February 2026

Aero Crew News™

Your Industry Connection

"For once you have tasted flight you will walk the earth with your eyes turned skywards"

~ Leonardo Da Vinci



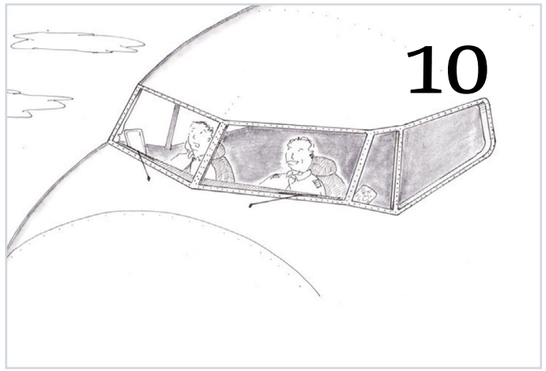
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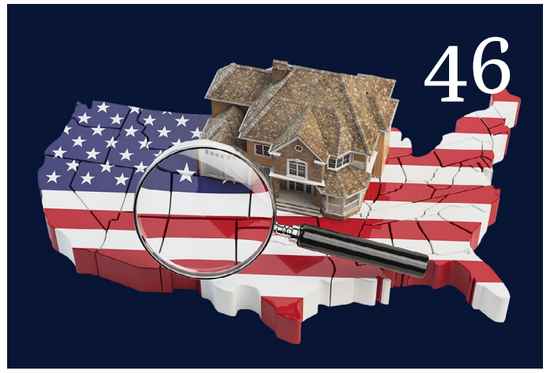
AIR CARE ALLIANCE

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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,

This past week at least 40 states were affected by Winter Storm Fern, and at a minimum, 23 of those states officially declared states of emergency. I've received multiple reports of deicing fluid failures at EWR due to the heavy snowfall. On a particular flight, the deice trucks attempted to clean the aircraft three times before giving up, citing that the deice fluid was just not allowing them to keep the aircraft clean long enough to treat the wings with anti-ice fluid.

On several other flights, pilots had to do wing checks. Of those, some noticed anti-ice fluid failures (something I have yet to see myself). All returned to the de-ice pad and attempted to remove the snow and ice again. While some treatments were successful enabling the aircraft to depart, others were not.

I see this as a huge testament to the skill, professionalism and experience of the aviators entrusted with the safety of the flying public. Winter woes will soon give way to spring sighs of relief. Meanwhile ...

... Fly Safe,

Craig D. Pieper

Craig D. Pieper

PS. Remember to submit your photos for our photo contest. Airports—Your Perspective is this year's theme. Click here to submit your photos, to see prizes and rules.

Background photo credit: Morgan H. — 2023 Photo Contest Submission



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.

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Feature – The 2026 ACN Photo Contest is launched with great prizes.

Baggage – Make 2026 the year you recognize your strengths and use them to thrive.

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Coffee & Pretzels – Clouds are watching!

Fitness – Low testosterone is a subject worthy of understanding and addressing.

Grey Matter – Tips provided in the second in a series addressing announcements to passengers.

Money – What will 2026 bring for the Stock Market? Is there a bubble we should know about?

Mortgage – Predictions for what we might see for mortgages in the new year.

Perspectives – New year–new goals? How do you set yourself up for success?

SkyLaw // California – Explore this comprehensive guide to aviation accident claims in California.

SkyWatch – The night sky is spectacular from the flight deck. Learn what you're seeing and what to look for.

Squall Line – Know your temperature calculations and report the right one.



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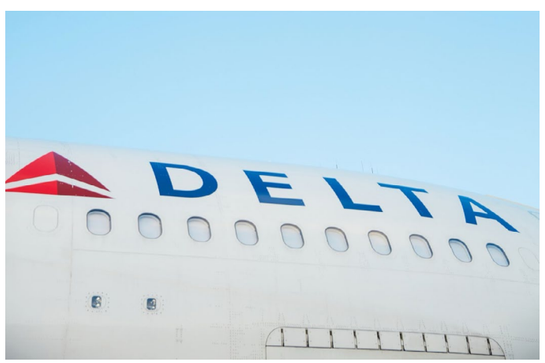
Systemic Failures Led to Midair Collision Over Potomac River in Washington

Systemic failures in airspace design, safety oversight, and risk management by the Federal Aviation Administration and the U.S. Army contributed to a midair collision a year ago over the Potomac River that killed 67, the National Transportation Safety Board said Tuesday in its final board... Read More



United Airlines Q4 and Full Year EPS Beat Wall Street Expectations, With Full Year EPS Up Year-Over-Year

United Airlines (UAL) reported fourth-quarter and full-year 2025 financial results that exceeded Wall Street expectations and were within guidance. The airline's diluted earnings per share of $10.20 and adjusted diluted... Read More



Delta Air Lines announces December quarter and full year 2025 financial results

Delta Air Lines reported financial results for the December quarter and full year 2025 and provided its outlook for the March quarter and full year 2026. Read More



Delta adds Boeing 787 Dreamliner to widebody fleet

Delta will add 30 new Boeing 787 Dreamliner widebody aircraft as it continues to refresh and streamline its fleet while improving fuel efficiency and providing a world-class in-flight experience. The 787 will be a new fleet type for Delta and complements a previous order for 100 Boeing 737-10 MAX aircraft (deliveries to begin upon certification). Read More



Alaska Airlines announces largest fleet order in airline's history

Alaska Airlines announced it is ordering 105 new 737-10 aircraft and five new 787 aircraft – exercising all previous 787 options held with Boeing. The airline also secured rights for an additional 35 737-10 aircraft. This order – representing the largest order in the airline's history... Read More



Avelo Airlines Simplifies Its Network and Fleet Amidst 2026 Balance Sheet Transformation

Avelo Airlines has been recapitalized, and its cash position is now one of the strongest in the U.S. airline industry relative to its size. The airline will use this cash infusion and balance sheet strength to execute its long-term strategy. Read More

AVIATOR BULLETINS



Alaska Air Group reports fourth quarter and full year 2025 results

Alaska Air Group Inc. reported financial results for the fourth quarter and full year ended December 31, 2025.

“We feel momentum accelerating in 2026 as the Alaska-Hawaiian Airlines combination gains full strength... Read More



Southwest Airlines Reports Fourth Quarter and Full Year 2025 Results; Expects Strong 2026 Financial Performance from Business Transformation

Southwest Airlines (LUV) reported its fourth quarter and full year 2025 financial results, and provided 2026 adjusted EPS guidance of at least $4.00... Read More



JetBlue Announces Fourth Quarter 2025 Results

JetBlue Airways Corporation reported its financial results for the fourth quarter of 2025.

“2025 marked a meaningful step forward for JetBlue,” said Joanna Geraghty, JetBlue’s chief executive officer. Read More

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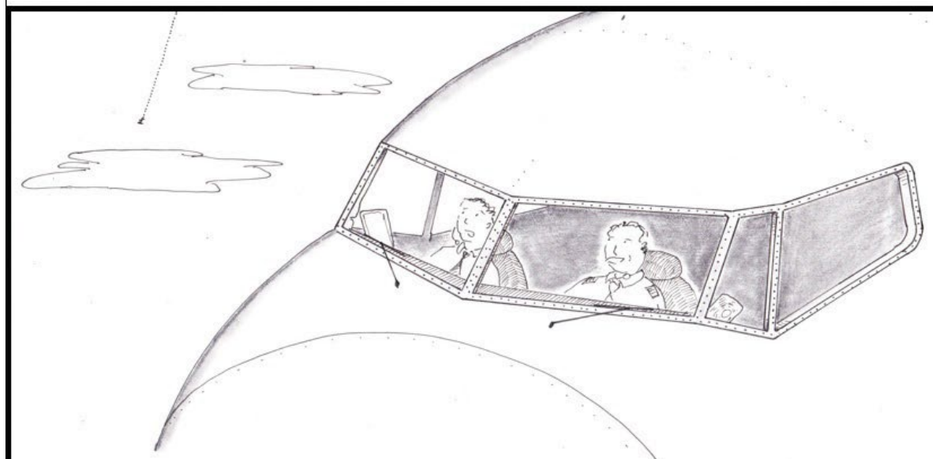
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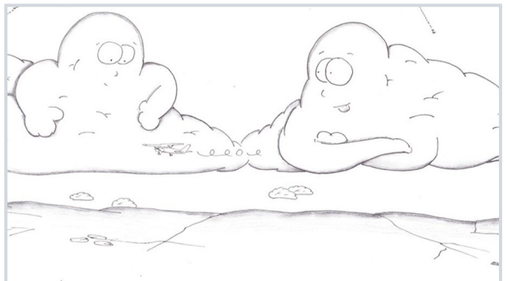
JetBeam

coffee & pretzels

Greg Kaley



Life can be funny when you find yourself on the jump seat of a purportedly class-A operation that turned you down and realize that you probably dodged a bullet.



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...



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Consider All Available Information

Picking through online threads in your pilot-school search

WRITTEN BY: JOHN MCDERMOTT

A student and I recently discussed his plans to attend a major flight school. Though advertising promised a quick path to commercial flight, reviews available on web forums painted a picture of a flight school more focused on turning a profit than ensuring students' success.

Essentially, his question for me was, whom he should believe. It is an easy question to ask for someone at the start of their career in aviation. I was once in his shoes, trying to decide how to weigh the variety of information and customer reviews I found online.

In both our cases, what the school advertised and what many negative reviews shared were in opposition. There is always more to the story than is immediately apparent. In the case of my student, the school had training documents and manuals that they planned to send my student before he started, and he had already taken the opportunity to tour their facilities in-person and meet with employees. These were positive efforts on the part of the school to provide as much information as possible to the prospective student.

As with many things in our industry, picking one flight school out of many has its advantages and tradeoffs. Many choose a school for its location, its training program, or the partnerships it maintains with commercial operators.

