January 2026

Aero Crew News™

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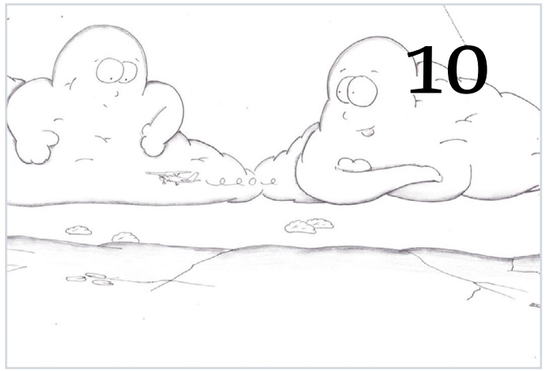


Photo credit: Brian M. // 2021 ACN Photo Contest submission

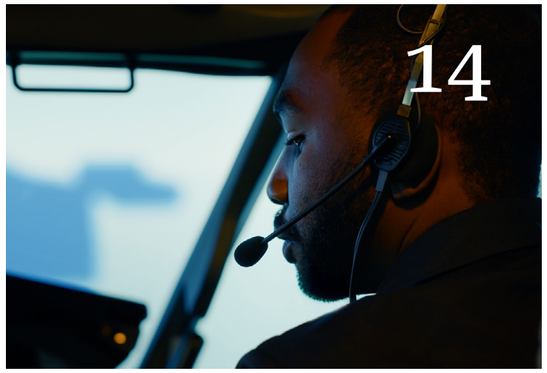
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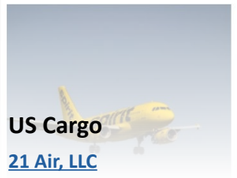
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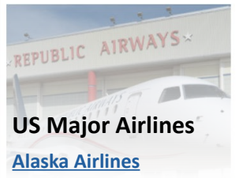


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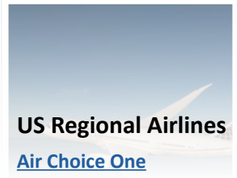
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The Grid (contract comparisons, pay charts, company details, etc.) has moved online. Click on the airlines above to go directly to that airline’s information, or go to www. AeroCrewNews.com/go/thegrid.



Happy New Year, readers!

As I sit down to welcome 2026, I can't help but reflect on the brilliant night I just experienced in Belize City, Belize. Spending New Year's Eve there was nothing short of spectacular. The tropical breeze carried the rhythm of celebration through the streets, and the energy was contagious—from the lively waterfront gatherings to the music that seemed to pulse from every corner of town.

When midnight struck, the sky erupted in color. Fireworks burst over the harbor, shimmering across the sea like cascading jewels. Families, travelers, and locals alike stood side by side, their faces lit by the glow of the display and the shared joy of a new beginning. There was a sense of unity and gratitude in the air—simple yet profound—the kind of atmosphere that reminds you how connected we all are, no matter where we call home.

Here at *Aero Crew News*, we're thrilled to embark on another year of bringing you the stories, updates, and insights that matter most to aviation professionals and enthusiasts around the world. The start of a new year always feels like pushback from the gate—a fresh flight plan ahead, filled with potential and discovery.

From my heart to all of you, I wish you clear skies, smooth journeys, and joyful adventures in 2026. Thank you for being part of our community and for continuing to make *Aero Crew News* soar.

Fly Safe,

Craig D. Pieper

Craig D. Pieper



About the Publisher

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

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Feature – More inspiring pilot stories through Angel Flight Central providing flights to patients in need.

Baggage – Tips for how you can avoid the winter dip in mood and productivity.

Business Vector – Exploring the financial impact of benefits and retirement in part two of our series.

Coffee & Pretzels – Empathy training, flight crew style.

Fitness – Understanding the chemistry of alcohol on our bodies helps with informed decisions.

Grey Matter – To announce a no-information update or just wait until there is news is our dilemma.

Knowledge Base – Winter's weather requires extra special attention.

Money – Know what to consider when saving for your child's/children's college tuition.

Mortgage – Your higher pay plus higher conforming loan limits adds up to a sweet spot in 2026.

Perspectives – The walkability of airports is a meaningful measure of functionality.

SkyLaw – Sometimes a new rule can filter the muddy waters of regulations but not clear them.

SkyLaw // California – This new column addresses the proliferation of issues arising from the increased use of unmanned aircraft (drones) in California airspace.



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NTSB Investigators Traveling to Site of Business Jet Crash in North Carolina

Investigators with the National Transportation Safety Board departed Washington Dulles Airport at about 5:30 pm ET Thursday [December 18] and are en route to North Carolina to begin their investigation of Thursday's accident involving a Cessna 550 airplane that crashed on return... Read More



Spirit Airlines Pilots Ratify Restructuring Agreement

The pilots of Spirit Airlines, represented by the Air Line Pilots Association, International (ALPA), have ratified modifications to their collective bargaining agreement by a vote of 82% in favor, with 78.95% of eligible pilots participating. The agreement supports Spirit's ongoing Chapter 11 restructuring and is subject to... Read More



JetBlue Set to Launch New Nonstop Service Between New York and Cleveland

JetBlue announced plans to launch new daily nonstop service between New York's John F. Kennedy International Airport (JFK) and Cleveland Hopkins International Airport (CLE), expanding travel options for customers in Northeast Ohio with access to... Read More



A nod to the future: American takes Chicago expansion up a notch with 100 new daily departures this spring

American Airlines is taking its ongoing expansion in Chicago to the next level with 100 new daily departures from O'Hare International Airport (ORD) — bolstering its schedule with additional flights to... Read More



Senate Passes Bipartisan ROTOR Act to Close Aviation Safety Loopholes After PSA Flight 5342 Tragedy

Capt. Jason Ambrosi, president of the Air Line Pilots Association, Int'l (ALPA), issued the following statement [yesterday] after the U.S. Senate passed the ROTOR Act, a piece of bipartisan aviation safety legislation in response to the January PSA... Read More



FedEx Express Pilots Will Conduct Demonstration in New York City

FedEx Express pilots, represented by the Air Line Pilots Association, Int'l (ALPA), will conduct a demonstration in front of Morgan Stanley's worldwide headquarters to demonstrate their frustration with FedEx management's refusal to provide a contract that FedEx pilots will be proud to support. Pilots have experienced unprecedented instability... Read More

AVIATOR BULLETINS



Frontier Group Holdings, Inc. Announces CEO Transition

Frontier Group Holdings, Inc. (“Frontier” or the “Company”), parent company of Frontier Airlines, Inc., announced that James G. Dempsey, currently the Company’s President, has been appointed as Interim Chief Executive Officer, effective as of December 15, 2025. Barry L. Biffle, the Company’s current Chief Executive Officer, will remain with the Company in an advisory capacity until December 31, 2025. Read More



