.09% |
| Amazon.com Inc | AMZN | 3.41% |
| NVIDIA Corp | NVDA | 2.85% |
| Alphabet Inc Class A | GOOGL | 2.08% |
| Meta Platforms Inc Class A | META | 1.89% |
| Alphabet Inc Class C | GOOG | 1.79% |
| Berkshire Hathaway Inc Class B | BRK-B | 1.76% |
| Tesla Inc | TSLA | 1.57% |
| UnitedHealth Group Inc | UNH | 1.40% |

Source: Yahoo Finance, SPDR Portfolio S&P 500 ETF (SPLG), accessed 09 Nov 2023.

The Randomness of Returns

Annual return (%)

| | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|-------------------------------|-------|------|------|-------|------|------|------|-------|------|------|-------|------|-------|------|-------|
| Highest Return | 8.8 | 79.0 | 28.1 | 9.4 | 20.1 | 38.8 | 32.0 | 5.8 | 31.7 | 37.8 | 2.1 | 31.5 | 20.0 | 45.9 | -1.0 |
| | 6.6 | 53.3 | 26.9 | 3.4 | 18.6 | 34.5 | 13.7 | 4.5 | 21.3 | 31.5 | 1.9 | 26.5 | 18.7 | 28.7 | -3.2 |
| | 4.7 | 51.4 | 24.9 | 2.3 | 18.1 | 32.5 | 13.5 | 1.5 | 17.3 | 28.6 | 1.5 | 25.9 | 18.4 | 28.3 | -4.5 |
| | -28.9 | 37.2 | 24.5 | 2.1 | 17.9 | 32.4 | 4.9 | 1.4 | 12.0 | 21.8 | -4.2 | 25.5 | 13.2 | 25.2 | -5.5 |
| | -33.8 | 28.5 | 21.2 | 0.6 | 17.8 | 28.3 | 4.2 | 1.0 | 11.6 | 20.9 | -4.4 | 23.5 | 4.6 | 15.2 | -7.5 |
| | -36.8 | 27.2 | 19.2 | 0.4 | 17.5 | 26.0 | 1.9 | 0.9 | 8.4 | 14.6 | -8.3 | 23.1 | 4.4 | 14.8 | -13.4 |
| | -37.0 | 26.5 | 15.5 | -4.2 | 17.1 | 21.7 | 1.2 | 0.2 | 8.0 | 13.7 | -11.0 | 22.4 | 3.2 | 13.8 | -14.5 |
| | -39.2 | 20.6 | 15.1 | -5.5 | 16.3 | 1.2 | 0.2 | -3.8 | 6.7 | 7.8 | -12.9 | 18.9 | 3.1 | 11.5 | -18.1 |
| | -44.3 | 19.7 | 3.8 | -10.6 | 16.0 | 0.6 | -1.8 | -4.4 | 4.7 | 3.8 | -14.2 | 17.4 | 2.8 | -0.1 | -19.7 |
| | -45.6 | 2.3 | 3.7 | -15.5 | 2.1 | 0.3 | -5.0 | -7.5 | 1.5 | 1.1 | -14.5 | 4.2 | 1.8 | -0.8 | -20.2 |
| | -47.8 | 0.8 | 2.0 | -16.4 | 0.9 | -0.1 | -5.4 | -8.0 | 1.0 | 0.7 | -17.8 | 3.9 | -3.1 | -1.2 | -20.4 |
| Lowest Return | -53.2 | 0.2 | 0.8 | -18.2 | 0.2 | -2.3 | -5.6 | -14.6 | 0.8 | 0.6 | -17.9 | 2.9 | -11.2 | -2.2 | -26.0 |
| US Large Cap | -37.0 | 26.5 | 15.1 | 2.1 | 16.0 | 32.4 | 13.7 | 1.4 | 12.0 | 21.8 | -4.4 | 31.5 | 18.4 | 28.7 | -18.1 |
| US Large Cap Value | -36.8 | 19.7 | 15.5 | 0.4 | 17.5 | 32.5 | 13.5 | -3.8 | 17.3 | 13.7 | -8.3 | 26.5 | 2.8 | 25.2 | -7.5 |
| US Small Cap | -33.8 | 27.2 | 26.9 | -4.2 | 16.3 | 38.8 | 4.9 | -4.4 | 21.3 | 14.6 | -11.0 | 25.5 | 20.0 | 14.8 | -20.4 |
| US Small Cap Value | -28.9 | 20.6 | 24.5 | -5.5 | 16.1 | 34.5 | 4.2 | -7.5 | 31.7 | 7.8 | -12.9 | 22.4 | 4.6 | 28.3 | -14.5 |
| US Real Estate | -39.2 | 28.5 | 28.1 | 9.4 | 17.1 | 1.2 | 32.0 | 4.5 | 6.7 | 3.8 | -4.2 | 23.1 | -11.2 | 45.9 | -26.0 |
| International Large Cap Value | -44.3 | 37.2 | 3.8 | -10.6 | 17.8 | 21.7 | -5.6 | -8.0 | 8.0 | 20.9 | -14.5 | 17.4 | -3.1 | 15.2 | -3.2 |
| International Small Cap | -47.8 | 51.4 | 24.9 | -15.5 | 17.9 | 26.0 | -5.0 | 5.8 | 4.7 | 31.5 | -17.8 | 25.9 | 13.2 | 11.5 | -20.2 |
| International Small Cap Value | -45.6 | 53.3 | 21.2 | -16.4 | 20.1 | 28.3 | -5.4 | 1.5 | 8.4 | 28.6 | -17.9 | 23.5 | 3.1 | 13.8 | -13.4 |
| Emerging Markets | -53.2 | 79.0 | 19.2 | -18.2 | 18.6 | -2.3 | -1.8 | -14.6 | 11.6 | 37.8 | -14.2 | 18.9 | 18.7 | -2.2 | -19.7 |
| One-Year US Fixed | 4.7 | 0.8 | 0.8 | 0.6 | 0.2 | 0.3 | 0.2 | 0.2 | 0.8 | 0.6 | 1.9 | 2.9 | 1.8 | -0.1 | -1.0 |
| Five-Year US Government Fixed | 8.8 | 0.2 | 3.7 | 3.4 | 0.9 | -0.1 | 1.2 | 0.9 | 1.0 | 0.7 | 1.5 | 4.2 | 4.4 | -1.2 | -5.5 |
| Five-Year Global Fixed | 6.6 | 2.3 | 2.0 | 2.3 | 2.1 | 0.6 | 1.9 | 1.0 | 1.5 | 1.1 | 2.1 | 3.9 | 3.2 | -0.8 | -4.5 |