Regardless of the reason, many students decide to leave a program. Often their decision has nothing to do with the quality of the school. For example, perhaps the instructional style does not match how the student learns, or maybe another opportunity presents itself. For better or worse, people often share their experiences with wide audiences.

Understanding how to decipher each component of a situation necessitates you know what you are actually examining. Making a decision based on the promises a flight school makes about training timelines or the potential for a future job requires a thorough understanding of the potential limitations of those promises. A school in the Northeast, for example, may have a more difficult time sticking to a tight timeline during the winter when weather may make flying prohibitive. Trusting a promise for a professional pilot job down the line requires understanding that the aviation industry is volatile, sometimes making it difficult or impossible to adhere to that promise.

Similarly, considering the experience of a former student requires knowledge of that person's learning style and how well they fit into the school's system, and trusting accusations of dishonesty or safety issues demands more digging. But what is overwhelming evidence? Two strongly written indictments may seem like a lot but may be inconsequential when compared to a large student population.

Do consider what former students or employees say but be cautious of overzealous snap judgments. Read the contract carefully, weigh all information, and ask yourself whether you can afford to take the hit if a situation were to go south. Perhaps more importantly is to know the point at which you'll get out of a given situation. What is your limit on how far you'll go before it's time to seek something else? How easily can you change your mind at various points, and are you comfortable with the implications of doing so?

Determining a course of action in any aviation situation, from picking a flight school, taking a new job, or making a career change always requires pilots pay close attention to what is in front of them. Pilots are taught to be aware of all applicable information before a flight and the need to explore all available resources to ensure a successful flight. For example, close consideration of exactly how a weather system may impact your mission is determinant. Can we go IFR instead? Pilots must have knowledge of exactly what resources are available and which are applicable when. Weighing all available information applies to wading through reviews, too.

Making well-rounded decisions with full awareness of context may be among the best skills to have as an aviator. Nobody gets by without making a mistake or two, but by continually assessing your progress and your needs, you can continue making informed decisions.



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...



GREY MATTER

Passenger Announcements, Part III

Abnormal and emergency events

Written by: Richard Swindell

"Ladies and gentlemen from the desk of Grey Matter, this is your author speaking…" Welcome to the third in a four-part series on passenger announcements (PAs) from the flight deck.

In the previous installments of this series we've talked about the what, when, and why of PAs, in routine situations. This month, we're discussing PAs through the lens of non-normal events that arise during the course of a flight.

Let's start with what constitutes a non-routine or abnormal situation, which is any unplanned or unexpected event occurring during the course of a flight (on the ground or in the air), requiring the flight crew's attention and possibly some form of action.

These events periodically require a passenger announcement to explain the situation, but not always. Non-routine or abnormal events that typically do require a PA include things like enroute holding, go-arounds, and tow-in gates at certain airports—events that passengers experience with potential impact to their departure or arrival plans, and/or require some form of compliance from them (e.g. remaining seated) until the incident has been resolved. Non-routine events that pilots deal with that do not often require an explanation to passengers include maintenance or deferral procedures for certain aircraft-system failures or malfunctions, wildlife strikes, unique operational considerations or adjustments, as well as other safety and security issues that usually do not warrant notifying passengers.

PAs for this brand of operational inconvenience should be like all other messages to the passengers—quick, timely, succinct, and reasonably truthful, and devoid of technical terms and jargon. Really, just say what the situation means in terms of the passengers' experience:

> *"Folks from the flight deck, Captain Smith here. Newark has just gone into a holding program due to high winds and heavy rain on the airfield. We've been told to expect about 30-minutes of holding before continuing on in for landing. Without any further changes to the plan, we should be on the ground in about 45 minutes, and into the gate about 10-minutes later. This is likely to make us about 30 minutes late arriving overall. We know many of you have connections and the company will be monitoring all delayed flights to assist you as best as possible once we are on the ground. We appreciate your patience and understanding, and will get you to Newark and on your way as safely and quickly as possible."*

In-flight emergencies on the other hand are just that—emergencies and basically require an explanation from the flight deck at some point. By "at some point," we mean by following the emergency mantra: **aviate, navigate, communicate**. Always fly the plane first, manage the emergency, then as you stabilize the situation, ensure you are flying where you need to go whether back to the departure airport, onward to the destination, or to a suitable alternate airport; and finally letting everyone know what's going on as time and priority allow. Communicate with ATC, dispatch, cabin crew, and then the passengers, generally in this order.

In a calm, cool, and collected voice:

> *"Ladies and gentlemen from the flight deck, our right engine has failed, and while this is an emergency condition, we are still flying safely; however, we will be returning to Denver to land and will be on the ground shortly, and with emergency vehicles in position to assist us. Please follow all instructions from the cabin crew and we will talk to you again once we have landed. We apologize for the inconvenience and appreciate your cooperation."*

Unlike abnormal events, because of the flight alternating nature of emergencies, it's usually not possible nor advisable to attempt to hide it from passengers. In many cases, they can see, smell, or feel the emergency even if they don't know what the problem is. Solve the problem, get everyone to safety, and then talk to them again - from outside the flight deck door if possible.

We mentioned earlier here and in this series that there is a "reasonably truthful" component to PAs. As the pilot, you do not have to nor need to disclose everything to the passengers in order to be truthful and accurate. In fact, in many situations it's better that you don't fully disclose everything going on. Rather, you can provide the meaningful aspect (from the passengers' perspective)

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on what emergency or abnormal situation is occurring without creating more apprehension nor instilling more concern or fear.

In highly unusual onboard situations, less is often more and the need to communicate the basics of a situation and what it means for the passengers is usually better than spilling your guts and creating panic. Events such as a pilot incapacitation, security events (fights/onboard confrontations or other threats to the flight), a low-fuel situation or loss of a redundant aircraft system create concerns for the flight crew, but really don't change anything for the passengers, unless it is determined that a diversion is necessary in order to adequately and safely manage the problem.

I had an unusual situation several years ago. About ten minutes prior to push off the gate, a member of the cabin crew accused the captain with whom I was working of being drunk on duty. Although the captain had not been drinking and was ultimately cleared by the company's substance-abuse response team and allowed to continue operating, it did result in a departure delay. What do you say in this very non-routine situation?

While the captain was calmly addressing the accusation with the lead flight attendant and the accusing member of the crew, the local chief pilot's office, plus representatives from the pilots' union, it fell to me to make a PA regarding the delay, that went something like this:

"Ladies and gentlemen from the flight deck, a company policy issue has surfaced that requires our immediate attention. Unfortunately, this will result in a departure delay as we work with company officials to properly resolve the issue. We will update you as soon as we reach a resolution and will get you on your way as quickly as possible. We appreciate your understanding and patience."

I didn't lie, but I definitely didn't create a potentially unstable situation in the cabin by telling the truth, the whole truth, and nothing but the truth, so help me Icarus. The passengers were told what they needed to be told—there is a delay, we're working to fix the problem, we'll keep you informed and get you to your destination as soon as possible. If you're new to making PAs and want a touchstone for this process, maybe this can help.

Catch up with us in the March issue for more. We will build from here and wrap up our series on PAs by sharing some of our favorite announcements and stories.



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...

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SQUALL LINE

Why RVR and Visibility Are Not the Same!

Written By: Laura Laster

SPECI KGGG 071225Z 00000KT 5SM R13/2200V3500FT BR BKN001 20/19 A3003 RMK A02 T02000194
SPECI KGGG 071216Z 00000KT 10SM R13/2800VP6000FT SCT001 19/19 A3003 RMK A02 T01940189

Above, I've listed two METARs at my home airport (East Texas Regional Airport, KGGG) in Longview, Texas. Notice the difference between the visibility in each and the runway visual range (RVR) readout for runway 13. On the 1216Z observation, visibility is ten statue miles, while the RVR is 2,800 feet (about 0.5 statue mile) varying to over 6,000 feet (one+ statue mile). Even with the low RVR reading, there is no explanation as to why—no mention of fog, mist, smoke, or anything else.

Nine minutes later, in the 1225Z observation, visibility is five statue miles, but the RVR is 2,200 feet (less than ½ statue mile) varying to 3,500 feet (about 0.66 statue mile). This time, it does say the visibility is restricted due to mist (BR).

At first glance, you might think there is something wrong with these METARs. However, they are not automated (there is no AUTO at the beginning), and they are clearly listed as SPECIs meaning they are "special" or non-routine observations. I know ***exactly*** why these METARs say this, because I was out on a morning run watching this unfold on the runway.

Side note: I'm a runner and have the absolute best place to run – the airport perimeter road which is a "non-movement area" where I can run over ten miles with my airport security badge. This running spot lets me observe weather coming through the airport and sometimes get to witness this interesting discrepancy between the prevailing visibility and the surface visibility on the runway itself. Here is a photo I took on the day these METARs were observed:

Looking at the FAA's Aviation Weather Handbook (FAA-H-8083-28), chapter 24 explains that prevailing visibility is "… the greatest distance that can be seen throughout at least half the horizon circle, not necessarily continuous." Runway visual range, on the other hand, is reported when "… prevailing visibility is 1SM or less, and/or the RVR for the designated instrument runway is 6,000 ft. or less." The RVR is "… the horizontal distance a pilot may see down the runway."

Now, check out the previous photo. You can see the prevailing visibility is excellent! You can see trees across the airport and hangars in the distance. But, right in the area over runway 13, there is a low-lying area that has mist forming. The mist is centered right over the one RVR transmissometer for runway 13. Since the prevailing visibility includes the greatest distance seen through at least half the horizon circle, and generally visibility is ten statue miles in the picture, that's why the weather observer coded it that way. But, since the RVR was so much lower than prevailing visibility, that needed to be added to the METAR as well.



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Two more fun METAR facts to wrap up. (Note the bolded text.)