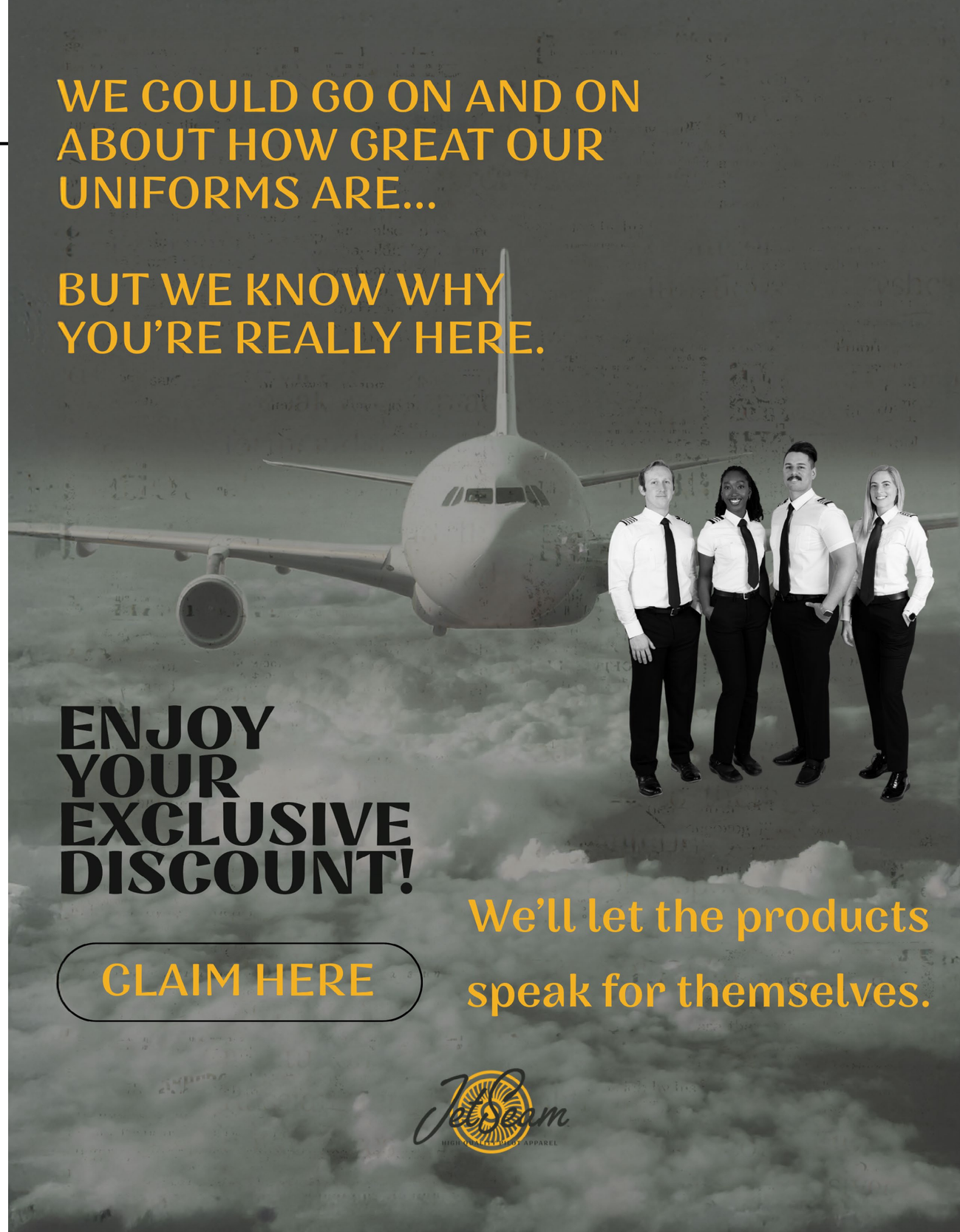
Mesa Airlines & Republic Airways Flight Attendants Reach Joint Tentative Agreement Following Airline Merger

Flight Attendants at Mesa Airlines and Republic Airways – represented by the Association of Flight Attendants-CWA and International Brotherhood of Teamsters Local 135, respectively – have reached a tentative agreement... Read More



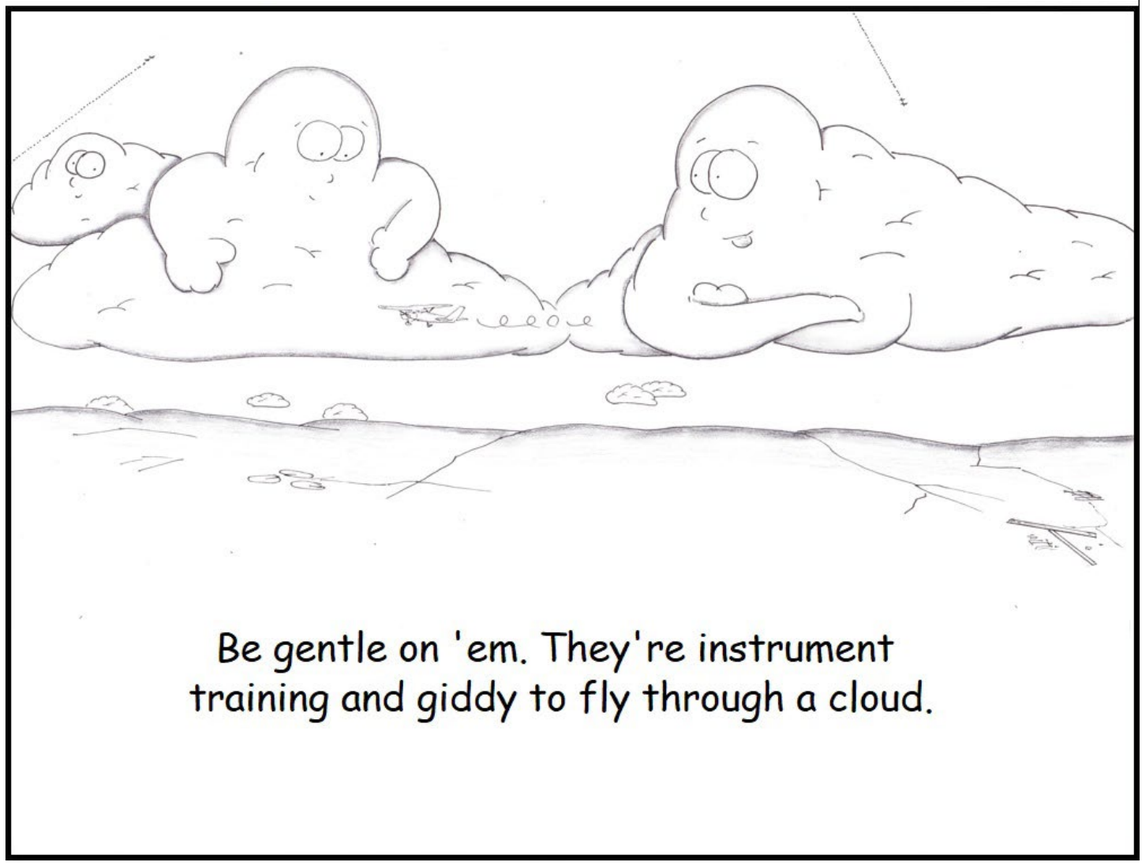
Spirit Airlines Announces Amendment to DIP Credit Agreement to Support Restructuring Progress

Spirit Aviation Holdings, Inc., parent company of Spirit Airlines, LLC (“Spirit” or the “Company”), today announced it has reached an agreement with its senior secured noteholders to amend its debtor-in-possession (“DIP”) credit agreement. Read More



coffee & pretzels

Greg Kaley



Be gentle on 'em. They're instrument training and giddy to fly through a cloud.



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...





Aviation Goals for 2026

WRITTEN BY: JOHN MCDERMOTT

Welcome to the new year! As always, now is a common time to consider the year gone by, what is ahead, and decide which road to take going forward. Many statistics point out how often people let go of their New Year's resolutions. It is critical, therefore, to take time to decide sustainable ways to create the change you'd like to make in 2026.

The best way to start setting goals is to decide where you would like to end up. Having a vision for why the goal is important keeps you focused on the bigger picture. Believing in the ultimate mission is critical and offers a reason to keep working on each task even when it is difficult.

Equally, establishing manageable steps to achieve the ultimate goal is essential for success. Setting large goals to make significant changes immediately takes a lot of energy and more easily leads to burnout. Think of something that gets you out of your comfort zone and grows your knowledge and skill, but not something so difficult that it cannot be achieved in a reasonable amount of time.

These intermediate goals should be concrete. Give yourself reason to focus on your goal every day; that way, you can keep track of each goal as you go and congratulate yourself with various milestones.

How does this all apply to aviation? All have heard the saying that "a good pilot is always learning," and even seasoned veterans will have something new to branch into. As a longtime pilot and flight instructor, I grow every time I train for proficiency in a new aircraft type. Flying a unique airplane–whether getting in a Light Sport aircraft for the first time or getting back into a high-performance Cessna after a few years–allows me to focus on different skills each time.

All pilots should be aware of an area in which to grow. How can you focus on that area to be a safer aviator? A desire to improve cockpit flows may call for a goal to use an ATD, like a cockpit mockup of your type, on a weekly basis; perhaps an informal discussion of procedures is warranted with a senior pilot over a meal.

Perhaps hand-flying for an additional ten minutes on departure and arrival each flight, or getting back in a light general aviation aircraft, would maintain an airline pilot's hand-flying proficiency. A student looking to improve radio communications may strive to go into a towered airport every time they fly or get comfortable with flight following on the next cross-country.

As you work towards succeeding at each level of your goal, keep tabs on your progress. Do not be afraid to revise your goals as you fine-tune what you want to achieve. As one example, maybe you pick out specific towered airports with quirks such as parallel runways, higher traffic, or a complicated taxi layout.

Though the New Year affords a logical time to set and start goals, it is not an end-all-be-all. Adjusting the goal you make at the start of the year does not denote failure, but rather a valuable step for ensuring your actions still coincide with your long-term mission. In our example, perhaps a simple a cockpit poster is not as stimulating as you may need, whereas a trip to a local flight school could allow you to physically sit in a simulator.

Setting goals is essential for making positive change throughout a career, and New Years is as good a time as ever to set goals. Do not limit yourself to only evaluating yourself once a year. Go out, have fun, and never stop working toward making yourself a safer, more proficient pilot.



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...



Passenger Announcements, Part II

Quick, Timely, Succinct, and Reasonably Truthful

Written by: Richard Swindell

Welcome back to Grey Matter, and a new year.