In US dollars. US Large Cap is the S&P 500 Index, data © 2023 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. US Large Cap Value is the Russell 1000 Value Index. US Small Cap is the Russell 2000 Index. US Small Cap Value is the Russell 2000 Value Index. Frank Russell Company is the source and owner of the trademarks, service marks, and copyrights related to the Russell Indexes. US Real Estate is the Dow Jones US Select REIT Index, data © 2023 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. International Large Cap Value is the MSCI World ex USA Large Cap Value Index (gross div.). International Small Cap is the MSCI World ex USA Small Cap Index (gross dividends). International Small Cap Value is the MSCI World ex USA Small Cap Value Index (gross dividends). Emerging Markets is the MSCI Emerging Markets Index (gross dividends). MSCI data © MSCI 2023, all rights reserved. One-Year US Fixed is the ICE BofA One-Year US Treasury Note Index, ICE BofA index data © 2023 ICE Data Indices, LLC. Five-Year US Government Fixed is the Bloomberg Treasury Bond Index 1-5 Years. Bloomberg data provided by Bloomberg. Five-Year Global Fixed is FTSE World Government Bond Index 1-5 Years (hedged to USD). FTSE fixed income indices © 2023 FTSE Fixed Income LLC. All rights reserved. Indices are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results.

Another important consideration to keep in mind is that the well-known indices (DJIA, S&P 500, NASDAQ) concentrate on the largest U.S. companies (typically referred to as large cap companies). To increase your portfolio's diversification and potentially reduce its volatility, also consider allocating a portion to international and small-cap stocks. Doing so may help increase the diversification in your portfolio. As the illustration from Dimensional Fund Advisors highlights below, the best performing sector is incredibly volatile from year-to-year. An investor who exhibits familiarity bias with exposure to only one or two sectors could risk long stretches of underperformance.

What are some ways to prevent familiarity bias from negatively impacting your portfolio? Most importantly, when evaluating your investments, if you hold greater than five percent in any one stock or company, it's probably a good idea to consider trimming the position. If you own it in a tax-deferred or exempt account, this is a fairly easy exercise with likely no tax implications. However, if the holding is in a brokerage account, look for opportunities to tax loss harvest positions with losses and offset those losses by selling concentrated positions with embedded capital gains. Ultimately, if you enjoy stock picking and investing in familiar names, consider

creating a “play account” with a sum of money that you can afford to lose (similar to going to Vegas to gamble). The remaining amount should be invested in a well-diversified portfolio of low-cost mutual funds or ETFs.

If you invest in your company’s stock purchase program or in your airline’s profit-sharing account, your investment portfolio as well as your human capital will be highly concentrated in your airline. Proceed with caution and brush up on your airline’s bankruptcy history. If (when) your airline experiences a slowdown and turns to furlough for relief, it likely means their stock has also taken a beating, thus providing a double whammy to your total portfolio. The most extreme example in recent memory is Enron employees in the early 2000s. When the company went under, many of its workers had a large part of their retirement savings tied up in Enron stock, exhibiting an unfortunate outcome of familiarity bias. When the company went under, any potential of a safety net from their retirement savings was also wiped out.

If you find you are exhibiting tendencies of familiarity bias, ask yourself why you are investing in a particular stock or index. If your answer is simply because it’s a product you know well (Apple, Netflix, etc.), consider whether this truly makes it a good investment. Additionally, if it’s a well-known company, you probably already own some of it in your other mutual funds or exchange-traded funds (ETFs). See the top holdings of the S&P 500 above as an example.