SPECI KGGG 071216Z 00000KT 10SM R13/2800VP6000FT SCT001 **19/19** A3003 RMK A02 **T01940189**

Obviously 19 is the temperature and 19 is the dewpoint in Celsius (C). T01940189 decodes as temperature 19.4 degrees C and dewpoint 18.9 degrees C. The spread is only 0.5 degrees C, and then in the next METAR, it's only 0.6 degrees C. This is clearly why the patchy area of mist is showing up over the runway in this lower area of the airport – the air temperature just above the ground has almost matched the dewpoint, and the amount of moisture in the air has appeared as water vapor (mist).

SPECI KGGG 071225Z 00000KT 5SM R13/2200V3500FT BR BKN001 20/19 A3003 RMK A02 T02000194
SPECI KGGG 071216Z 00000KT 10SM R13/2800VP6000FT SCT001 19/19 A3003 RMK A02 T01940189

Second fun fact: why does the METAR reporting ten statue miles visibility not mention mist or fog or any reason for the RVR to be so low? Referring to the FAA's Aviation Weather Handbook, chapter 24 explains the reason for a visibility restriction is not coded unless prevailing visibility is less than seven statue miles. There are only a few exceptions to this rule, notably that volcanic ash is ***always*** reported. But in this case, the METAR with five statue miles needed a reason (BR) for the visibility obscuration to be coded, and the one with ten statue miles did not require the observer to code the reason.

For a video I made about this exact scenario, find it on YouTube! https://youtu.be/1IT433Ht_iM or scan this code:





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...





Editorial photo credit: AlanDavisPhoto — Shutterstock.com

Understanding Your Legal Rights After an Aviation Accident in California

Aviation accidents are rare, but when they occur, their consequences are immediate and often devastating. California, with its bustling metropolitan airports, scenic coastlines, and rugged mountain ranges, is home to a vast and diverse aviation landscape. From commercial jets ferrying passengers across the state to private planes and helicopters navigating complex airspace, the skies above California are busy. Yet even with strict regulations and advanced safety measures, accidents happen—and they raise urgent questions: ***How could this have happened? What are my rights? Who is responsible?***

This guide answers those questions in depth, providing survivors, families, and concerned parties with a complete understanding of the legal, technical, and practical aspects of aviation accidents in California. Each section addresses key questions with detailed explanations, historical examples, and guidance for next steps.

How Common Are Aviation Accidents in California?

California is consistently among the top-five U.S. states for total flight hours, reflecting the volume of both commercial and general aviation activity. According to the Federal Aviation Administration (FAA), there are over **240 public-use airports** in the state, not including thousands of private landing strips, heliports, and airfields used for flight training or agricultural operations.

Despite this high volume, aviation accidents remain statistically rare. The NTSB reports that in the United States, **general aviation accidents account for roughly 90% of all aviation-related incidents**, while commercial airline accidents occur far less frequently. Still, the consequences of any accident are magnified in California due to population density and geographic diversity. For instance:

- **Urban environments:** Los Angeles International Airport (LAX) and San Francisco International Airport (SFO) handle hundreds of flights daily, increasing traffic complexity.
- **Mountainous regions:** The Sierra Nevada and the coastal ranges can create challenging flying conditions, including sudden wind gusts and visibility issues.
- **Coastal weather patterns:** Dense fog along the coast, particularly in the San Francisco Bay Area, can disorient pilots.

Even with robust safety protocols, pilots, passengers, and ground crews must navigate these variables. For victims, understanding the rare but serious nature of these accidents is the first step in evaluating potential legal action.

What Types of Aviation Accidents Occur in California?

Aviation accidents vary by aircraft type, purpose, and operational context. Some of the main categories include:

Commercial Airline Accidents: These are rare but high-profile. Even minor incidents—like an aborted takeoff or mechanical malfunction—can cause injuries. While commercial airlines maintain strict safety standards, California's busy airspace and occasional extreme weather can contribute to incidents that may require legal and insurance interventions.

Private Jets and Small Aircraft: General aviation is more prone to accidents due to variability in pilot experience, aircraft maintenance, and environmental conditions. These include private charters, recreational flights, and flight training operations. Small planes are often used in remote areas where emergency response can be delayed, exacerbating injury outcomes.

Helicopter Crashes: California sees extensive helicopter operations, including tourism flights over Hollywood or the coastline, emergency medical services, and aerial reporting. Helicopters are particularly vulnerable due to their mechanical complexity and the environments in which they operate.

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Case Example: The 2020 Calabasas helicopter crash that killed Kobe Bryant and eight others underscores the risks inherent even in routine flights. Investigations revealed contributing factors like spatial disorientation and weather conditions, demonstrating the multifactorial nature of aviation accidents.

Understanding the type of aircraft and context of the flight is critical for determining potential liability and guiding victims toward appropriate legal remedies.

What Are the Most Common Causes of Aviation Accidents?

Aviation accidents rarely have a single cause. Instead, they often result from the interplay of human, mechanical, and environmental factors.

Pilot Error: Human error is the leading cause of aviation accidents, contributing to approximately **70% of incidents**. Common errors include misjudging altitude, fatigue-related lapses, poor decision-making in adverse weather, or failure to follow established protocols. California's dense airspace adds further complexity, especially around major airports and in congested flight corridors.

Mechanical Failures: Engine malfunctions, faulty avionics, or deferred maintenance can lead to catastrophic results. Investigations often reveal issues like improperly installed components, overlooked inspection items, or manufacturing defects. In some cases, seemingly minor faults—like a loose bolt or worn control cable—can have severe consequences.

Weather Conditions: Coastal fog, wind shear, and sudden storms are significant contributors. Pilots must make real-time decisions that weigh safety against operational demands. Helicopter operations are particularly sensitive to poor visibility and unpredictable wind currents in California's varied terrain.

Air Traffic Control Errors: Although rare, miscommunications or delayed instructions from air traffic controllers can contribute to accidents. Coordinating complex flight paths, especially near multiple major airports, sometimes leads to errors that have legal implications.

Product or Design Defects: Aircraft manufacturers can be held liable for design flaws, manufacturing defects, or faulty components. This is particularly relevant when accidents involve new technologies or experimental aircraft.

Real-world examples, such as the Calabasas helicopter crash, show that these factors rarely occur in isolation. Each accident is a unique combination of technical, human, and environmental influences that must be meticulously investigated.

Who Can Be Held Liable After an Aviation Accident?

Determining liability after an aviation accident can be complex because multiple parties may share responsibility:

- **Pilots and Operators:** Responsible for safe operation and adherence to regulations.
- **Aircraft Manufacturers:** Liable for defects in design or production.
- **Maintenance Providers:** Can be accountable if inspections, repairs, or replacements were negligent.
- **Government Agencies:** FAA or air traffic control errors may occasionally be implicated, though federal preemption often limits claims against the government.

California's **comparative fault laws** mean that if more than one party contributed to the accident, compensation is distributed proportionally based on the degree of fault. For victims, identifying all potential responsible parties early is crucial to protect legal claims.

What Legal Rights Do Victims Have in California?

Victims and families have multiple legal avenues for compensation:

- **Economic Damages:** These cover tangible losses, including medical bills, rehabilitation costs, lost wages, and long-term care expenses.
- **Non-Economic Damages:** Emotional distress, pain, suffering, and reduced quality of life are considered in civil claims.
- **Wrongful Death Claims:** Families can seek damages for financial and emotional loss caused by a loved one's death.
- **Survival Actions:** Estates may pursue claims for damages the deceased would have sought if they had lived.

Every case is highly fact-specific. Evidence such as medical records, maintenance logs, pilot training documentation, and expert analyses is essential to substantiate claims. Failure to gather this evidence early can compromise legal recovery.

How Does the Investigation Process Work?

The National Transportation Safety Board (NTSB) usually leads investigations, assisted by the FAA and manufacturers. Key steps include:

- **Evidence Collection:** Flight data recorders, cockpit voice recorders, and wreckage analysis provide objective information.
- **Witness Interviews:** Crew, passengers, first responders, and bystanders are interviewed to reconstruct the sequence of events.
- **Maintenance and Operational Review:** Logs, repair records, and adherence to operational standards are analyzed.
- **Expert Consultation:** Engineers, pilots, and aviation specialists help reconstruct accidents and interpret technical evidence.

Victims often consult attorneys immediately to preserve evidence, protect their claims, and coordinate with investigators while respecting federal rules that protect NTSB neutrality.



Why Is Specialized Legal Counsel Important in Aviation Cases?

Aviation law requires expertise in multiple areas: federal regulations, mechanical and operational issues, insurance policies, and civil litigation. Experienced attorneys:

- Navigate complex federal and state law intersections.
- Identify all responsible parties.
- Coordinate with technical experts to interpret flight data.
- Negotiate settlements or litigate high-stakes claims efficiently.

Without specialized counsel, victims risk undervaluation of claims or missed opportunities for legal recovery.

Victims seeking guidance can consult Kash Legal Group for expert advice on California aviation accidents.

What Should Victims Do Immediately After an Aviation Accident?

Immediate action can protect both personal safety and legal rights:

1. **Seek Medical Attention:** Document injuries and follow prescribed treatment.
2. **Preserve Evidence:** Take photos, retain correspondence, and keep tickets or boarding passes.
3. **Avoid Premature Settlements:** Insurance adjusters may offer quick settlements that undervalue claims.
4. **Consult a Lawyer:** Early legal advice ensures that deadlines, notices, and procedural requirements are met.
5. **Follow Official Updates:** Rely on NTSB and FAA reports, not social media speculation.

How Do Insurance and Compensation Work?

Insurance in aviation cases is often layered and complex:

- **Operator or Airline Policies:** Cover passengers, crew, and liability.
- **Manufacturer Insurance:** Covers defects and product liability.
- **Personal Insurance:** Travel or health insurance may supplement claims.

California's comparative fault system means that compensation can be reduced if victims share responsibility. Structured settlements and lifetime compensation plans are common in catastrophic injury cases.

What Lessons Can We Learn From Past Aviation Accidents in California?