Building off last month's discussion of passenger announcements (PAs)–when, where, and why –we're going to continue with this theme for the next couple months, by considering different aspects of PAs. Now, in and of themselves, PAs really aren't that interesting, and frankly, how could we spend several articles talking about them? Well, for those who do make PAs from the flight deck, those who will make PAs from the flight deck, and those who will only ever have to listen to PAs from the flight deck, we encourage you to stick around and find out how we can indeed spend several months talking about this ubiquitous (a fancy word for "universal") and seemingly mundane (a fancy word for "boring") airline-pilot task.

So here we go.

First, many companies actually have policy language about how and when to make PAs (especially for cabin crew), up to and including specific language to use under certain circumstances. Some even go into style of announcements and general items to include or avoid. For the most part though, and in lieu of some broad guidance, pilots are mostly left to their own devices when it comes to making them. There is no training for this and little if any rehearsal before a training captain on an initial flight informs the new-hire airline pilot that they will be making the next PA…

From there, some pilots avoid it like the plague, and some opt to communicate the bare minimum, while others welcome the opportunity for verbosity (a fancy word for "talks a lot"). Some pilots are snappy and to the point, a few attempt to invoke their inner Seinfeld (a pop culture reference to a 1990s stand-up comedian), and others drone on and on unnecessarily. Then there are those who act like tour guides, ones who offer technical speak and employ jargon, and occasionally those pilots who say nothing at all when they absolutely should be saying something.

In any case, there are things you should definitely avoid in a PA (which coincidentally also holds more or less true for conversation between pilots operating together on the flight deck), and these are:
politics, religion, money, and outright deception

The first two of these are potentially volatile and incendiary (fancy words for "bad"), and there's no justifiable reason for inserting your personal beliefs, however well-intentioned, into a public broadcast. And, if for no other reason not to do so, it's essentially guaranteed that someone (and probably several someones) will complain about your message and you will either end up on a social media feed or an actual news report, and almost certainly wind up in the chief pilot's office explaining your comments with a representative from the company's HR department weighing your continued employment.

PAs with statements regarding money including economic drivers, ticket prices, exchange rates, company profits, investment opportunities - real or those involving ocean-front property in Arizona, etc., usually don't go over as well as you think, and should also be avoided. Speaking of the embedded joke there (a country music reference from the 1980s), comedy is a uniquely experienced thing, and does not play as well as you think over the PA. Some pilots manage to pull it off, but for most, it just falls flat and takes up time. Additionally, using technical terms and pilot speak does not make you sound smarter, it just wastes time and induces aggro (a slang term for "aggravation") because passengers don't understand and don't know whether to be concerned or indifferent (a word that describes how passengers feel about PAs in general).

Lying is also not a good idea, given anything you say may be fact-checked, and carries with it the potential for making things worse; so, just stick to the truth. However, using discretion and reasonable subtlety is not lying, and should be considered before making a potentially disquieting or upsetting PA. We'll return to this next month when we talk about PAs in abnormal and emergency situations.

But, continuing with the routine for now, and by extension, the above caveats lead us to what PAs should be: quick, timely, succinct (a fancy word for "to the point"), and reasonably truthful. So, let's explore this a bit further.

First, consider that nary (an old-fashioned word meaning "not a single") a passenger flies these days without a computer in their pocket, and probably one or two more in their bag. If they're interested, they can actively follow the flight (and many do), look up enroute and arrival weather, check the flight time as well as the arrival time (it's right there on the seat back monitor), and just about anything else external to the flight deck. So, thinking about this, and if you've ever sat through a dispatcher's briefing for a flight, what is the best briefing? One that is, by definition, brief; and two, tells you something you didn't already know.

Thus, consider making your PAs short, but purposeful. Should you offer a quick 'welcome aboard', and a tidy little 'thanks for flying with us'? Absolutely, it's just polite and appreciative. Should you discus flying versus driving, the distance, time, price of fuel, and carbon footprints? Probably not. Should you make a quick announcement about probable significant turbulence ahead and the impending relight of the seatbelt sign? Sure… but should you do that if it's 0200 (that's "2:00a.m.") over the North Atlantic with most people asleep and their lap belts fastened? Alternatively, perhaps just turn the sign on with a quick 'Seatbelts.', rather than a two-minute mini-lecture that wakes the whole cabin.

Not to contravene (a word meaning "disregard") any company policy out there, but this does speak to appropriateness and timeliness—what and when is the right time to make a PA? If it's just routine information, do you really need to make a PA at all? If so, when? What about at 0615, after an early 0550 departure, reaching cruise altitude and waxing poetic about flight time, weather, routing, and landing conditions that are over three-hours away, along with a repeat admonishment about turbulence and seatbelt warnings? Often, less is more.

Conversely, should you make an announcement after the plane has skidded to a stop, following the collapse of the nose gear as a result of your hard landing? Yes. You should. Now. And then exit the flight deck to assist the cabin crew and look the shell-shocked passengers in the eyes and provide for their reassurance and comfort as you help them exit the plane. (Has this actually happened where the pilots sat quietly in the flight deck saying nothing and waiting for Crash-Fire-Rescue units to show up? Yes. More than once.)

Although we discussed this last month, what is it that passengers really need or want to know anyway? Typically that the pilots acknowledge and appreciate them for flying on our airline, and that we're going to get them to their destination as safely and quickly as possible - in that order btw (a common internet and text message abbreviation for "by the way"). Often everything else just sounds like the teacher from the Charlie Brown TV specials – "wah wah, wha wha wha whaa…" (Look this up if necessary. I really can't footnote this one).

Also, keep in mind that each time you make a PA, you're probably interrupting passengers' entertainment or waking them from a nice little travel nap. Is it important to announce that you're flying over the Grand Canyon or the Great Lakes? Probably not. Yes, one passenger may love it - but 212 will more than likely not care, and 30 more will be a little miffed that you disturbed them.

Moreover, the cabin crew has their own set of announcements as well - which often duplicate many of the things you have said or will say. Especially on international flights, where everything the flight deck and the cabin crew say is repeated each time in the destination language. For these flights then, keep it short and basic - and remember that whatever you say, a language speaker from the cabin crew will have to repeat what you've just said in another language. What this means for passengers is a 200% increase in PAs! Do you really think they're listening – in any language?

When we do our jobs well in the flight deck, getting passengers safely and efficiently from point A to point B, they're generally pretty happy. When things start to go sideways and we endeavor to let them know in a concise, non-threatening way what's happening, and commit to keeping them informed of what's going on, they're still generally pretty happy. Are many of our PAs made as a matter of corporate indemnity from litigiously oriented customers (a fancy way of saying "passengers who want to sue the airline")? Yes. Can we still make them quick, timely, succinct, and reasonably truthful? Absolutely.

And with this, we'll end here for the month. Next month we'll examine making PAs in abnormal and emergency situations.

In closing though, it's interesting that as often as airline pilots find themselves in the back of a plane—deadheading, commuting, or traveling for leisure—they hear all manner of announcements, promptly ignoring them, then complaining, scoffing, and snorting about them later. Now, I've just written an entire tongue-in-cheek (a phrase that means "subtle mockery") article about it, which I hope will prompt many to reflect on this from the passengers' perspective before making their next one from the flight deck. But alas . . .



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…



First Quarter Views from the Flight Deck

WRITTEN BY: HOWARD PARKIN. MBE BSc, BEd, FRAS

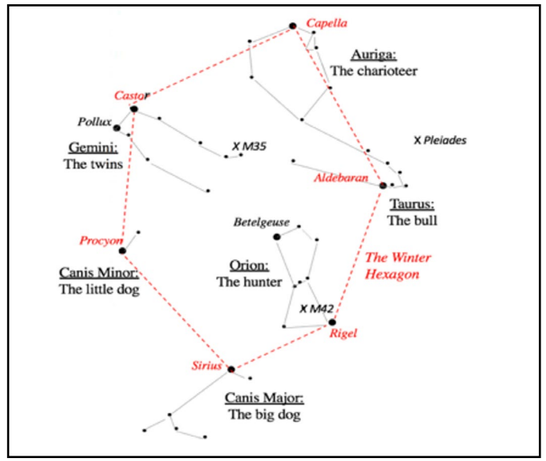
From the flight deck of an aircraft, the northern hemisphere winter (or southern hemisphere's summer) is the best time to see the features of the night sky. Rising in the east, there are a large number of bright stars. These are the stars of the winter constellations, Taurus/The Bull, Orion/The Hunter, Gemini/The Twins, Auriga the Charioteer, and the two dog constellations —Canis Major and Canis Minor.