When it comes to the familiarity bias, I learned my lesson the hard way. Fortunately, making investing mistakes at age ten gave me plenty of runway to recover. For those with a little less runway, combating this bias can help lead to a better investing outcome and reduced risk in a portfolio. For those of you who want to explore these and other behavioral biases in more detail, [check out this article from the Harvard Business Review](#). This article also includes a 32-question assessment that is meant to help executives and high-performance professionals make better decisions and minimize the negative effects of human behavioral biases similar to the familiarity bias.

Hopefully, you have found this article interesting and helpful. If you have any questions and want to discuss in greater detail, contact us at 865-240-2292 or andrew@leadingedgeplanning.com. Additionally, please let us know if we can help you on your journey to financial peace and prosperity! Click [here](#) to sign up for our newsletter or click [here](#) to schedule some time to chat

about your circumstances in more detail. Also, check out our [Pilot Money Guys podcast](#) where we regularly discuss these types of financial topics along with some fun airline news updates and interesting guest interviews, including the publisher and founder of [Aero Crew News – Craig Pieper!](#)

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Andy Christopher is an investment consultant with Leading Edge Financial Planning and currently resides in San Diego, CA. He served ten years on active duty in the U.S. Navy as an F/A-18 pilot and is currently a Lieutenant Commander in the Reserves. [Read More...](#)



Finding the Right Data to Navigate the Fall Compensation Crunch

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

Many of my clients are aviation managers from large corporations. Most of these corporations use a standard calendar year as their fiscal year. As the last few months of the year roll around, these managers complete their personnel reviews for the present year and finalize their budgets for the next. As a former aviation manager, I remember this time well. It always seemed like we were working one of these processes and sometimes both until the deadline. It was a hectic time of year.

The personnel review process certainly includes an evaluation of employee performance, but it also includes an assessment of current-year compensation levels and a plan for increases in the coming fiscal/calendar year. Increases that can be based on inflation, merit, the labor market, or any combination thereof.

Compensation increases feed directly into the department's budgetary process. The labor portion of the budget requires an accurate estimation of labor costs in the coming fiscal year, and compensation levels are the most significant component of those costs.

Successfully navigating the compensation equation for both the personnel review and budgetary processes requires a critical element: data. When collected accurately, analyzed objectively, and handled honestly, data are indisputable. And where compensation data for business aviation professionals are concerned, there are only three survey sources that offer the proper combination of statistical rigor and granularity required:

- 1) The National Business Aviation Association (NBAA) Compensation Survey,**
- 2) The Gallagher Aviation Compensation Survey, and**
- 3) The IBM Flight Operations Compensation Survey.**

While I know I've discussed survey data in a previous article, this is a different take on that subject because I hear a lot about "survey data" from aviation managers, compensation professionals, and line employees in the industry and I feel the need to set the record straight.

First of all, if you see compensation data in an aviation magazine or read it on an aviation website, odds are very high that data are more anecdotal than empirical and haven't been scientifically collected, analyzed or reported. Furthermore, these unscientific surveys typically collect their data from people who have a stake in the results which injects bias into the dataset. The data aren't consistent or accurate. So, if you want to be taken seriously, either as an aviation director negotiating with HR or as a professional talking to your chief pilot or manager, don't use this kind of data as documentation. You'll be laughed out of the office.

Secondly, I've encountered HR professionals who are using survey data from providers who don't specialize in aviation compensation, but instead group aviation personnel in with other corporate functions. While these datasets may be collected and administered by compensation experts, they don't have the granularity required to generate precisely tailored compensation

ranges. These surveys typically don't parse variances in aircraft class, nuances in positions, and the regional cost-of-labor differences for aviation personnel in discrete locations around the country. While the data provided by generalized surveys might be useful to examine economic trends or provide a sanity check from an overall perspective, it is not appropriate for use in business-aviation compensation analysis.

Finally, there are the job websites (e.g., Glassdoor) and the "compensation" websites (e.g., Salary.com) that purport to provide compensation data applicable to various positions like "corporate pilot." Like the data found on aviation websites and in aviation magazines, the data are anecdotal, not empirical and are biased due to the high percentage of self-reported datapoints. Additionally, it is generalized to the point of uselessness. These websites combine the worst aspects of the two data sources presented above.

So, if we're going to focus on data, real data, what's an aviation manager or professional to do? The answer is simple. Rely on the "Big Three" or at least the "Big Two." See the table below.

| | Survey | Number of Participating Organizations | Number of Incumbents | Average Personnel Per Organization |
|--|-----------|---------------------------------------|----------------------|------------------------------------|
| | NBAA | 445 | 3442 | 7.6 |
| | Gallagher | 131 | 8572 | 65.4 |
| | IBM | 93 | 3683 | 39.6 |

The NBAA Compensation Survey has the largest number of organizations and is the most diverse of the three. It's the survey that catches all the "cats and dogs," everything from mom-and-pop charter companies to high-net-worth individuals. Since 2019, this survey has been administered by BDO (www.bdo.com) and the personnel collecting and analyzing the data are compensation-statistics specialists. While NBAA compensation data were largely self-reported prior to 2019, since BDO took the helm, most of the data are direct reported. (Full disclosure – I oversee the NBAA Compensation Survey, so I might be a bit biased...)

The Gallagher Survey was formerly the Stanton Survey is more skewed towards larger, corporate operators. In addition to corporations, its dataset has contained fractional operators and larger 14 CFR Part 135 operators. This survey is probably the easiest to use and navigate. Also, due to the robust size of its database, it often offers a depth that the other two surveys don't often match.