Historical accidents offer insight into risk patterns:

- **Calabasas Helicopter Crash (2020):** Highlighted maintenance oversight, pilot spatial disorientation, and weather risks.
- **Private Plane Incidents:** Often illustrate pilot error, insufficient maintenance, or operational lapses.
- **Airline Safety Incidents:** Even minor events have prompted enhanced training and regulatory improvements.

Legal actions following accidents frequently drive safety reforms, illustrating the broader societal value of pursuing claims.

How Can Victims Recover Emotionally and Psychologically?

Psychological trauma is a major component of aviation accidents:

- Post-traumatic stress disorder (PTSD)
- Anxiety and depression
- Survivor's guilt

California offers resources such as the Office of Victim and Survivor Rights and Services and nonprofit counseling groups. Documenting emotional trauma is also important for legal claims, as courts recognize these damages in settlements.

What Are Emerging Safety Trends in Aviation?

Technological advances are reshaping aviation safety:

- **Predictive Maintenance:** Sensors and AI anticipate failures before they happen.
- **Automation and Autonomous Systems:** Reduce human error but raise new liability questions.
- **Drone Integration:** Adds complexity to airspace management and new potential risks.

These innovations require ongoing adaptation in law, regulation, and safety practices, emphasizing the need for informed legal counsel.

Why Does Accountability Matter in Aviation Law?

Legal accountability ensures airlines, manufacturers, and regulators maintain high safety standards. Each lawsuit or settlement sends a signal: negligence has consequences, and safety matters. Families pursuing justice not only receive compensation—they contribute to systemic reforms that protect future passengers.

Families seeking guidance can consult Kash Legal Group for aviation accident legal support.

What Should Victims Know About Their Legal Rights?

Aviation accidents are rare but have profound consequences. Understanding the legal landscape, acting quickly, and securing specialized counsel are crucial steps toward recovery. With proper guidance, victims and families can navigate complex investigations, protect their claims, and achieve compensation while contributing to safer skies for all Californians.

About the Organization

Kash Legal is a leading personal injury law firm in California, dedicated to providing exceptional legal representation and achieving outstanding results for clients. With a reputation for litigation excellence, the firm has recovered millions of dollars for individuals and families... Read More...

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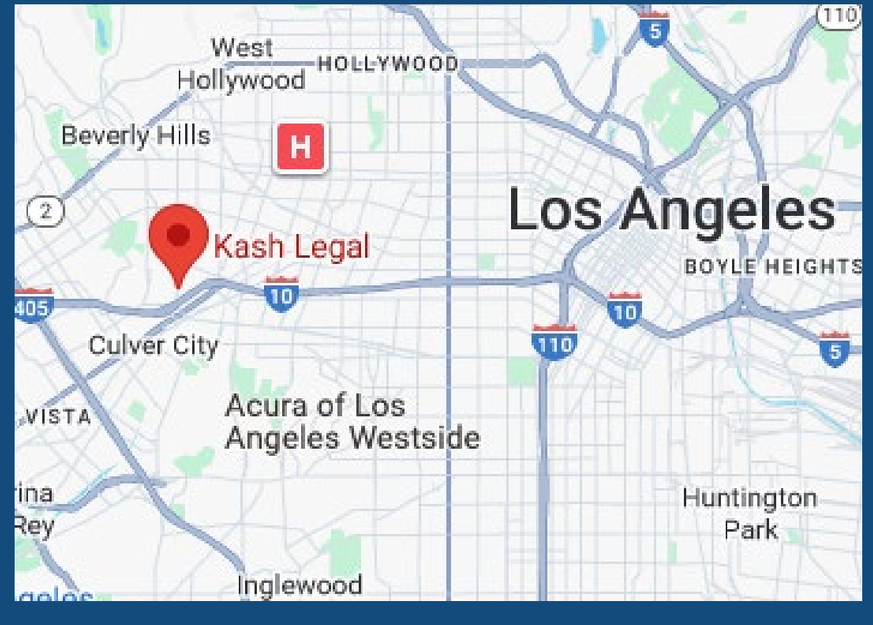
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"After a serious slip and fall at a local Murrieta grocery store ... They were tenacious in proving the store's negligence and secured a settlement that far exceeded my initial expectations." – **Sage P, San Jose**

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BAGGAGE

Understanding and Managing ADHD Beyond Medication: *Part 1*



Written By: Reini Thijssen

Struggling to finish tasks, feeling quickly overwhelmed by household chores, or frequently running late? These may be signs that your executive functions are not working at their best. While many people are familiar with these experiences, understanding what they really mean and what you can do about them is essential. Managing ADHD adds an extra layer of complexity for pilots, air traffic controllers, and other professionals who must maintain medical certification.

Regulatory bodies have strict rules regarding ADHD medications, which can affect certification. This makes non-medication strategies such as structured routines, cognitive-behavioral techniques, lifestyle adjustments, and organizational tools not just helpful but essential. In this first part of a two-part series, we will explore what ADHD is, what it is not, and how understanding it can help you move forward more effectively.

What Is ADHD?

ADHD is often misrepresented on social media platforms, where it is portrayed through oversimplified trends or self-diagnosis videos. This reduces a complex neurodevelopmental condition to quirky behavior, further spreading misinformation. Such portrayals trivialize real struggles, stigmatize those genuinely affected, and can lead to misdiagnosis or people dismissing ADHD as an online trend.

To distinguish real ADHD from social media misconceptions, it is crucial to look beyond trends and focus on consistent patterns across time and settings, like chronic inattention, impulsivity, and difficulty with organization that impair daily life. An ADHD diagnosis involves professional evaluation, not self-assessment, and considers medical history, behavior reports, and standardized clinical criteria.

Before diving into strategies and support, it is important to understand what ADHD actually is. Attention Deficit/Hyperactivity Disorder (ADHD) is a neurodevelopmental condition. While the exact cause is not fully known, people with ADHD show consistent patterns of inattention, hyperactivity, and/or impulsivity that can interfere with daily life—at work, school, home, and in relationships. These core symptoms appear in different ways and combinations depending on the individual. ADHD often begins in childhood, but approximately 2.5% of people continue to experience symptoms into adulthood. As responsibilities increase, planning, organization, and punctuality become essential.

Different Types of ADHD

- **Predominantly Hyperactive-Impulsive Type:** Here, hyperactivity and impulsivity are the most noticeable symptoms.
- **Predominantly Inattentive Type:** Often referred to as ADD, this type is marked mainly by attention difficulties, with little or no hyperactivity or impulsivity.
- **Combined Type:** As the name suggests, this type involves a combination of inattention, hyperactivity, and impulsivity.

Inattention Can Look Like:

- Being easily distracted by irrelevant stimuli or thoughts
- Difficulty finishing tasks
- Trouble maintaining focus over time
- Problems following instructions or listening carefully
- Struggles with organizing tasks and activities
- Avoiding mentally demanding tasks
- Frequently losing items
- Forgetfulness

Hyperactivity and Impulsivity Can Look Like:

- Blurting out answers before a question is finished
- Difficulty participating quietly in activities
- Difficulty waiting for your turn
- Interrupting others
- Fidgeting, tapping hands or feet.
- Feeling restless
- Trouble staying seated
- Talking excessively

Executive Functions Explained

Your executive functions are the brain's higher-level control systems that help you engage in goal-directed behavior, like planning a task, getting started without procrastination, and staying focused. When your executive functions are not working optimally, these everyday tasks can feel much harder. You might struggle to start a task, miss deadlines, or lose important items. It can also show up as difficulty controlling impulses, failing to keep commitments, or overestimating what you can handle.

Less Efficient Executive Functions

Executive functions are partly influenced by genetics, which can make them harder to improve. One of the most common conditions where this occurs is ADHD, which can challenge almost all executive functions. Difficulties with these skills can also be a sign of another mental health condition, such as anxiety or depression.

But it is not just about biology. These skills also develop through practice. For example, a highly intelligent child might have been able to get by for years without planning or organizing effectively. As a result, these executive functions may not have been sufficiently exercised and may remain underdeveloped.

The Hidden Strengths Of ADHD

ADHD is often framed as a set of challenges: difficulty focusing, impulsivity, and hyperactivity. That's only part of the story. People with ADHD also carry unique strengths that neurotypical brains often do not possess. When recognized and understood, these traits can become superpowers in both work and life.

- **Creative problem-solving:** ADHD minds excel at connecting dots in unexpected ways, often generating ideas others would not even consider.
- **Hyperfocus:** When a task truly sparks interest, individuals with ADHD can dive deep, working with laser-like intensity and producing remarkable results.
- **Boundless energy and enthusiasm:** Their vitality can energize teams and inspire others, turning ordinary projects into exciting endeavors.
- **Adaptability and spontaneity:** Change? No problem. Quick thinking and comfort with uncertainty make them excellent in dynamic environments.
- **Risk-taking and entrepreneurial spirit:** Willingness to explore unconventional paths often leads to innovation and breakthrough thinking.
- **Resilience and persistence:** Years of navigating a world designed for neurotypical minds increase resilience, problem-solving skills, and perseverance.
- **Empathy and social intuition:** Many with ADHD are finely attuned to emotions, able to pick up on cues others miss.
- **Pattern recognition and intuition:** They can notice trends and possibilities quickly, even if the process seems messy or nonlinear.

What ADHD Is	What ADHD Is NOT
A neurodevelopmental disorder affecting attention, impulse control, and hyperactivity.	"Being lazy" or "unmotivated."
A difference in executive functioning: planning, organizing, starting tasks, managing time.	Simply forgetting things occasionally like anyone else.
Can involve hyperactivity, impulsivity, or inattention, in varying combinations.	A lack of intelligence or ability; people with ADHD can be highly capable.
Often lifelong, though symptoms can change with age.	Something that only affects children.
A source of strengths like creativity, energy, problem-solving, and hyperfocus when channeled.	Purely a deficit or weakness; it is not inherently negative.
Diagnosed through careful clinical evaluation, often with standardized assessments and history.	Just "being scatterbrained" or disorganized without context.
Can impact work, school, relationships, and daily life if not managed.	A moral failing or personal flaw; it is biological, not character based.
Can respond to medication, therapy, lifestyle strategies, or a combination.	Automatically "fixed" by willpower alone or by just taking medication.