During the northern winter, the night sky takes on a spectacular beauty all its own and from an aircraft the clarity of the sky is quite spectacular owed to high altitudes and very low temperatures.

Of the thirty brightest stars visible in the night sky, fifteen of these can be seen during the early part of the year. Twelve of these are visible in our winter skies, and three in the spring sky which will be seen prior to sunrise.

This is why we believe that the northern winter and spring sky is the best time of the year for stargazing. The reality is that there are simply a larger number of brighter stars in this area of the sky—regardless of when and where you are viewing them. When you look skywards in the evening sky, look in all directions before gazing east. You'll notice the number of very bright stars visible in this part of the sky is quite the contrast.

The winter constellations riser early in winter evenings in the east. Most noticeable is a group of stars known as the Pleiades—also known as the Seven Sisters. The group looks like a fuzzy patch in the sky to the naked eye. However, a pair of binoculars shows them as a tightly knit group of many stars, seven of which are brighter than the others.



The Winter sky – Looking south around 23:00 hrs
The bright stars and winter hexagon are shown in red

Following the stars of Taurus into the winter sky are the bright stars of the constellation Orion/The Hunter. Orion is one of the most spectacular constellations in the whole night sky. There are three bright stars within Orion in a line sloping up from left to right. These three stars are known as Orion's belt. Following the belt upwards to the right, you will come to the star Aldebaran in Taurus. If you follow this line further upwards, you come to the Pleiades star cluster.



M45- The Pleiades (or Seven Sisters).



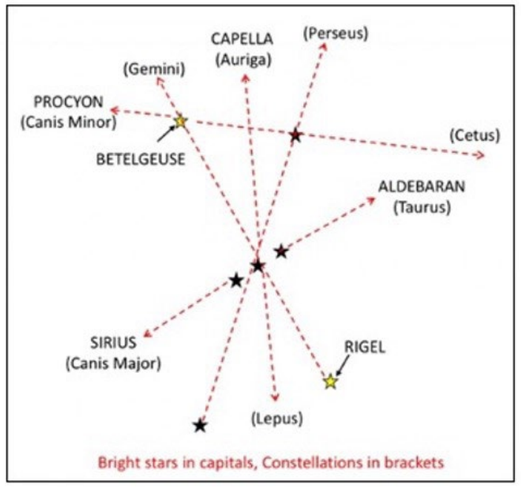
The badge on a Subaru car

The annual (or heliacal) rising of the Pleiades coincides with the yearly flooding of the Nile, which was so important all those years ago. This annual flooding was thought to have been caused by the weeping of the seven sisters in the heavens mourning the loss of a sibling.
A more recent interpretation is from the car manufacturer Subaru. They have a badge on the front of all their cars, representing the Pleiades, but it only shows six stars.

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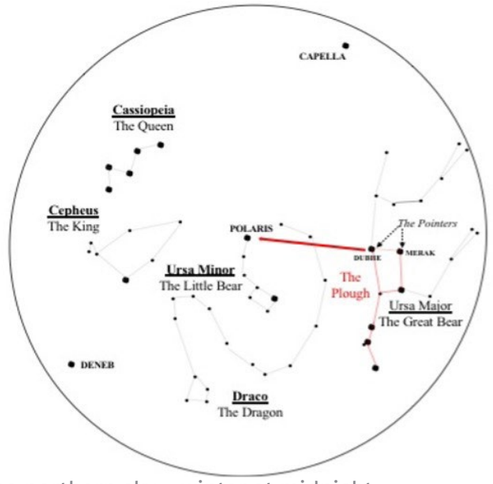
The missing seventh star is the car! That's marketing for you!

If you go back to Orion's belt, follow the line down to the left. It will lead to a very bright star: Sirius, the brightest star in the night sky. Sirius is often called the "Dog Star" because it is the principal star of the constellation of Canis Major: The Great Dog. Canis Major is one of two dogs in the sky in this part of the sky, the other being Canis Minor: The Little Dog, which is above Sirius and left of Orion.

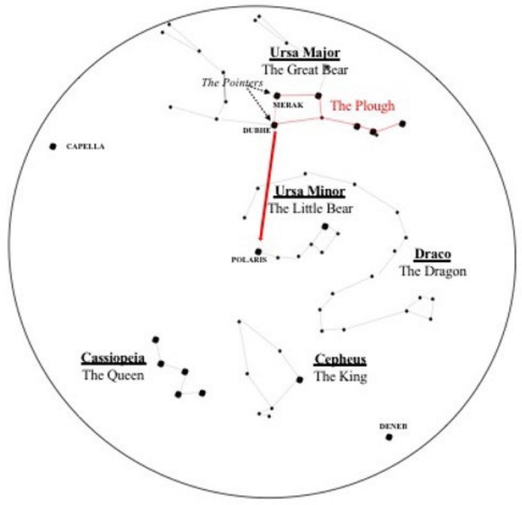


Orion can also be used as a as a celestial signpost.

On the northern horizon, you will notice that the asterism of the Big Dipper is now on the right of the North Celestial Pole and is standing on its tail or handle. The pointer stars of Dubhe and Merak are now level with or higher than Polaris.

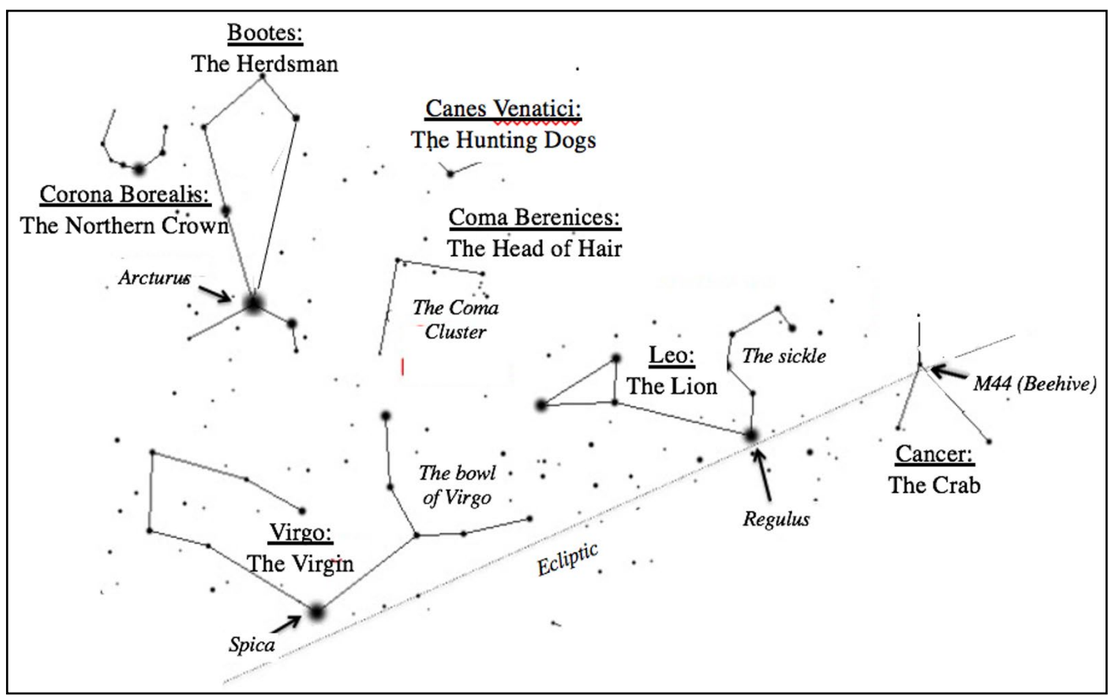


The northern sky – winter at midnight.



The northern sky – spring at midnight.

From the flight deck, once you get beyond midnight, the stars of spring (or fall in the southern hemisphere) will be rising in the east. The spring sky does not have as many bright stars as the winter. There are just three compared with twelve. But most of the winter stars will still be visible in the western sky after sunset. Look towards the northeastern horizon, and you will see that the Plough (called the Big Dipper in North America) is almost overhead. Follow the curve of the handle of the Plough/Big Dipper down towards the eastern horizon to a bright star, Arcturus, the brightest star in the constellation of Bootes/The Herdsman. Follow this curve further down and right towards the horizon to the bright star, Spica, the brightest star in the constellation Virgo/The Virgin. To the right and up from Spica is another bright star Regulus, the brightest star in the constellation of Leo/The Lion.



The spring night sky.