The combined power of these two surveys provides a complete depiction of the business-aviation compensation market down to a very granular level. Both are required for thorough analysis and not coincidentally, both are included in the standard version of the AirComp Calculator.

But there's a third survey that is powerful in its own right – the IBM Flight Operations Compensation Survey, administered by Pearl Meyer. The IBM Survey has its roots in the IBM flight department, when years ago, the Director of Aviation and Chief Pilot wanted a compensation survey that focused on like companies, i.e. larger, publicly-owned companies with bigger flight departments. Of the three, the IBM survey provides the best look at all types of compensation paid to flight department members, but it is limited to companies that are approved to participate and it is the most expensive of the three. Thanks to a non-disclosure agreement signed with Pearl Meyer, there is a version of the AirComp Calculator that includes IBM data.

Having valid data to present is only part of the equation though. You also need to select the right numbers from those data sources and be prepared to defend your choices. HR personnel often get focused on benchmarking, and they select numbers from companies from similar industries, or which have similar gross revenue. They don't consider that aviation personnel can perform the same functions in widely different industries and for a broad range of company sizes. Hence, the benchmarking process is useless at best. At its worst, it may artificially limit compensation levels and impair personnel retention efforts.

In our next article, we'll consider what datapoints truly correlate to higher compensation levels and which don't. The answers may shock you.

Until then, Broyler out.



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...](#)



GREY MATTER



The Actual Tragedy of Flight 2059

An opinion on mental health in professional aviation

WRITTEN BY: RICHARD SWINDELL

Welcome to the end of 2023 and a discussion revolving around the recent alleged hijacking of Horizon Air Flight 2059, by Alaska Airlines pilot Joseph Emerson, on Sunday, October 23. To be clear, this is an on-going criminal investigation and the accused retains the right of presumptive innocence until proven otherwise. Nevertheless, many of you are already familiar with what is, at this point, incontrovertible; Joseph Emerson boarded Flight 2059, was cleared to occupy the flight-deck jumpseat, pulled the engines' T-handles during the flight, struggled briefly with the flight-deck crew before being relocated to the cabin, was restrained, and ultimately taken into custody by law enforcement in Portland (KPDX).

With immeasurable gratitude for the immediate and composed response of the flight crew, disaster was categorically averted. Yet a real tragedy remains. Not just the likely ruined life of Joseph Emerson and his family, or the lingering trauma that may haunt some of the passengers and crew members of Flight 2059, but also the very high likelihood that regulators will assign surface causality and hold the pilot responsible, while ignoring the deeper, darker issue of mental health in professional aviation. There is no doubt, in the opinion of this author, that Joseph Emerson should be held accountable for his actions; but that the Federal Aviation Administration should be held culpable for its inaction.

The sad joke of an industry myth is that professional pilots, especially airline pilots, do not suffer from maladies – we are rarely sick, do not struggle with compulsions, addictions, or suffer from stress, depression, or other mental health issues. Occasionally, a pilot might be a little blue about some conflict with a spouse or child, or perhaps struggle a little bit with the death of a parent or loved one, but seven days of bereavement leave and up to five days of family counseling should be more than sufficient to remedy the situation. Yes, this is sarcasm.

The reality is that anything beyond a few days off and a couple of one-off sessions with a therapist are absolutely subject to a clinical diagnosis, revocation of medical certification, job suspension, derailment of career, and the almost guaranteed consequence of increased life disruption, stress, and (surprise!) depression. Yes, okay, the FAA has made some limited strides in finally allowing a pilot diagnosed with mild depression to be awarded a special-issuance medical certificate and return to flying while taking one (and only one) anti-depressant from a very short list of approved medications. This is of course after months, if not years, away from the flight deck while grinding through the special issuance process, not to mention the exorbitant financial burden associated with it. Therefore, and if the general stigma attached to mental health problems were also not enough, it should not be a revelation that the FAA's antiquated position on threatening rather than assisting, unsurprisingly, drives pilots to mask their suffering, leaving them largely unable to seek safe, effective treatments for the biological conditions and life difficulties that many people must contend with.

Commercial flying is unquestionably a public-trust profession and pilots should be undeniably competent in flying skills and cognitive function. However, other professionals endowed with significant public and individual trust are not effectively barred by the potential of job and career loss as a consequence for seeking qualified assistance and availing themselves of proven medications to manage their conditions in order to remain healthy, safe, capable, and responsible in the workplace.



This brings us directly back to Joseph Emerson. In statements made by Joseph, he indicated that he has struggled with his mental health, and if accurate, was awake for 40+ hours prior to the event on Sunday, October 23, in a state possibly further exacerbated by the effects of psilocybin (“magic mushrooms”). But why would a professional pilot ingest ‘shrooms to begin with? Perhaps the recent attention these have garnered as potentially efficacious in the specialized treatment of certain mental health conditions such as dementia and traumatic stress disorder. And conceivably, that this was the last desperate attempt by a professional aviator to self-medicate in an industry in which disclosing and seeking treatment often does more harm than help.