Final Thoughts

Especially in today's world, ADHD is often misunderstood. Rather than being a defect, ADHD is a different operating system for the brain, one with its own strengths and ways of functioning. ADHD is not something to "fix." It's something to understand and have helpful strategies for. Part two of this series will continue this topic.

Understanding how your brain works allows you to create systems that support you rather than fight against you. This shift can reduce stress and improve both personal and professional performance. Support also matters.

Emerald Mental Health offers an affirming, strengths-based approach to helping individuals understand their brains better and develop practical tools. Reach out to reini@emeraldmentalhealth.com or go to www.emeraldmentalhealth.com for more information.

Resources

ADD Resource Center. *ADHD myths vs. facts.* https://www.addrc.org/adhd-myths-vs-facts-what-you-need-to-know/

Cleveland Clinic. (2025). *7 myths about ADHD.* https://health.clevelandclinic.org/myths-about-adhd Cleveland Clinic

National Institute of Mental Health. (2023). *Attention-deficit/hyperactivity disorder.* https://www.nimh.nih.gov/health/topics/attention-deficit-hyperactivity-disorder-adhd



About the Author

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



Exercise After a Red-Eye

You have 24 hours off. Now what?

WRITTEN BY: SCOTT DARRAGH

Are your workout and fat-loss plan ruined? Short answer: NO!

A red-eye doesn't break your metabolism. But what you do over the next 24 hours determines whether you recover quickly or dig a deeper fatigue hole. This is not about motivation or discipline. It's about physiology, damage control, and making decisions that keep fat loss moving forward instead of fighting your body.

After a red-eye, your body isn't useless—but it is limited. Think of it like a preflight with a few open MELs. The aircraft is airworthy, but certain systems are deferred. You don't cancel the flight. You operate within limitations while maintenance works the issue.

Your body after a red-eye works the same way. Sleep debt, circadian disruption, dehydration, and elevated cortisol are temporary "open MELs." The mission isn't to push harder and ignore them. The mission is to give maintenance the next 24 hours to clear the MELs without making the problem worse—while keeping the flight plan intact.

The five best things to do after a red-eye:

1. **Get outside within 60 minutes of waking**
   Natural light is one of the fastest ways to reset your circadian rhythm. It improves alertness during the day and helps you sleep better that night. Even 10–20 minutes outside makes a measurable difference. If possible, avoid sunglasses.
2. **Walk first. Train later, if at all**
   Walking is the most underrated fat-loss tool after poor sleep. It burns fat without adding stress, improves blood sugar control, and helps circulation and recovery. Aim for 6,000 to 10,000 relaxed steps spread throughout the day.
3. **Lift only if you pass the warm-up test**
   Before lifting, ask yourself:
   - Do my joints feel better after warming up?
   - Is my coordination normal?

- Do I feel more awake after five to seven minutes of movement?

  If yes, a short, low-volume lift is fine. If no, stick to walking and mobility. Focus on your hips, shoulders, neck, and glutes. All pilots must hit these anyway to prevent back pain and "fix" the problems of sitting. Post red-eye lifting should feel easier than expected, not forced.

4. **Eat protein-forward with controlled carbs**
   This is not the day to wing it. Anchor every meal with protein to stabilize blood sugar and preserve muscle. Keep carbs moderate, avoid large sugar spikes, and salt your food to help correct dehydration.

5. **Protect tonight's sleep at all costs**
   Everything you do today should support sleeping well tonight. Limit caffeine to earlier in the day, eat dinner earlier, keep the room cool and dark, and use your normal sleep supplements if you have them. One good night of sleep fixes more than any workout.

The five worst things to do after a red-eye

1. **Punishment workouts**
   High-intensity intervals, brutal circuits, or max-effort lifting stack stress on top of stress. This often leads to water retention, poor sleep, and stalled fat loss.

2. **Skipping food until you're starving**
   Fasting can work, but not when cortisol is already elevated. Skipping meals after a red-eye often backfires with late-night overeating, blood sugar crashes, and worse sleep.

3. **Chasing caffeine all day**
   More caffeine does not equal more energy. It delays circadian recovery and almost guarantees poor sleep the following night, compounding the problem.

4. **Drinking alcohol to "crash"**
   Alcohol fragments sleep and suppresses recovery hormones at the exact time your body needs them most.

5. **Declaring the day a failure**
   This is where most people lose momentum. One red-eye turns into one bad decision, then several, then "I'll restart next week." Professionals don't restart. They adjust.

The bottom lines:

- A red-eye does not ruin fat loss. Fighting your physiology does.
- After a red-eye, your priorities are simple: lower stress, restore circadian rhythm, stabilize blood sugar, move gently, but avoid sitting all day, and get ready to sleep deeply that night. Do that, and you're back on track within 24 hours.

Train hard when your body is ready. Train smart when it's not.



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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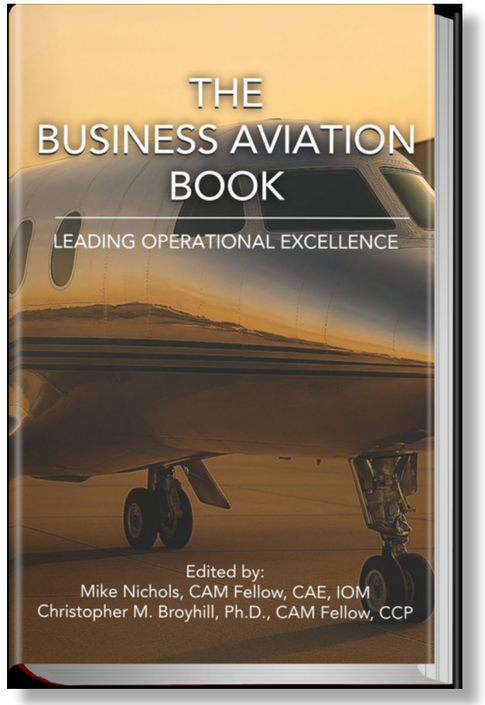
Announcements and Random Thoughts

WRITTEN BY:
CHRISTOPHER M. BROYHILL, PHD, CAM, CCP



Folks, it's February and time for a few announcements. First of all, by the time you read this, The Business Aviation Book: Leading Operational Excellence will be out and available. It was released for sale on January 31 of this year and is available in hardback or electronic versions. If you'd like a hardback copy that is signed by Mike Nichols and me, you can order it from my website:

chrisbroyhillbooks.com. You can also download the eBook version from my website as well. Hardback and eBook versions will also be available on Amazon.com.



Here's the pitch from the back cover: *The Business Aviation Book: Leading Operational Excellence is a one-of-kind, groundbreaking work. It provides the industry's most complete single-source reference for the knowledge required to operate an aviation department. Edited by two industry thought leaders, Mike Nichols, CAM Fellow, CAE, IOM and Christopher M. Broyhill, Ph.D., CAM Fellow, CCP. The Business Aviation Book covers 34 topics with material written by 24 business aviation experts. The subject areas include:*

- Leadership
- People Management
- Communications
- Structuring Strategies
- Safety and Security
- Risk Management
- Maintenance Management
- Environmental Sustainability
- Aircraft Operations
- Money Matters

The Business Aviation Book has been designed to be read, cover to cover, or consulted on an as-needed basis when questions arise. Each chapter covers its topic in detail and provides a list of references for further research. Some chapters also include operational exercises to generate discussion on the topic presented. Whether you're a current business aviation leader or an aspiring one, The Business Aviation Book: Leading Operational Excellence belongs in your library!

As you may or may not know, I built and ran a flight department for a Fortune 100 corporation many years ago. I was Chief Pilot for another Fortune 100 company when I was hired, and as I transitioned to the Aviation Director position, I remember thinking I was up to the task and possessed all the knowledge I needed to perform it. I could not have been more wrong. There were huge gaps in my knowledge, gaps which a resource like The Business Aviation Book could have helped fill. I recalled that experience while we were in the final stages of working with my formatting person to get the book ready for printing and thinking what a resource the book would be to our industry. But then another thought—more of an epiphany really—occurred to me. What if there were a forum where, in addition to the subjects covered in the book, other topics that were unique to flight departments and business flight operations, could be covered? A forum where topics like leadership, culture, safety, and accountability would be discussed. Perhaps a place that would allow the industry to explore some of the more sensitive areas in a manner that was both safe and inspirational.

And with that, the idea for a new podcast was born. Starting sometime in March, *The Flight Department Show* will debut on the normal array of podcast channels and on YouTube. We'll do two podcasts per month and interview the individual authors of the chapters of The Business Aviation Book and discuss not only the information in each chapter, but also what inspired the writer of that chapter and why they think that information is important. We'll also interview flight department leaders, decision makers, thought leaders and individuals. More to come!

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One final random thought. As of this writing, I've completed more deep-dive compensation studies than I can count—somewhere north of 500. In many cases, my clients for these studies are HR compensation professionals who view the data I generate as indispensable in their data toolkit. I've generated pay scales for multiple national management companies as well as several smaller management companies. The AirComp Calculator itself has generated thousands of reports for aviation managers and individual professionals. Nearly on a daily basis, I receive emails wherein the writer expresses their appreciation for the accuracy of the data and the transparency it provides for them.

But every once in a while, I encounter data-deniers. After nearly a decade in the compensation consulting business, this phenomenon has occurred only a handful of times. The deniers are never HR compensation personnel. They are always aviation managers, executives or principals. The remarks I hear from these people after they examine AirComp Calculator data sounds something like "We're just not seeing that in the market." or "Nobody is paying at that level," or "Our data doesn't show that." I typically respond in a very diplomatic manner and explain my methodology (again) with as much detail as I can without revealing certain proprietary elements. I emphasize that my source data comes from surveys which provide objective data about the personnel market and that my methodology breaks the data down, ages it, and regionalizes it using a non-biased scientific process that has been repeatedly validated. Sometimes, that explanation can change a denier's mind, but it most cases, it does not. The reason is simple. The deniers already have their minds made up and refuse to entertain data that challenges their viewpoint. In every case where this phenomenon has occurred, it is a function of the denier wanting to pay at a lower level than AirComp Calculator data generates. To put it more bluntly, they're too cheap to pay at market rates and are trying to justify it with the own version of the market data. I'd argue that this situation is similar to bringing your own data to a CPA and trying to win an argument about deductions and tax rates. Sure, you might prevail in the discussion, but it won't stop the IRS from auditing you.