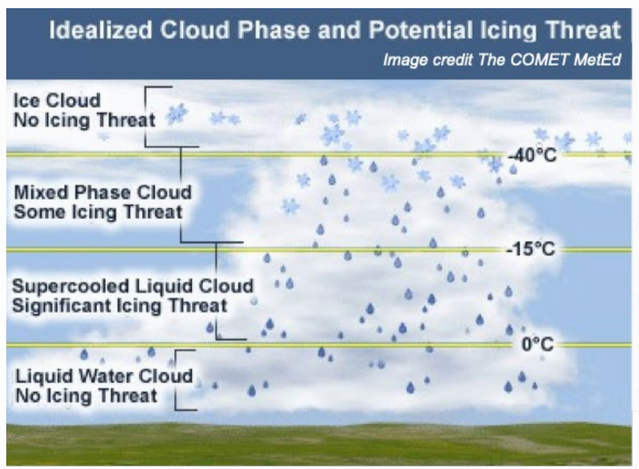


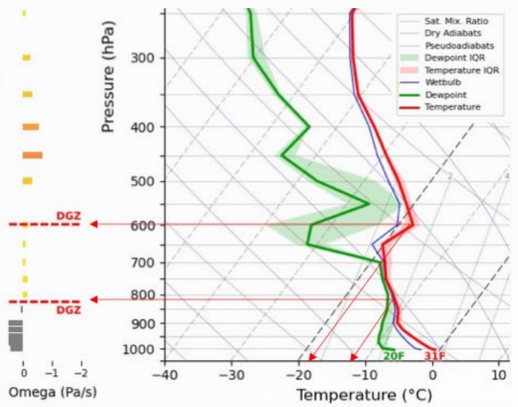
About the Author

Inspired by the space race in the 1960s, **Howard Parkin** has been an enthusiastic astronomer since childhood and has become an accomplished and entertaining speaker on the subject throughout the... Read More...

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Skew-T log P from the GFS forecast near New Haven, CT (KHVN) at +6hr from the 14 DEC 2025 12z model run produced by www.TropicalTidbits.com.

TAT vs. SAT: The Temperature Error that Puts Pilots on Ice

Written By: Ajay Raghavendra, PhD

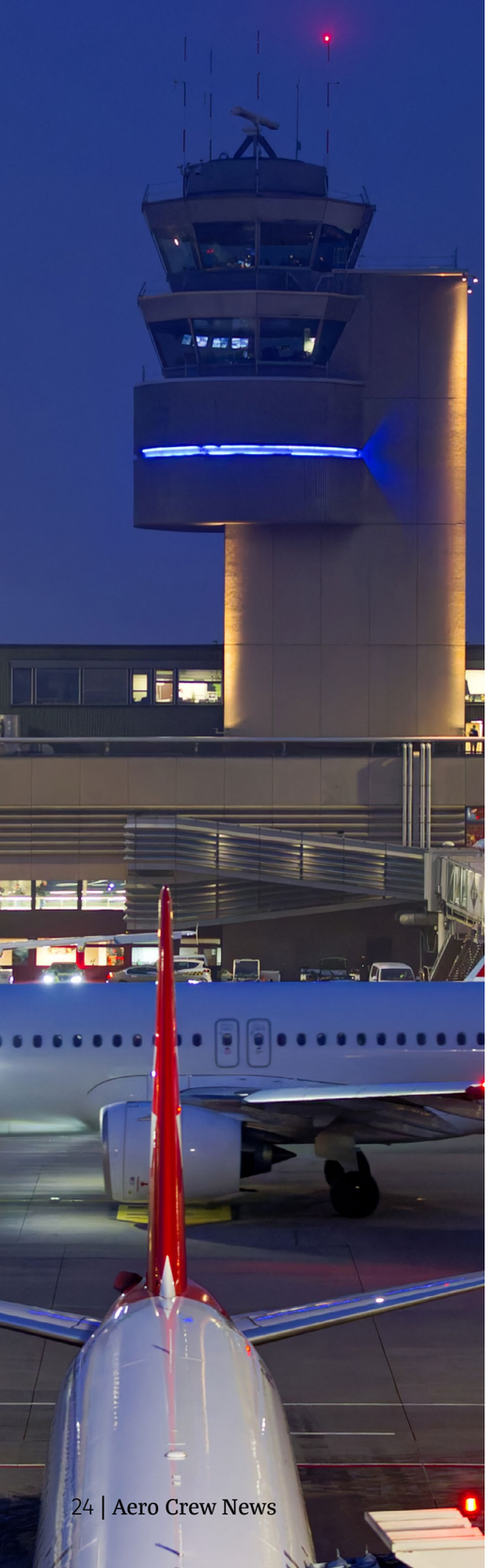
No doubt winter is here as pilots grapple with environmental and weather-related threats related to icing. In this article, I provide some clarification on different types of temperatures and the importance of reporting the correct temperature while supplying a pilot weather report (PIREP).

PIREPS enhance the situational awareness of pilots and air traffic control (ATC) and contribute to the overall safety of flight. These reports are used to make important decisions such as final cruise altitude, re-routes, speeds, and of course the seat belt sign. When ATC requests, or pilots supply a PIREP with icing conditions reported, ATC frequently requests a temperature report if this information was omitted from the PIREP. The necessity for a temperature report in a PIREP describing icing conditions helps ATC and other pilots operating in the vicinity to exercise caution and determine the possible severity of the icing threat. Recall, the severity of the icing threat (with some exemptions such as ice-crystal icing or supercooled large drops [SLD] in cumulus cloud tops) is highest in the temperature ranges between 0 and -20°C. These temperature ranges also correspond to the dendritic growth zone (DGZ). Meteorologists analyze the DGZ to accurately forecast the type and nature of precipitation (e.g., rain, freezing rain, mixed precipitation, liquate to snow ratio, i.e., fluffy snow vs. wet snow). From an aircraft icing prospective, the altitudes associated with the DGZ correspond to mixed-phase clouds and riming i.e., dendrites encounter SLD and grow into large, dense “rimed” crystals or aggregates (graupel/rime ice) and stick to aircraft surfaces.

Information from a PIREP such as location, altitude, temperature, and type/intensity of icing are used to build a real-time weather picture, issue warnings (e.g., Significant Meteorological Information-SIGMETs), and provide timely information to other aircraft in the vicinity. Accurate temperature reported from a PIREP is a primary factor in determining the altitude, severity, and type of icing conditions. In turn, this assists pilots and ATC to manage the threat icing poses to flight safety.

On a concerning note however, a common error associated with PIREP temperature reports are pilots incorrectly reporting Total Air Temperature (TAT) instead of Static Air Temperature (SAT). Outside Air Temperature (OAT) may be reported in a PIREP by low-speed aircraft e.g., helicopters and propeller

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aircraft. The implications of this error include misleading other pilots, ATC, and weather forecasters about the actual OAT, freezing level, and the potential for ice accumulation. PIREPs are also crucial for verifying and improving weather models. Inaccurately reporting TAT instead of OAT or SAT results in data inconsistency and hinders forecast verification.

What are OAT, SAT and TAT?

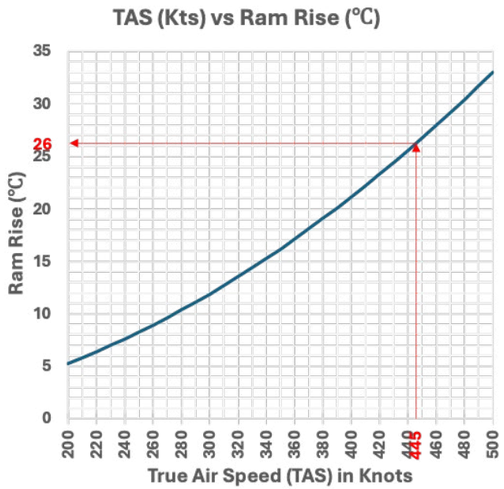
Outside Air Temperature (OAT): Temperature of undisturbed air as measured by a thermometer. As airspeed increases, an OAT probe is heated due to molecular friction and compression. This will result in an inaccurately high temperature measurement.

Static air temperature (SAT) is calculated from TAT by considering the temperature rise associated with high-speed flight, i.e., Ram Rise (RR). RR is attributable to compression (adiabatic heating) and conversion of kinetic energy to internal energy as air molecules are brought to rest by the TAT probe during high-speed flight. SAT is the actual air temperature, also referred to as true outside temperature or ambient temperature. SAT = TAT - RR.

Total Air Temperature (TAT) is the temperature measure by the TAT probe after bringing the air to rest relative to the aircraft. This is the temperature the aircraft skin “feels” and is useful in determining the risk of airframe icing (e.g., wings, engine nacelles, and interior fuel tank). Therefore, it should come as no surprise that engine anti-ice is turned ON at TAT in visible moisture despite being above freezing. TAT = SAT + RR. TAT is the starting point for the air data computer (ADC) to compute SAT and other variables essential to determine aircraft performance and navigation. A simplified method to determine RR is: $\mathrm{RR} = \frac{\mathrm{TAS}^2}{87^2}$.