Once the smoke (and thankfully, not from a hole in the ground) clears in this case, perhaps some substantive focus will be placed on improving resources and support, along with meaningful assessments and therapies for pilots and other aviation professionals in need. Hopefully, the worn and tired responses of assigning blame, demanding compliance, and restricting access will not be the continued rule of the day.



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...](#)



SKYLAW



Your Client Rights and Your Lawyers' Responsibilities

WRITTEN BY: KILLA MARTI

As I finished up the contract, my new client looked at me with anxiety in his eyes and asked, “You lawyers, do you care about your clients?” The question surprised me, not in its content, but in the tone of disappointment in the voice of my client. As a lawyer, there will always be someone who makes jokes about lawyers being scoundrels. I’m not surprised by the jokes. There are awful lawyers out there, but there are also lawyers who do not sleep thinking about their clients. There are lawyers who give their all for their clients and who sacrifice their peace and even time with their family so that their clients can succeed.

Unfortunately, although most lawyers value our degrees, our careers, and our clients, there are lawyers who, in order to make money quickly and easily, lend themselves to take advantage of their clients and commit immoral and harmful acts. So, how can you as a client protect yourself from these lawyers?

PROTECT YOUR RIGHTS AS A CLIENT

First of all, it is very important that you remember that you are the client and any lawyer you hire should respect your rights as a client. These rights include keeping you informed, keeping your information confidential, and protecting your financial interests, among others. What do I mean by this? I mean that you have every right in the world to make sure your case is in good hands.

In order to determine if you want to work with a lawyer, I recommend that you ask the following questions during your consultation:

a) Where did you get your law degree?

In case you did not know, lawyers are proud people. Obtaining a degree in law is not easy and we are very proud to share this important achievement with our clients. No worthwhile lawyer will be offended that you ask him this question. I am happy to share this information with my clients who want to know.

b) In what state are you licensed to practice law?

Immigration law is federal law. This means, among other things, that the federal statutes and the policies of the Department of Homeland Security are the same in any state. This also means that a lawyer licensed in New York can practice immigration law in Georgia and vice versa. The disadvantage for the unaware is that, if you do not know in what state your lawyer has their license, you will not know where to file the complaint if the lawyer messes up your case. For example, if your case is in Georgia, but your lawyer is licensed in New York, and they make a mistake, you will not be able to file your

complaint in the state of Georgia because that state was not the one that issued the license to practice. For this reason, it is very important that you know where your lawyer is licensed to practice.

c) How many years have you been in the immigration field?

With this question, my intention is not to discredit new lawyers. Nobody is born with experience and all lawyers started without knowing much. However, if a lawyer is a new practitioner in the immigration area, it is extremely important that they have the supervision and advice necessary to do a good job. This is not only an important tip; it is dictated by the professional conduct regulations of all states. If your lawyer does not have much experience in this area, make sure they have someone to supervise or advise them.

REMEMBER THAT YOU ARE THE CUSTOMER AND YOU HAVE RIGHTS PROTECTED BY LAW

Another problem I find when representing clients who come to me after working with an earlier lawyer who has disappointed them is that the client never learned to behave as a client. When asked the name of their previous lawyer, ninety percent of my clients do not know! Imagine that you lend someone \$10,000. Would you remember the name of that person? Of course! Ten thousand dollars is a very strong sum of money and very few people would forget the name of the person to whom they've loaned such a large amount of money. However, many people cannot

tell me the name of the lawyer who charged them \$10,000 and did nothing for them. This is because the person never learned to appreciate themselves as a client.

When working with other lawyers, many people pitifully assume a submissive position, as if the lawyer were doing them a favor. I beg you to stop thinking like that! You are paying for a service. You deserve to know what is happening in your case, you deserve your lawyer to communicate with you, at least once a month; Although nothing new has happened, it is good to know that things are still in order.

Here is a summary of your rights as a client. You have the right to:

1. Be treated with dignity and respect.
2. Know the cost of the services provided and how the attorney will charge you.
3. Have your lawyer represent you competently.
4. Know that your lawyer does not have a loyalty opposed to yours. Your lawyer cannot represent you and someone fighting against you at the same time.
5. To be served on time and to receive communications about your case in a consistent manner.
6. Know that your lawyer does not neglect the money you pay him or her.
7. Finally and extremely importantly, you have the right to complain if your lawyer acts illegally or incorrectly. You have the right to have your lawyer behave responsibly.

When reading that list, ask yourself, “Is this the way I have been treated? Is this the way I want to be treated?” I firmly believe that when clients ask questions, stay informed, and behave like clients who have rights, this forces lawyers to provide a better service.

My desire in opening Martí Law Firm was, first of all, to provide a quality service to my clients. Advocacy is a noble profession that changes lives and changes the course of history. My duty as a lawyer is also to enhance this profession and that, with every client that I represent, I can positively change the opinion of the people about the lawyers. This begins with my duty to share this information with you, the public.

And if you want to know, we managed to obtain a favorable result for the client at the beginning of this article. Now, he does not ask if his lawyer cares about him because he knows the answer: at Martí Law Firm, we value our clients.