So, my words of advice here are simple. If you purchase AirComp Calculator data and present it to someone who refuses to take that data into account and then tries to justify lower compensation because of their own *data*, you're dealing with someone who has an agenda of their own, and that probably doesn't include the welfare of their people.

Podcast – The Flight Department Show
"Data doesn't match what we're seeing"



About the Author

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

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Benefits and Health Insurance Options for Early Retirees

We can't all be like NFL-legend Philip Rivers



WRITTEN BY: ANDY CHRISTOPHER, CFA

For those who follow the NFL, now out-of-retirement NFL quarterback Philip Rivers made a comeback to the sports world by returning to the Indianapolis Colts in late 2025 after a fiveyear retirement.

Personally, his comeback gave me hope that my dream of becoming a professional sports player isn't over! For those who aren't Uncle Rico from Napoleon Dynamite, probably the more important takeaway was what River's return meant for his family healthcare benefits, and how it applies especially to those contemplating retiring from the airlines early.

For background, Rivers entered the NFL as the number four pick in the 2004 NFL Draft, originally selected by the Giants and immediately traded to the San Diego Chargers in the Eli Manning swap. He played 16 seasons with the Chargers (2004-2019), becoming one of the franchise's defining players. In 2020, he spent one season with the Indianapolis Colts, leading them to an 11–5 record and a playoff berth before initially retiring.

His career culminated at his retirement with eight Pro-Bowl appearances, 397 career passing touchdowns and 59,271 passing yards, ranking among the NFL's alltime leaders. He also had 242 consecutive starts—the secondlongest streak ever for a quarterback.

River's journey back to the NFL began last December when the Colts found themselves in a tough situation—their starter, Daniel Jones, suffered a torn achilles. Backup Riley Leonard also went down with an injury. This left the team desperate for a seasoned quarterback capable of stepping in immediately.

The Colts called Rivers and in his first game back, he completed 18 of 27 passes for 120 yards, one TD, and one interception in an 18-16 loss to Seattle. He showed surprising command and calm after 1,800 days away from the NFL.

Beyond football, Rivers is almost as well known for his large family as for his football career: He and his wife, Tiffany, have ten children, and in 2024 he became a grandfather when his eldest daughter welcomed a baby boy. Before returning to the NFL, Rivers spent his retirement years coaching his sons' high-school team in Alabama.

His players and family watched his 2025 comeback game together in a restaurant. His children expressed everything from excitement to nervousness. As Rivers recounted, his younger kids, "...don't remember Dad playing," while his older daughters were shocked to see him take the field again after growing up during his Chargers years.

The family dynamic wasn't just emotional—it was also practical. A family of 12 depends heavily on access to health coverage. NFL players receive five years of leaguefunded health and dental insurance after retirement. Rivers' original coverage was set to expire in August 2026. By returning to active status, he effectively reset that fiveyear clock, securing coverage for himself, Tiffany, and their 10 children well into 2031!

Before we start feeling too happy for Rivers', he did accumulate over $244 million in career earnings. That said, for airline employees, the story resonates. It underscores how benefits, particularly health coverage, can drive major career decisions especially when evaluating early retirement. Understanding your options for healthcare is essential. Rivers' move is an extreme example, but the principle is universal: for those approaching or in retirement, don't overlook the costs of healthcare and insurance.

For many airline pilots and their families, the idea of retiring before the FAA mandated retirement age of 65 (and importantly, Medicare) is a major part of their financial plan and goals.

I'm going to go out on a limb and say that most of us aren't going to get the call from an NFL franchise so that probably shouldn't be "Plan A" for securing health and employee benefits in retirement. However, I'm a Cleveland Browns fan...so I might have a chance!

For the rest of us, if you're contemplating early retirement from the airlines don't underestimate healthcare costs before Medicare age of 65. For active employees, healthcare costs and premiums are highly subsidized by employers. Once you leave the airline, that may change and it's important to look at all your options for where you can get insurance:

1. Private marketplace. This essentially entails "shopping" on your state's ACA marketplace or HealthCare.gov to find a plan the works for you and your family. While enhanced Federal subsidies are changing and are a hot topic on Capitol Hill right now, reduced income in retirement may mean you do qualify for some form of subsidy.

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2. COBRA. In most circumstances, early retirees before age 65 can keep their existing healthcare plan for 18 months. The premiums typically, however, increase 102% of the plan's cost. While steep, reasons to use COBRA may be if you have already met the deductible/max out-of-pocket expenses for the year or want to keep your existing providers.
3. Will your spouse continue working? If so, you may be able to join their plan and receive employer-sponsored coverage as a spousal dependent.
4. For military, TRICARE provides a tremendous benefit for pilots who are considering early retirement. If you're an active-duty retiree, you're eligible for TRICARE immediately. For reservists and National Guard who retire, your eligibility kicks in at age 60. TRICARE does offer TRICARE Retired Reserve. While not as cost effective as for active duty and age 60+ reservist healthcare benefits, it's worth comparing the costs to your other options if you're contemplating retirement before age 60.
5. Airline provided pre-Medicare option: Most airlines provide some level of coverage for retirees, but with important considerations.
    a. Eligibility: This is typically a combination of your age and years of service with the airline.
    b. Benefit: You may be able to keep the same plan that you had while flying, however some airlines force you to choose a different plan. It's important to review the costs associated with the new plan beyond just the premiums (e.g. deductible, copays, max out of pocket, etc.) as well as network to determine if your current providers will be within the new plan.
    c. Costs. Some airlines make this 100% pilot paid, a percentage (almost always higher than when you were on active service) or a cost-share based on years of service.

Plan for younger spouses and dependents. Even if you retire at age 65, if you have a spouse or dependent who is younger, it's important to plan for their healthcare costs once you leave the airline. Some airlines offer dependent coverage for retirees or allow the use of sick time to pay for health insurance premiums.

Save now. One of the best ways to plan for healthcare costs in retirement is to fund an HSA (if participating in a high-deductible eligible healthcare plan) or Health Reimbursement Account (like an HSA but employer funded). For example, United's Active HRA/RHA is funded by NEC but no longer eligible for 401k contributions. If you have an HSA, consider saving your contributions instead of using them for healthcare expenses today to allow the account value to accumulate. Some plans even allow for an investment account. If you do invest, make sure the asset allocation is aligned to your risk tolerance and time horizon.

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The takeaway—healthcare insurance is complicated! if you're planning on retiring early from the airlines. Recognize that your most expensive cost is likely going to be health insurance before you're Medicare eligible at age 65. There are lots of factors to consider when planning. Make sure you consider costs (beyond just premiums), providers/network coverage and all options in your financial planning. Plan B: The NFL combine starts February 23 in Indianapolis. See you there!

Fly safe!



About the Author

Originally from Akron, Ohio, **Andy Chistopher** earned his Bachelor of Science in Political Science from the United States Naval Academy. He then entered flight school and served for 10 years... Read More...

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MORTGAGE

2026 Conforming Loan Limits

What airline pilots should know by domicile

Written by: Spencer Wartman



If you're an airline pilot thinking about buying a home in 2026, there's one detail that deserves more attention than it usually gets: conforming loan limits.

These don't make headlines. They don't trend on social media. But depending on your domicile, they can be the difference between a smoother, conventional mortgage and a (potentially) more expensive, more restrictive jumbo loan.

For pilots with upgrades, base changes, vacation home aspirations, or eyeing an investment property/crash pad, the 2026 increase matters more than most people realize.

The 2026 Loan Limits

For 2026, the Federal Housing Finance Agency increased the maximum loan size eligible for a conventional mortgage. County-specific conforming limits are published annually by the FHFA and vary by location:

- Baseline conforming loan limit: $832,750
- High-cost area ceiling: $1,249,125

Most of the country falls under the baseline limit. Certain counties (typically in larger metro areas) qualify for the higher "high-balance conforming" cap.

The key for pilots is usually this: stay within conforming whenever possible.

Why Pilots Feel Loan Limits More Than Most Buyers

Jumbo loans aren't inherently bad, but they come with trade-offs that can hit pilots harder:

- Higher interest rates
- Larger reserve requirements
- Less flexibility with per diem, premium pay, schedule changes, and recent income shifts.

Conforming loans are generally:

- Easier to qualify for
- Less documentation-heavy

That's especially important if you're mid-training, recently upgraded, or planning a base change.

Where the 2026 Conforming Loan Limit Increase Actually Matters for Pilots

Not every domicile benefits in the same way. Some bases rarely brush up against loan limits. Others live right on the edge. Here's how it plays out:

High-Impact Pilot Domiciles

Seattle (SEA)

Seattle is firmly a high-cost market, with many surrounding counties qualifying for the $1,249,125 conforming limit. This is a meaningful change for pilots. Without the higher cap, a lot of otherwise reasonable homes force buyers into jumbo loans. In 2026, more SEA-based pilots can stay conventional, which often means better rates and fewer reserve requirements.

Los Angeles (LAX)

LAX pilots see some of the biggest benefits from the increase. A conforming ceiling north of $1.2M keeps many condo and entry-level single-family purchases out of jumbo territory. For single-income pilots, that can materially improve affordability and approval odds.

San Francisco Bay Area (SFO / OAK)

The Bay Area remains expensive, but the higher limit still matters. While many single-family homes exceed the cap, condos and townhomes often fall within the high-balance conforming range, simplifying financing and reducing costs for pilots commuting into SFO or OAK.