Editorial photo credit: Michael Derrer Fuchs - stock.adobe.com





The figure above shows an aircraft TAT probe measuring -31°C. At a TAS of 445 knots, the RR is 25°C and the calculated SAT is -56ºC. These numbers are nearly identical when calculated using the simplified method to determine RR that yields 26°C.

	Definition	Importance/Reportable in a PIREP
OAT	The temperature measured by an OAT probe.	May be reported by slow flying aircrafts. Should NOT be used since the OAT probe is subject to increased heating at high speeds.
SAT	The actual air temperature, also called true outside/ambient temperature. Calculated as TAT - RR.	Correct temperature to report for meteorological purposes (including PIREPs) and determining the freezing level.
TAT	The temperature measured by a TAT probe after bringing the air to rest relative to the aircraft.	Useful for determining the risk of airframe and engine anti-icing requirements. Incorrect to report for PIREPs.



About the Author

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California Aviation Accident Claims: *How to Prove Negligence and Secure Compensation*

Aviation accidents in California are rare but can have life-changing consequences. Survivors and their families often face serious injuries, emotional trauma, and complex legal challenges. Understanding how to prove negligence and secure compensation is essential.

This guide provides a comprehensive overview of aviation accident claims in California, with practical guidance for victims, historical context, and expert strategies to maximize legal recovery.

What Constitutes Negligence in California Aviation Accidents?

Negligence occurs when a party fails to exercise the **standard of care**, directly causing injury or loss. In California aviation accidents, common forms of negligence include:

- **Pilot Error:** Mistakes due to fatigue, inexperience, misjudgment, or failure to follow FAA protocols. Coastal fog and dense urban airspace increase risks.
- **Maintenance Negligence:** Skipped inspections, improper repairs, or defective parts that compromise safety.
- **Manufacturer Defects:** Faulty engines, avionics failures, or structural design flaws.
- **Air Traffic Control Errors:** Miscommunication or delayed instructions (though federal law can limit claims against government agencies).

California's **comparative fault laws** mean compensation can be reduced if the victim shares some responsibility, emphasizing the importance of evidence preservation.

Who Can Be Held Responsible After an Aviation Accident?

Multiple parties may be liable in California aviation accidents:

- **Pilots and Operators:** Ensure aircraft is operated safely and follows regulations.
- **Aircraft Manufacturers:** Responsible for design flaws or defective components.
- **Maintenance Providers:** Accountable for improper repairs or inspections.
- **Government Agencies:** FAA or air traffic control may share responsibility in rare cases.

For example, the **2020 Calabasas helicopter crash** involved investigations into pilot judgment and operational oversight, highlighting the complexity of multi-party liability.

How Do Victims Prove Negligence in Aviation Accidents?

Proving negligence requires four key elements:

1. **Duty of Care:** The party owed a legal obligation to operate safely.
2. **Breach of Duty:** Failure to meet that obligation.
3. **Causation:** The breach directly caused injury or property damage.
4. **Damages:** Victims suffered measurable losses, such as medical bills or lost income.

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Evidence to strengthen claims includes:

- Maintenance logs and inspection reports
- Pilot training and flight records
- Flight data and cockpit recordings
- Witness statements from passengers and first responders
- Expert testimony from aviation engineers and accident reconstruction specialists

Early legal consultation ensures evidence is preserved and properly presented.

What Legal Rights Do Victims Have in California?

Victims can pursue multiple types of compensation:

Economic Damages:

- Medical treatment and rehabilitation costs
- Lost wages and future earning potential
- Long-term care or assistive devices

Non-Economic Damages:

- Pain and suffering
- Emotional distress
- Reduced quality of life

Wrongful Death Claims:

- Loss of financial support
- Loss of companionship
- Emotional trauma for family members

Survival Actions:

- Claims for damages the deceased could have pursued if alive

Comprehensive documentation is critical to support both economic and non-economic damages.

How Are Aviation Accidents Investigated in California?

Investigations are usually led by the **National Transportation Safety Board (NTSB)**, with assistance from the FAA and manufacturers.

Key investigation steps:

- **Evidence Collection:** Wreckage, flight data, and cockpit recordings
- **Witness Interviews:** Passengers, crew, and first responders
- **Operational Review:** Flight plans, pilot logs, and airline procedures
- **Expert Analysis:** Aviation engineers and accident reconstruction specialists evaluate failures

Early attorney involvement helps preserve evidence and protect victims' legal rights.

What Types of Compensation Can Victims Seek?

Victims can claim multiple types of compensation:

- **Medical Expenses:** Immediate and ongoing treatment, surgeries, and mental health care
- **Lost Wages:** Current and future income loss
- **Pain and Suffering:** Physical and emotional distress
- **Wrongful Death Compensation:** For families of deceased victims
- **Structured Settlements:** Long-term payments for catastrophic injuries

Maximizing compensation often requires coordination across all responsible parties and insurers.

How Does Insurance Affect Aviation Accident Claims?

Aviation accidents often involve multiple insurance layers:

- **Operator or Airline Policies:** Primary coverage for passengers and crew
- **Manufacturer Insurance:** Covers defective parts or aircraft design claims
- **Personal Insurance:** Travel or health insurance may supplement recovery

Understanding insurance limits and coordinating claims is essential for full compensation.



Why Is Specialized Legal Counsel Essential?

Aviation law is highly technical. Specialized attorneys:

- Identify all responsible parties
- Gather technical evidence and expert testimony
- Navigate federal and state regulations
- Negotiate settlements or litigate effectively

Without expert counsel, victims risk undervalued claims or procedural errors. *For expert guidance, visit Kash Legal Group.*

What Steps Should Victims Take Immediately After an Accident?

1. **Seek Medical Attention:** Document all injuries.
2. **Preserve Evidence:** Keep flight records, photos, and correspondence.
3. **Avoid Early Settlement Offers:** Insurers may offer low initial payments.
4. **Consult Legal Counsel:** Protects evidence and deadlines.
5. **Follow Official Reports:** Rely on NTSB and FAA updates, not social media.

What Lessons Can Be Learned from Past California Aviation Accidents?

- **Calabasas Helicopter Crash (2020):** Demonstrated the importance of pilot training, weather awareness, and mechanical oversight.
- **Private Plane Incidents:** Highlight maintenance lapses, pilot fatigue, and operational errors.
- **Airline Incidents:** Even minor events have prompted improvements in policy and safety regulations.

Legal claims not only secure compensation but encourage systemic aviation safety improvements.

How Can Victims Address Emotional and Psychological Impacts?

Survivors often face:

- PTSD, anxiety, and depression
- Survivor's guilt
- Difficulty returning to normal routines

California offers counseling services and victim support programs. Emotional trauma documentation also supports claims for non-economic damages.

What Emerging Trends Affect Aviation Safety and Liability?

- **Predictive Maintenance:** AI and sensors prevent mechanical failures.
- **Automation and AI Systems:** Reduce pilot error but raise new liability questions
- **Drone Integration:** Adds complexity to urban airspace and potential risks

Legal counsel must consider emerging technologies w hen evaluating claims.

How Can Victims Maximize Compensation?

- Retain **expert witnesses** for technical evidence.
- Maintain **detailed medical and financial records**.
- Engage **experienced aviation attorneys early**.
- Identify all **potentially liable parties**, including manufacturers and operators.

What Should California Aviation Accident Victims Know?

Aviation accidents are rare but devastating. Victims must act quickly, preserve evidence, engage specialized legal counsel, and navigate complex investigations. Early action not only secures financial recovery but also contributes to safer skies for all Californians.

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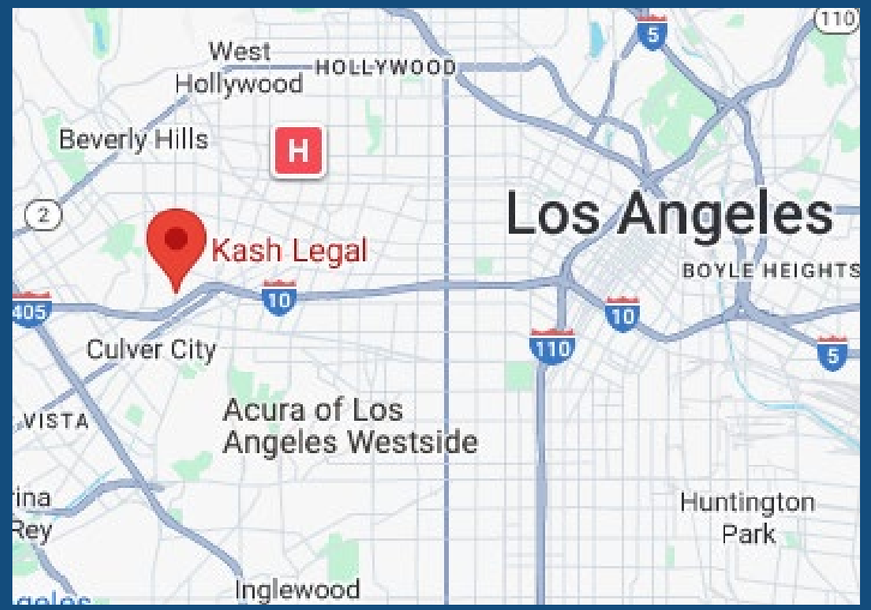
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2026: The Year You Thrive Through Strengths

Written By: Reini Thijssen

As the New Year kicks off, we often start thinking about resolutions. Most New Year's resolutions focus on fixing what is "wrong": lose weight, get organized, stop procrastinating. What if the key to a more satisfying year is not about fixing these flaws, but building on what is already strong? Research in positive psychology shows that when we identify and use our natural strengths, life can feel more effortless, energizing, and aligned.