About the Author

Killa Marti is an award-winning attorney and founder of Martí Law Firm, LLC, a client-centered immigration practice. [Read More...](#)



Amy's Shrimp and Poke Shack

Poke, is a seafood haven in Waikiki

WRITTEN BY: VICTOR SOLER

On my overnight stay in the heart of Waikiki, where the salty breeze mingles with the tantalizing aroma of fresh seafood, there's a hidden gem that every seafood enthusiast should discover. Amy's Shrimp and Poke (pronounced PO-Kay) Shack is located conveniently with other quality food trucks on Kalakaua Avenue. It's an inviting establishment masterfully operated by culinary wizards that promises an unforgettable voyage into the heart of Hawaiian flavors.



Once you locate the parking lot with the food trucks, do not be tempted by the fragrant smells coming from the other trucks. Keep your eyes on the prize of the shrimp and poke extravaganza awaiting your well-prepared palate. Save those trucks for another day. But, I'll bet you probably won't be able to pass up this truck once you have had your first bite.

You will be greeted by a welcoming staff to guide you through their menu which offers locally-sourced seafood prepared with love. I was directed to the famous Hawaiian garlic shrimp plate where I was allowed to increase the portion size of shrimp, because not only can you get delicious bowls and plates, you can also buy shrimp by the pound! Yes, I said "purchase by the pound." Grab a few pounds for you and your crew, take a short walk to the beach and have an island picnic.



The heart of the menu is highlighted by plump, succulent shrimp which are perfectly seasoned and grilled. They are tossed in a fresh garlic-butter sauce that delivers a solid right hook to your taste buds. Did you know that eight ounces of shrimp can have as much as 54 grams of protein to fuel your adventure in Hawaii?

If you're a poke lover, you will find your haven here. The poke bowls at Amy's are a true work of art. Fresh, marinated raw fish served atop a bed of rice and accompanied by an assortment of vegetables and exotic sauces. The Ahi Tuna Poke, with its velvety texture and delightful sesame-ginger dressing, is a must-try that captures the essence of Hawaiian cuisine

When you take your first bite you will taste what sets Amy's apart from other trucks. It is not just the delectable dishes, but the genuine aloha spirit infused into every culinary creation. The chefs at Amy's take pride in sourcing the finest local ingredients ensuring an authentic taste that reflects the essence of Hawaii.

Amy's Shrimp and Poke Shack by WasaBee is more than a food truck – it's a culinary odyssey that beckons you to explore the depths of Hawaiian flavors. From the moment you step in until the last bite, you are embraced by the warmth of the islands and can taste the richness of the sea. For those seeking an unforgettable seafood experience in Waikiki, Amy's Shrimp and Poke Shack stands as a testament to the vibrant, flavorful paradise that is Hawaiian cuisine.

Calling all Foodies, please share your go to Hawaiian eateries as Food Bites contemplates more island adventures. Share your recommendations for the next exploration into the vibrant, flavorful paradise of Hawaiian cuisine!

Food Truck Park

1944 Kalākaua Ave, Honolulu, HI 96815

https://instagram.com/aloha_wasabee?igshid=OGQ5ZDc2ODk2ZA==



About the Author



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

[Read More...](#)



Discover the Magic of Christmas in Edinburgh

Written By: Lia Ocampo

Are you looking for a quick, unique, and unforgettable Christmas experience? Look no further than Edinburgh, Scotland's capital. This charming city offers a host of festive delights making for the perfect destination to ignite your Christmas wanderlust. Traveling to Europe during the winter is especially rewarding because there are very few tourists meaning crowds are non-existent and the pace has slowed.



and festive treats. Immerse yourself in the joyful atmosphere as you browse through the stalls, indulge your taste buds with delicious street food, sip hot chocolate, tea, or festive cocktails. Experience the thrill of riding the Ferris wheel with sweeping city views and delight in the twinkling lights.

A visit to Edinburgh wouldn't be complete without exploring its iconic Edinburgh Castle. Discover centuries of history, marvel at the

Consider immersing yourself in the enchanting atmosphere of Edinburgh during The holiday season as you explore the city's iconic Christmas market, magnificent castle, and must-visit attractions like the The Writers' Museum, the Johnny Walker Experience and Tour, and the Harry Potter store. Indulge in delectable fish and chips and uncover what Edinburgh offers during this magical season.

Start your adventure at the world-famous and bustling Christmas market, where you'll find an array of traditional crafts, local delicacies,



castle's impressive architecture, wander through its ancient halls, and soak in its stunning panoramic views. Of course, Scotland is known for its castles and there are about 15 in Edinburgh alone which one can visit. Edinburgh Castle was built on top of an extinct volcano earning it the title, "strongest castle in the world." The castle is said to be haunted by the ghost of a lone piper – a young boy who is said to have disappeared





within its walls. St. Margaret's Chapel is the oldest building within the castle and one of the oldest in Scotland. Would you believe that an elephant once lived in the castle?

Take a step back in time at The Writers' Museum, dedicated to Scotland's literary heritage where you'll learn about the works of renowned authors like Sir Walter Scott, Robert Burns, and Robert Stevenson. These famous Scottish writers among other novelists, playwrights, historians, essayists, and poets produced brilliant works from their genius minds that writers everywhere admire. I made sure I visited this museum which was highlighted with a trip upstairs to Sir Walter Scott's room. I loved it all, but this experience was my favorite.