Denver (DEN)

Denver has quietly become a borderline jumbo market. Depending on the county, many pilots can now qualify up to the higher conforming limit rather than tipping into jumbo by a small margin. For mid-career captains and dual-income pilot households, this often makes the loan process meaningfully easier.

Salt Lake City (SLC)

SLC is one of the most underestimated markets on this list. Home prices have risen quickly, and certain areas now push against loan limits. The 2026 increase helps pilots buying closer to downtown or near the airport corridor stay within conforming thresholds—something that wasn't always possible even a few years ago.

Moderate-Impact Domiciles

Chicago (ORD / MDW)
Most Chicago-area homes already fit under the baseline $832,750 limit. The increase mainly helps pilots buying higher-end suburban homes, newer construction, or small multi-unit properties. Overall, from a housing perspective, Chicago remains one of the more balanced pilot domiciles.

Phoenix (PHX)
Phoenix has seen rapid appreciation, especially in newer developments. The higher baseline limit helps pilots purchasing in fast-growing outer suburbs, where prices have climbed closer to conforming thresholds than many expect.

Miami (MIA)
Miami is less about purchase price alone and more about condo financing. Staying within conforming limits helps offset stricter condo underwriting and higher HOA dues, which can otherwise complicate approvals for pilots.

Lower-Impact (but still relevant) Bases

Dallas–Fort Worth (DFW)
DFW remains very pilot friendly. Most buyers already qualified comfortably under prior limits, and the 2026 increase mostly adds flexibility—larger homes or less down-payment pressure.

Atlanta (ATL)
Similar story in Atlanta. Loan limits are rarely the constraint. Income stability, credit profile, and timing around training or base changes tend to matter far more.

Louisville (SDF)
Louisville is one of the more affordable pilot bases. The baseline conforming limit is rarely an issue. The increase mainly benefits higher-end purchases or pilots buying additional properties.

Memphis (MEM)
Memphis is among the least affected markets. Home prices are generally well below conforming limits, so approvals are driven more by property condition and location than loan size.

A Common Mistake Pilots Make

One of the most common issues pilots run into is crossing into jumbo territory by a relatively small amount—sometimes without realizing it—because no one flagged the local conforming limit early in the process.

That small difference can mean:

- A higher interest rate
- Additional cash reserves
- More conservative income treatment

Knowing your domicile's loan limit ***before*** making an offer can save both money and time.

Bottom Line

The 2026 conforming loan limit increase won't suddenly make homes cheap—but in bases like **Seattle, Denver, Los Angeles, and Salt Lake City**, it can be the difference between a clean conventional approval and a tougher jumbo loan.

For airline pilots, understanding the 2026 conforming loan limits (and how they compare to jumbo loans by domicile) can meaningfully affect both approval and cost. Staying informed, flexible, and prepared will continue to be the best strategy.



About the Author

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

Contact Spencer Wartman today to discuss how these trends could impact your mortgage journey in 2026. Spencer Wartman (NMLS 2109932) is a Loan Originator at Trident Home Loans (Equal Housing Lender, NMLS 65716), a veteran-owned and operated mortgage lender. He is proudly a NAMB Top Veteran Loan Originator, showcasing his dedication and loyalty to the clients and realtors he works for. His steadfast initiative in the lending environment allows him to seamlessly navigate through the toughest difficulties for his clients. Also, an airline pilot, he has provided over 19 years of service in the United States Air Force and Missouri Air National Guard.

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"For once you have tasted flight you will walk the earth with your eyes turned skywards"
~ *Leonardo Da Vinci*

Pilots with a Purpose:
How to Make a Difference Using Your Talents, Aviation Skills & Compassion

Written By Kristinia Luke, Executive Director
and Barbara Sica,Outreach and Development ~ Air Care Alliance (ACA)

When Orville and Wilber Wright achieved the first successful powered, controlled heavier-than-air flight at Kitty Hawk on December 17, 1903, little did they know that their achievement would be the foundation for ushering in the age of aviation—especially for powered flights.

In 2024 alone, there were more than 850,000 certified pilots in the United States with 80% participating in general aviation. And based on recent studies, there is a resurgence of interest in general aviation. Many aviation-related organizations are creating programs to support this increase in interest such as AOPA Foundation that has established the You Can Fly Program to encourage more involvement in becoming a pilot.

If you are like most pilots, you remember vividly the first time you took the controls. An immediate feeling of thrill, freedom, accomplishment and the pure joy of flight overcame you within that moment. Over time, those magical moments may fade into routines of cross-country practice, airport-diner runs, cloud chasing, and leaf-peeping excursions. But for thousands of pilots nationwide, using their talents, compassion and altruism to usher in the next chapter in aviation brings meaning beyond miles: becoming a volunteer pilot and participating in Public Benefit Flying (PBF).

In the United States alone there are over 100 volunteer-pilot organizations (VPOs). Each with their own mission but all with the same purpose—to leverage the talents and compassion of general-aviation volunteer pilots who are willing to use the power of aviation to bring hope to people, patients, families, animals, and communities.



"It's the most rewarding piloting experience you can have. And it takes you places you wouldn't otherwise think about going. It offers many new challenges from Class Bravo to small rural airports."

Kley P. – Volunteer Pilot ~ SkyHope, Pilots N Paws, Angel Flight Mid Atlantic, Angel Flight East & Angel Flight Soars

Bringing Hope to Those in Need (Four-legged friends included)

Imagine being a cancer patient in Northern Maine and you must travel to Boston, Mass. every week for six months to receive specialized care. After processing your diagnosis, you may ask yourself, "How will you get there?" Your car is fine for errands around town but not reliable for long distances, which could be hundreds or even thousands of miles away. You have been out of work due to your illness and are struggling to even pay for gas for around-town errands, no less, you lack the funds to pay for gas for long distances, or to purchase a ticket to travel via plane or train. Maybe your illness limits you from traveling for long periods of time. This is what many patients face when they are diagnosed with an illness, especially a rare condition that requires regular specialized medical care which can be

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hundreds or even thousands of miles away. For many patients, traveling for this care is unattainable. This is where volunteer pilots “fly in” and provide the free transportation these patients need to access the care they need for more favorable outcomes during their healthcare journeys.

Not only does the compassion of volunteer pilots assist patients and families, but they also work with animal rescue groups. Volunteer pilot organizations like Pilots N Paws, No Dogs Left Behind, and Turtles Fly Too connect volunteer pilots with rescue groups to fly animals, often from overcrowded shelters to adoptive homes or better-resourced areas, saving lives through “freedom flights” and fulfilling mission needs for both animals and pilots. These groups coordinate logistics, ensuring animals get to safety while providing fulfilling volunteer opportunities for pilots seeking to build flight hours and give back.

Volunteer pilots also assist with transporting organ for transplants, service animals, supplies during times of crisis, and for many other humanitarian reasons.



“Flying gives me the freedom to see the world from a much different perspective. I can help others with my airplane in ways few others can. I fly because I believe that what I do can and does have a positive impact on individuals, families and communities.”

Jim H. - Volunteer Pilot ~ White Feather Flights, Flights for Life, Angel Flight West and Pilots N Paws

If you ask any volunteer pilot what it is like to help those in need, many will tell you that while the patient feels the benefit it is really the pilot who feels equally grateful to be able to use their talents to make difference. Being a volunteer pilot for a VPO is incredibly rewarding, offering a chance to use flying skills for meaningful humanitarian, medical, environmental, or conservation efforts. Flying patients to treatment, rescuing animals, or delivering disaster relief, creates deep personal satisfaction by making tangible, positive impact upon people’s lives and communities, often balancing the challenges of potentially serious missions with immense gratitude from those helped.

What does it feel like to be a volunteer pilot:

- **Deeply Fulfilling:** Pilots describe it as the most rewarding experience, providing purpose beyond typical flying, turning routine flights into life-changing missions. Whether you can fly one mission a year or even once a month, your talents and compassion make a difference in the lives of those you fly, their families and communities.
- **Emotional Connection:** You connect with people (and animals) facing serious challenges, hearing their stories and witnessing their journeys, which can be emotionally impactful but also inspiring. Many pilots adopt patients and families requesting to be their “personal VPO pilot.”
- **New Perspectives:** It takes you to places and situations you wouldn›t otherwise encounter, offering new challenges and broadening your pilot skills while maintaining currency.

In what types of missions do volunteer pilots participate:

- **Non-Ambulatory Medical Transport:** Flying patients (children, adults, infants) to specialized care, often when ground transport is too difficult or costly. Organizations involved in the volunteer-pilot organization nonprofit sector include Angel Flight Mid-Atlantic, Angel Flight NE, Angel Flight West and SkyHope.
- **Animal Rescue:** Transporting rescued animals (sometimes alongside medical patients) providing positive outcomes. With more rescue groups becoming overwhelmed with animals needing to be relocated for adoption or rehabilitation, general-aviation volunteer pilots are playing a critical role in assisting to transport these animals hundreds or thousands of miles for better living opportunities.
- **Disaster Relief:** Delivering emergency supplies, food, water, or personnel during natural disasters. GA planes can easily land and depart from small municipal airports enabling supplies to reach those in need quickly and efficiently.
- **Conservation:** Supporting environmental efforts through aerial observation and transport for organizations like Light Hawk.
- **Education:** Flying kids for introductory flights through programs like Young Eagles.
- **Humanitarian / Emotional Support:** Bringing joy and hope through the wonder of flight to individuals who have a serious illness or disability, are underserved, or facing other serious adversity, like Above the Clouds.

Throughout the course of aviation history, pilots and organizations have used general aviation aircraft to help those in need and to serve their communities. In most cases these were ad-hoc efforts, where pilots helped a neighbor in a small town get to a medical appointment, volunteered to use an airplane

to search for lost people, ferried workers to help after natural disasters, etc. Few of these efforts were conducted through groups formed for the purpose, with the notable exception of the Civil Air Patrol (plus a few others). And most of the "official" work was performed by the military, commercial charter companies, and commercial or not-for-profit air ambulance and similar providers.