This practical article explores how shifting our focus from fixing weaknesses to building on strengths can help you thrive in the year ahead. It also provides exercises to turn your natural strengths into actionable, enjoyable resolutions for 2026.

When we begin to recognize and develop our personal strengths, something powerful happens. Confidence builds, and we enter a rare mental space psychologists call "*flow*": when effort feels easy and everything seems to fall into place. Discovering and using your strengths is not only good for productivity reasons—it feels deeply satisfying. It is how we reconnect with the version of ourselves that feels most natural and alive.

This idea is the core of positive psychology, introduced by Martin Seligman in 1998. The field has focused on what makes life meaningful and fulfilling, rather than just treating mental illness.

Research shows that when we identify our strengths and use them intentionally, we feel happier, more resilient, and more energized. Instead of constantly trying to fix what's "wrong," positive psychology encourages us to notice what's already strong and let it guide our choices. This is central in strength-based living: growth through authenticity, thriving through what is already strong. Besides, strength-based living does not just improve individual happiness, it strengthens communities, workplaces, and families. When people feel free to bring their best selves forward, collaboration improves and trust deepens.

Strengths vs. Talents

Strengths are not to be confused with talents. Strengths are the positive qualities we develop and choose to use intentionally. While a talent is something we are naturally good at, a strength shows up in how we apply that talent with effort, purpose, and character.

The Science of Using Strengths

Over two decades of research, using your strengths has been shown to be one of the most reliable ways to improve happiness and reduce depression. In one major study, participants were asked to identify their top strengths and use one of them in a new way every day for a week. Months later, they were still happier and less depressed than before. Another study found that people who focused on using their strengths reported higher job satisfaction, stronger relationships, and greater overall well-being with the benefits compounding over time, like a savings account of resilience. It is not about denying hardship. It's about expanding your capacity for meaning and growth, even during difficult times.

The Six Virtues and Strengths

When researchers studied cultures around the world, they found that nearly every society, from ancient Greece to modern Japan, celebrated the same core virtues. These universal virtues, six in total, are expressed through 24 character strengths that appear differently in everyone.

- Wisdom and Knowledge: creativity, curiosity, judgment, love of learning, perspective.
- Courage: bravery, perseverance, honesty, zest.
- Humanity: love, kindness, social intelligence.
- Justice: teamwork, fairness, leadership.
- Temperance: forgiveness, humility, prudence, self-regulation.
- Transcendence: appreciation of beauty, gratitude, hope, humor, spirituality.

Each of us has a unique set of “signature strengths”, usually three to five qualities that come most naturally. While we have all 24 character strengths to some degree, these few feel distinctly like *us*. They are the strengths we use effortlessly, which give energy and a sense of authenticity. Focusing on this small set allows us to use our best qualities intentionally, enter a state of flow, rather than trying to force ourselves to develop every strength at once.

Strengths in Action

So, how can you use this in your own life? Start today with one or more of the following exercises:

Download Fillable, Print Friendly PDF

📝 Exercise 1: New Year, Your Strengths: A Simple Resolution Exercise

Step 1: Identify Your Signature Strengths

- Grab a pen and paper or your phone.
- Pick 3–5 strengths that feel most like *you* (from the VIA Character Strengths list:
- creativity, perseverance, kindness, curiosity, etc.).

My Signature Strengths:

1. _____
2. _____
3. _____
4. _____
5. _____

Step 2: Connect Each Strength to a Resolution

For each strength, write a small goal that uses it.
Examples:

- Kindness → “Volunteer once a month” or “Send a thoughtful note to someone each week.”
- Curiosity → “Try one new hobby or class each month.”

My Strength-Based Resolutions:

1. _____
2. _____
3. _____
4. _____
5. _____

Step 3: Make It Weekly (or Daily)

- Choose actions that are realistic and repeatable.
- Add them to your planner or set reminders; using your strengths consistently is what creates flow and satisfaction.

My Actions (Weekly/Daily):

1. _____
2. _____
3. _____

Step 4: Reflect

At the end of each week or month, ask yourself:

- “Did I use my strengths this week?”
- “How did it feel?”
- Adjust as needed: the goal is growth, not perfection.

Reflection Notes:

_____

_____

_____

_____

📝 Exercise 2: “Reflected Best Self”

- Ask friends, family, or coworkers to describe moments when they saw you at your best.
- Look for patterns in their responses; these recurring themes reveal your signature strengths.
- Write a short statement beginning with: *“When I am at my best, I…”*
- Keep it nearby, on your desk, phone, or journal, and refer to it before big decisions or challenges.
- Reflect regularly: notice how often you act in ways that align with this statement and consider small ways to cultivate these strengths in your daily life.

💬 Exercise 3: Relationship Exercise

- Share a list of the 24 strengths with your partner.
- Each of you chooses three strengths that best describe the other.
- Give real-life examples of when you saw those strengths in action.
- Talk about why these moments stood out and how they made you feel.
- Notice patterns, do specific strengths show up consistently?
- Use these insights to appreciate each other and support one another consciously.

This simple exchange builds connection and strengthens your relationship.

💭 Exercise 4: Developing Specific Strengths

Here are a few ways to strengthen some of the most powerful traits linked with happiness and resilience:

- Creativity: Try a new hobby or look at a familiar challenge from a fresh angle. Give yourself permission to experiment without perfection.
- Curiosity: Practice noticing something new each day in people, in nature, or in your own thinking. Ask more “why” questions.
- Courage: Start small. Speak up once when you would generally stay quiet. Each act builds confidence for the next.
- Gratitude: End each day by writing down three good things that happened and why. It trains your brain to notice progress.
- Hope: Picture your ideal future and one small action you can take toward it this week.
- Humor: Laugh often. Humor does not dismiss seriousness; it helps us endure it.
- Spirituality: Reflect on your values and what connects you to something larger than yourself, whether that is community, nature, or faith.

Strength-based living does not just improve individual happiness; it strengthens communities, workplaces, and families. When people feel free to bring their best selves forward, collaboration improves, trust deepens, and resilience grows.

Final Thoughts

Focusing on your strengths is not just a feel-good exercise; it is a proven way to thrive. When you identify what comes naturally, you step into a better version of yourself. Strength-based living does not ignore challenges, but it shifts the focus from fixing what is “wrong” to cultivating what is already right. As the New Year has kicked off, consider adding this to your resolutions: instead of only trying to change your weaknesses, make a plan to notice, use, and grow your natural strengths.

*If you find it challenging to identify your strengths or put them into practice, support is available. You can reach out to **Emerald Mental Health**, which offers one-on-one guidance to help you explore your strengths, overcome obstacles, and create a more fulfilling life.*
Reach out to Emerald Mental Health today:

Visit: www.emeraldmentalhealth.com
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About the Author

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



Low T

Low testosterone affects more than you think

Written By: Scott Darragh

I canceled my appearance at a bodybuilding competition last year. I had spent years bulking and cutting, building a physique that could realistically be competitive. I pulled out for one reason: low testosterone.

Low T has become increasingly common, and as someone publicly associated with fitness and health, I was genuinely shocked when it showed up in my own labs. How could someone so intentional with food, training, sleep, and daily habits end up with a testosterone level of 40? Four. Zero. That number forced a reckoning. This column isn't just about what caused it, but what helped address it—and no, the answer isn't automatically testosterone replacement therapy (TRT).

Testosterone levels in men have been declining steadily for decades. Research consistently shows that men today have significantly lower testosterone levels than men of the same age in the 1970s and 80s, even after accounting for age, body weight, and general health. This isn't just about libido or muscle mass. Testosterone plays a major role in energy and recovery, cognitive sharpness, mood and resilience to stress, fat metabolism, bone density, motivation, and confidence. Low testosterone rarely presents as a dramatic crisis. More often, it shows up as reduced capacity. In aviation, reduced capacity matters.