If you are a whisky enthusiast, you will be thrilled to visit the Johnny Walker Museum which offers a fascinating journey through the history and craftsmanship of Scotland's most famous export and renowned whisky.



You'll learn a lot while enjoying the process of making your own Johnnie Walker whisky in any way you like it! Though I'm no Scotch whiskey fan, I surely did enjoy this tour.

Owed to the season, Edinburgh's historic streets and landmarks come alive with the sound of carols and the sights of festive decorations. Stroll along the iconic Royal Mile and explore the shops offering an array of unique gifts and souvenirs to bring home as Christmas gifts. For Harry Potter fans, don't miss out on visiting the Harry Potter store and be ready to spend.

Treat your taste buds to an authentic serving of fish and chips, a British dish that Edinburgh does exceptionally well. This crispy fish and salted chips will leave you craving more. If you have more days to spend and decide to stay for the New Year, go for it and embrace the Scottish Hogmanay traditions on New Year's Eve. Edinburgh hosts one of the biggest and most spectacular celebrations in the world. By the way, don't forget to bring your umbrella.

This wandering contributor wishes you a wonderful holiday season and safe flying!



About the Author



Lia Ocampo is a passionate flight attendant and author. Her flying experiences give her the opportunity to meet amazing people and create wonderful memories. [Read More...](#)



Christmas Epaulets IMO Captain John H. Knutson

WRITTEN BY: TIM KNUTSON

The Idea for a Christmas Epaulets charity christmasepaulets.com evolved after John Knutson passed away from cancer in March of 1997 at the age of 56. First, let's go back and know Captain John.

John Hartwell Knutson was born on February 13, 1941 and raised with his two sisters on the family farm in northern Wisconsin where they tended a herd of excellent-grade Guernsey dairy cows. Though unaware then, John had farming in his blood. After graduating in 1959 from Chetek High School, he tried college at UW River Fall but decided it wasn't for him. He left college and worked at a variety of factory jobs in the Minneapolis area. In fall 1963, John

was drafted into the U.S. Army and was off to Fort Leonard Wood for basic training. What the Army didn't know was that John's knees were in terrible shape from a childhood of ski jumping and water-skiing injuries. John served in the U.S. Army for 51 days before being honorably and medically discharged. He returned home on Christmas Eve 1963. Through a close friend, he was exposed to flying and decided that learning to fly and obtaining a private pilot's license would be experience from which he could gain.

John began flight training at Flying Cloud Airport in Minneapolis where he obtained his private pilot's license. Shortly thereafter, he joined a flying club to work on his instrument rating, eventually earning his commercial and CFI ratings. Along the way he reconnected with a neighbor girl whom he had known growing up. He and Mary Madison were married in October 1964.

Though he had been bitten by the flying bug, it had not occurred to him that he could become an airline pilot. It was a disagreement with a boss about overtime that led John to quit his job and devote his time and efforts to obtaining his CFI and pursuing a career in flying. Despite a new wife, a house payment, a car payment and no job, together, John and Mary made his career happen.

In February 1967, the stars aligned and John was hired at North Central Airlines in Minneapolis, Minn. He began as a co-pilot on the Convair 440, then a brief stint in the right seat of the DC-3, back to the Convair



580, then on to the right seat of the DC-9. He upgraded to DC-9 captain in 1981, and in 1994 on the 757. Along the way, North Central merged with Southern and Hughes Airwest to become Republic Airlines. Eventually in 1986, it merged with Northwest Orient becoming Northwest Airlines.

In the fall of 1970, fate landed in the laps of John and Mary's when the farm adjacent to John's family farm became available for sale. They purchased it and moved there with their 2-year-old son, Tim. The farm had room for a runway and one was promptly and expertly built. In 1974, they welcomed the addition of nicely sized hangar and a beautiful little blond daughter they named Heidi. John and Mary would live out their married years farming, enjoying family, and flying.

Sadly, at age 56, in the spring of 1997, John was diagnosed with stomach cancer. He navigated death nobly as he had navigated life – self-deprecating while accepting cancer had won, John passed away on March 12, 1997.

Though John had never aspired to be more than an average guy, he was so much more than that. John had always been about what was truly right. He volunteered at church, for the 4-H Club, and always helped neighbors and friends. He made time for everyone and was a faithful servant of the earth through his farming responsibilities. Plus, he had given many airplane rides and never accepted a dime as reimbursement.

After John's passing, Heidi graduated from college and Tim was recalled to American Airlines after a three-and-a-half-year furlough. Tim was married that fall and Heidi joined the work force. Over the next two years Mary built a new house on the family property and Tim, in addition to his AA career and his wife took over the farming operations, their home farm, hangars, runway and airplanes.

In December 2005, Tim came home from a trip with a festive pair of epaulets that were red with green stripes connoting the joy and spirit of Christmas and the holiday season. As a lifelong, ambitious sewer and craftsperson, Mary said, "I could make them with stuff I have in my closet." She produced ten pairs of "Christmas Epaulets" which Tim took to work and sold for \$10 per pair, bringing home \$100 to Mary. She said, "I can't accept this with what little time and materials I put into them.