In the 1980's several new volunteer-based nonprofit organizations formed, many with the mission of facilitating patient and medical transport flights for those who could not afford them or were not near airports served by airlines. Others supported flights serving environmental or conservation needs, or introductory flights for youth.

The Birth of Air Care Alliance (ACA)

In 1990, Air Care Alliance Founder Bill Worden, a pilot and board member of Angel Flight of California (now called Angel Flight West), decided it would be a good idea to have a convocation for leaders of volunteer pilot organizations (VPOs). He worked closely with Patricia Weil of the communications division of the Aircraft Owners and Pilots Association (AOPA), to schedule a conference bringing VPO directors together and asked ACA Co-Founder Rol Murrow of the Emergency Volunteer Air Corps to help organize it.

About 15 of the VPO delegates volunteered to form a steering committee, which was invited by AOPA President Phil Boyer to meet the following Spring in AOPA's board room. The committee developed a mission statement and named the group. They also drafted a set of objectives. Soon after, Air Care Alliance was incorporated and attained federal nonprofit status as a 501(c)(3) tax-exempt status. At the next national conference, now called AIR CARE Conference, the member groups elected directors and officers were designated.

Since its founding more than 30 years ago, ACA represents a nationwide network of volunteer pilot groups that deliver impactful and inspiring service through the power of aviation. ACA encourages volunteerism among pilots, helps patients access the free air transportation they need, and ensures that charitable aviation remains a viable resource to those who need it most. For more than three decades, ACA has made great strides for the world of charitable aviation. Air Care Alliance has led the way as a national voice helping to reduce legislative and regulatory barriers to public-benefit flying. By working directly with members of Congress and other aviation advocacy groups such as the Aircraft Owners and Pilots Association (AOPA), ACA has created a robust network of vetted VPOs who operate safely and legally in the public-benefit flying space. From patient transport to animal rescue, from disaster relief to youth inspiration—there's a VPO waiting for your help.

The VPOs that ACA work closely with coordinate **more than 40,000 humanitarian missions annually** with the assistance of more than **15,000 volunteer pilots** who donate their planes, fuel, time, talents and most of all, unwavering compassion. These amazing groups and individuals are changing lives in the air and on the ground. With the power of aviation and volunteerism, distance is a hurdle not to be faced for patients and others needing assistance. Those who live in rural locations aren't limited to access of specialized care and treatment.



"I welcome you to join me and thousands of volunteer pilots who are making a difference daily,"

Mark Hanson - Volunteer Pilot, President of Air Care Alliance & FAA Safety Representative



Feed Your Passion, Fly to Help Others

Public-benefit flying is exactly what it sounds like—flying to help others. Whether it's transporting a cancer patient to a specialized treatment center, relocating a rescued dog to a forever home, flying medical supplies into disaster zones, or supporting environmental research, pilots are using their skills and aircraft for incredibly good every day across the entire country.

Volunteer missions take pilots to places they might never otherwise visit—rural airports, busy class Bravo hubs, or even low-altitude environmental surveys. Along the way, they sharpen their skills, meet extraordinary people, and rediscover why they fell in love with aviation in the first place. Many pilots say that "**Aviation enriches the soul, captures and cultivates the imagination**" and couple that with the ability to help others—what an amazing accomplishment!

And let's face it: your aircraft needs to fly. As we all know, aircraft were not built to stay on the ground. Why not fly it for good? If you've ever asked, "What's next?" after your $100 hamburger run and/or multiple scenic flights for family and friends, your answer may be to use your airplane and/or your skills to help someone in need. You earned your wings, now it's time to use them to lift others. Join the movement today and discover just how meaningful flying can be.



"I first met Ataya as a two-year-old constrained in a cast from her feet to her hips. I was transporting Ataya and her grandmother from Shriner's Children's Hospital in Greenville, SC to Jacksonville, NC. She was returning home after major orthopedic surgery needed because of severe burns to her legs in a house fire as an infant. Now, nine-year-old Ataya is returning to Shriners Hospital for one of many check-ups and adjustments. Her legs are fine thanks to numerous volunteer Angel Flights and excellent care at Shriners Children's Hospital.

I realize that I am but one microbe, one serious accident, one rogue chromosome, or one raging virus away from a world of hurt. Thankfully I have good health, time, resources, skill, and opportunity to help those less fortunate by flying volunteer missions."

Bob O. – Volunteer Pilot ~ Angel Flight Mid-Atlantic, Angel Flight Soars, Mercy Flight Southeast & EAA

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FAQ

Volunteer Pilot Qualifications

Pilot criteria vary depending on the organization and kind of flights made. Typically, Volunteer Pilot Organizations (VPOs) will require you to have a Private Pilot License at minimum, and access to an aircraft. Minimum flight time and other requirements are set by each VPO. Most will require a minimum of 250hrs PIC time.
When you complete a volunteer application on the Air Care Alliance website, we'll help narrow down the VPOs that are the best match for you.

How long are the flights?

Flight profiles will differ depending on what type of public benefit flying you're doing. Typically, flight legs to transport passengers, animals or precious cargo will be about 200-300 nautical miles. (Longer flights are generally linked with other pilots or organizations).

Environmental flights, experience flights for youth, or search and rescue flights are typically shorter, local flights. In all cases, the flights you choose to make are completely up to you, so you can choose what makes sense for you and your aircraft.

What kind of passengers can I expect to fly?

Generally, passengers who fly with Volunteer Pilot Organizations (VPOS) need to be ambulatory and medically stable. Most VPOs will require a financial need or other compelling reason for the flight.

VPOs arrange travel for patients with a variety of medical conditions who require care not available where they live. Some examples include:

- Specialized surgery or treatment
- Pre-Transplant or Post-Transplant appointments
- Diagnosis/treatment of a rare condition
- Pediatric specialties
- Clinical trials
- A second opinion

Many VPOs also arrange flights for other compelling reasons including individuals who need to visit or be a caregiver for a critically ill family member, survivors of domestic violence, veterans in need of supportive services, or for children and adults to attend camps for special needs.

Do I need access to an aircraft?

Yes. In most cases, you will need to have access to an aircraft. Whether that means you own it, rent it or borrow a friend's, most Volunteer Pilot Organizations do not provide an aircraft for you to fly. The only exception is if the VPO holds a Part 135 air taxi certificate and the pilot is on the volunteer pilot organization's Part 135 certificate. An aircraft owned by a VPO cannot be flown by volunteer pilots under Part 91.

Can I be reimbursed for flight costs?

Generally, no, unless your organization has an exemption from the FAA and you and your organization fully comply with its requirements.

Can I deduct my flight expenses on my taxes?

Yes. FAA still considers it to be compensation but has stated that it supports “truly humanitarian efforts” and will generally not treat charitable deductions related to public benefit flights as compensation or hire for the purposes of enforcing FAR 61.113 or Part 135.

What about liability?

Flights made for volunteer pilot organizations have no greater liability than when flying a friend or neighbor. Pilots are generally required to have liability insurance and passengers will sign liability waivers prior to each flight. Additionally, the FAA Reauthorization Act of 2018 contains a provision that protects volunteer pilots who conduct flights on behalf of nonprofit organizations against liability more than their insurance coverage.

What’s the process after I apply to volunteer?

- At the end of the application, you’ll be presented with a list of qualified ACA organizations to choose from, ranked by best match based on geography and pilot qualifications.
- You choose which organization(s) to send the application to by checking the box next to each chosen org. (You can apply to as many as you like with one application)
- Submit! The application will be sent to the organization(s) that you choose.
- Organizations follow up with you directly

Ready, Set, Go!

If you want to make a difference in the lives of those in need, sign up today! There is likely an ACA VPO in your geographic region who desperately needs your skills and experience.

To learn more about Air Care Alliance (ACA), visit the organization’s website at www.aircarealliance.org. So, you want to volunteer, then start today by filling out an application - https://vpoids.aircarealliance.org/join.

AIR CARE ALLIANCE

About the Organization

Air Care Alliance is a 501(c)(3) nonprofit public service organization representing a nationwide network of volunteer pilot groups that deliver impactful and inspiring service through aviation. ACA encourages volunteerism among pilots, helps patients access the free air transportation... Read More...



The Power of Volunteer Pilots & General Aviation

Receiving specialized care regularly can be a challenge especially for those facing rare diseases and special needs.

SkyHope, based in New York, has assisted this young lady along with her mother and service dog to access specialized care.

The smiles on the passengers faces speak to the gratitude and relief each mission brings to those who are supported by volunteer pilots and organizations coordinating free flights.

In 2020, California experienced a record-setting year with wildfires burning across the state. Air Care Alliance coordinated with volunteer-pilot organizations to transport masks to remote locations only accessible by small airports so residents could breathe as safely as possible.

Volunteer pilots transport patients and family members of all ages on missions daily throughout the United States as well as internationally. Safety and the well-being of the passengers are of the utmost importance.

For the youngest passengers, volunteer pilots provide ear protection.

Supporting Veterans throughout the United States to access care and support is one way our volunteer pilots give back and support those who have given so much for our country. ACA President, Mark Hanson, had the priveledge to transport retired Army Staff Sergeant Travis Mills, a quadruple amputee and advocate for veterans.

Travis has founded the Travis Mills Foundation in Rome, Maine to support veterans and their families with various programs that help these heroic men and women overcome physical and emotional obstacles, strengthen their families, and provide well-deserved rest and relaxation.

With a strong demand for skilled professionals in a growing industry, STEM aviation programs offer diverse career paths like aerospace engineering, air traffic control, pilot, aircraft maintenance, cybersecurity, and data analysis, blending science and technology with flight.

Many pilots donate their time and talents to enourage middle- and high-school students to pursue a career in aviation- and aerospace-related fields. One organization that is making this possible is STEM Flights, a nonprofit dedicated to opening the world of aviation and aerospace to young people through real flight experiences, mentorship, and career exploration.



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

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