Let's give it to the local Chetek Scholarship Foundation in memory of Dad!" That launched the charitable function of "Christmas Epaulets in Memory of Captain John H. Knutson."

How are they made and by whom

For a couple of years, Mary worked diligently making epaulets, first a hundred at a time, and eventually 600 thinking that those would last for several years. But they were catching on! A very close and dear friend who flies for UPS was pushing them as was Tim at work at American Airlines. Before long, a Facebook page started followed by a website. After only two or three years, Mary was overwhelmed compelling the hunt for a different manufacturer. A local business in Chetek,

Wisc. that does commercial sewing was very accommodating and took over production for a couple of years. Time passed and the business changed bringing Christmas Epaulets back into a local household.

This was when Lois and Bob Hartmann took over production and a commercial grade double-needle sewing machine was purchased and donated by Mary Knutson for the production of the specialty epaulets. In their 70s and retired, Bob and Lois loved working together doing sewing projects and helping charities along the way. They manufactured every epaulet impeccably for many years and were truly a joy to know. In December 2019, Bob passed away and Lois passed along the production of epaulets to another wonderful local lady in the adjacent

town of Weyerhaeuser, Wisc. Diane Scott made all of the epaulet for three years in her home and was also a devoted and committed servant to this program. But alas, the demands of Christmas Epaulets took their toll on Diane and Christmas Epaulets was lucky enough to find a new home with a professional sewer in the summer of 2023. Melissa Bekkum has been a professional seamstress for her entire life, is an expert on sewing machines and in production out of her own home. Everyone who has produced the epaulets is paid about \$1.30 per epaulet, bringing the actual real cost of a pair of epaulets to a little over \$3.00 per pair.

Who does it help and how

For those first several years, all profits were given to the Chetek Scholarship Foundation, a locally based 501 c(3) organization that raises and manages money to be used for the awarding of scholarships for higher education purposes to graduates of what was then the Chetek High School – the school from which John, Mary, and both their children and their spouses had graduated. Last year, what is now called Chetek-Weyerhaeuser High School/Middle School (with an enrollment of 949), graduating seniors received over \$40,000 toward higher-education opportunities. Since the beginning of Christmas Epaulets, over \$100,000 has been given to the general fund of the foundation in memory of Captain John H. Knutson. You can learn more about the Chetek-Weyerhaeuser Scholarship Foundation at <http://chetekscholarships.com>.





In the early years of Christmas Epaulets, Tim Knutson had started volunteering with the American Airlines Military and Veterans Initiatives program. Through his involvement with and awareness of this program, it was decided that the epaulets would now be \$20 per pair with half of all profits donated to the Gary Sinise Foundation and their Snowball Express initiative. This was and has been a perfect avenue to memorialize the life and mission of Captain John H. Knutson – to help graduates of his alma mater and also give a patriotic and helpful boost to an incredible charity that is devoted to helping the families of our country's fallen heroes.

The Gary Sinise Foundation Snowball Express serves the surviving spouse/guardian and children of fallen heroes. They are committed to year-round programming and support for families that honor their fallen hero, encouraging them to make new memories, and provides opportunities to connect with others who know what they've been through. Every year in early December, American Airlines and Envoy Air start from all points throughout the U.S.A. picking up the families of our fallen heroes bringing them together in Orlando, Fla. to bond, heal, share and enjoy. The Gary Sinise Foundation has recently added another round of this

event for first-responders' families as well. Christmas Epaulets in Memory of Captain John H Knutson has donated just over \$70,000 to this worthy endeavor. It seems that every year the donation level for Snowball and for CWSF is between \$10,000 and \$15,000. To learn more about the Gary Sinise Foundation and Snowball Express, go to <https://www.garysinisefoundation.org/snowball-express>.

How to participate and where does it go from here

Lots of streamlining and evolution have taken place in the process of getting the word out on Christmas Epaulets in Memory of Captain John H. Knutson. It started with Facebook and a website, growing by word-of-mouth through personal contacts in the airline industry. Many airlines have been very supportive in putting the word out to their pilot groups with a link to the website. Many different pilot unions put the information out to their members as well. For the past two years, Christmas Epaulets has been represented at the RTAG conference in Fort Worth, Texas and talked to pilots and airlines' representatives about their program and its outreach, goals and accomplishments.

After the epaulets are manufactured, they are prepared and packaged by Tim's wife Dawn, Mary Knutson (John's widow), Heidi Kodesh (John's daughter) and students of the Chetek-Weyerhaeuser High School. All order processing and shipping are handled by Dawn right in her kitchen. Paypal and Venmo have been added as payment methods.



If you're asking how you can participate, it's easy. Go to Christmasepaulets.com and follow the instructions. You can order as many as you'd like – for yourself, your friends, to give away to people who you don't even know, to hang on your tree, your bulletin board, or pin them anywhere that you're proud to say you've supported a couple of great charities in memory of a man who just made a difference. If you have a contact or the ability to share the link to the website with friends, family, coworkers, or just about anyone or group who cares about making a difference, do so! We are thankful for your support and interest, and we very much look forward to seeing you out there wearing your Christmas Epaulets (between Thanksgiving and New Years) bringing joy to the entire world while flying people and products to where they need to go.



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