In many cases, low testosterone isn't a personal failure. Within aviation, it's often the predictable outcome of a modern environment layered on top of a demanding profession. If we don't actively mitigate those obstacles, many of us will eventually find ourselves staring at labs we didn't expect.

Circadian disruption is one of the biggest contributors. Testosterone production is tightly linked to sleep timing and sleep quality, not just total hours. Sleep is when hormone production actually occurs. If that process is fragmented or incomplete, hormone output follows suit. Chronic stress compounds the issue. Checkrides, recurrent training, passenger conflict, long taxi delays, time away from family, and financial uncertainty all elevate cortisol over time. Persistently high cortisol is metabolically antagonistic to testosterone production.

Under-fueling is another major factor, particularly carbohydrate intake. Not too much—too little. Many high-performing men unknowingly place themselves in a chronic energy deficit. When energy availability drops, hormone production becomes secondary to survival. Low-carbohydrate diets often exacerbate this problem, leading to stalled fat loss, suppressed hormones, and a prolonged cycle of frustration rather than resolution.

Training style matters as well. Excessive intensity layered on top of poor sleep and chronic stress suppresses hormonal output. High-intensity training has its place, but without sufficient recovery, it becomes counterproductive. If reading this makes your nervous system feel a little unsettled—good. That's the moment to level the wings and regain airspeed.

Testosterone replacement therapy can correct low levels quickly, but it does not address the underlying causes. In many cases, endogenous production declines further once the system is no longer required to function. Before outsourcing hormone production entirely, it's worth asking whether the internal environment is capable of supporting natural output in the first place.

The real goal is restoring the conditions that allow the body to function as designed. For me, that meant prioritizing sleep consistency, sometimes to the point of formal sleep evaluation. It meant addressing stress intentionally rather than treating it as an unavoidable personality trait. Meditation became a powerful tool, not just for sleep, but for focus and emotional regulation. I'm confident my first officers appreciated the calmer version of me as well.

You should be eating to support your health rather than fighting your physiology. For most people, carbohydrates should make up a significant portion of intake unless there are documented issues with glucose handling. Standard markers like A1C don't always tell the full story, which is why comprehensive blood work matters. Stress management extended beyond mindfulness to making time for activities that are genuinely restorative. For me, that outlet is freediving.

Hormone optimization also requires checking cortisol levels, correcting micronutrient deficiencies such as zinc, magnesium, and vitamin D, and assessing gut and liver health, both of which play critical roles in hormone metabolism. Working with functional, board-certified physicians who understand performance—not just population averages—is essential. A lab value that falls within a "normal" range does not automatically mean it is optimal for the demands of aviation.

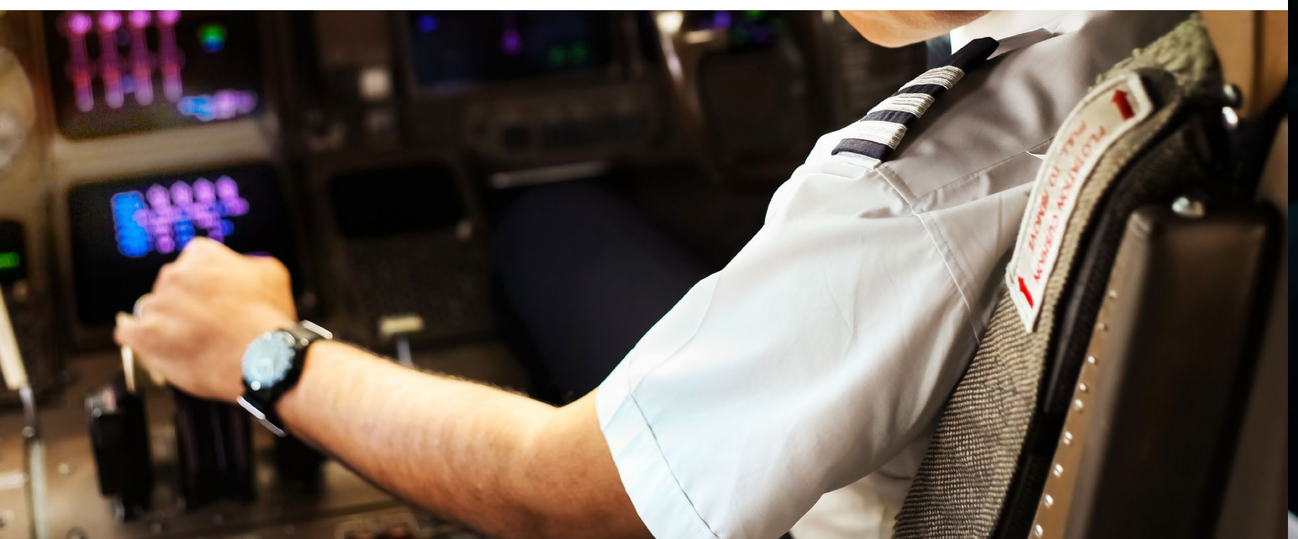
In my own health and fitness business, I've partnered with physicians who approach health this way. Every client undergoes proper testing before we make meaningful changes, ensuring testosterone and other key markers are addressed alongside training and nutrition. For me, with informed adjustments to my diet, supplementation, sleep, and training approach, testosterone levels are moving in the right direction.

Low testosterone isn't a failure of discipline. It's a signal. For pilots and aircrew—professionals who pride themselves on precision, responsibility, and margin—ignoring that signal doesn't make us tough. It makes us delayed. The best operators don't guess. They gather data, correct course early, and protect their health like their career depends on it—because it does.



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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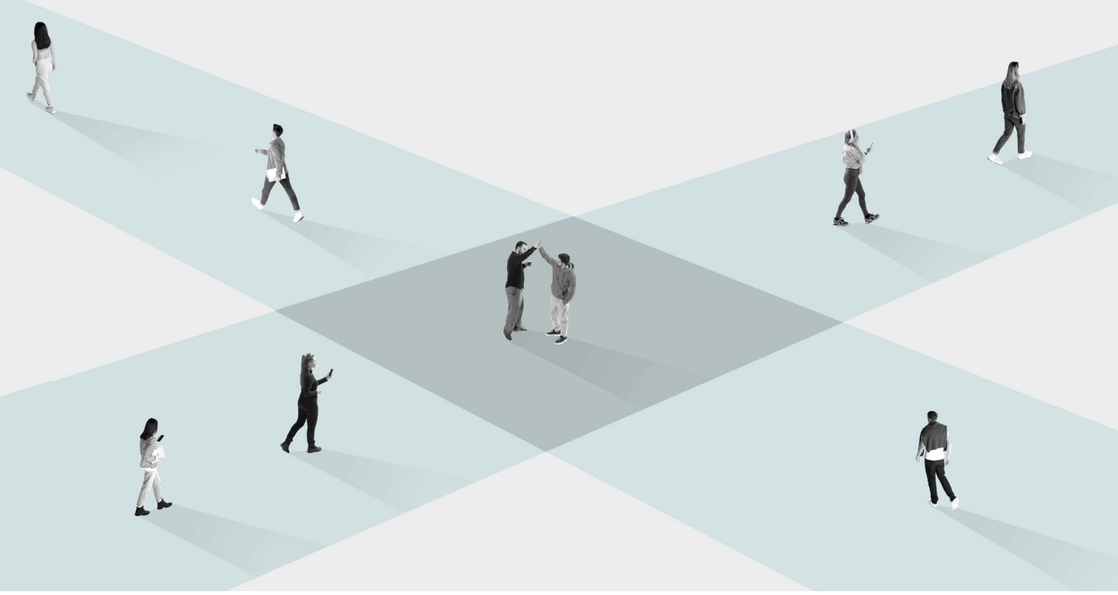
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BUSINESS VECTOR

Compensation Planning in the New Year



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

With the holidays behind us and an entire new year ahead, this is the time of the year when the thoughts of many will turn to compensation. For corporations, this is the time of year when personnel review sessions typically take place. It is also the time when corporations usually award annual bonuses and merit increases. As these events occur and both managers and employees settle in at their new levels of compensation, some will be satisfied and some will not be. But regardless of one's level of contentment, it is a good practice to spend some time thinking about one's financial future and potential earnings over the term of one's career. And that can and probably should lead to thoughts about one's career itself.

The Master Equation

The first question to ask yourself seems obvious. How much longer do you want to keep working? The answers to this question can vary widely. Some people don't want to work one day longer than they have to. Others, like me, probably could retire but we stay working because we love what we do. Your own answer may be at either extreme or somewhere in the middle, but the equation you'll use to determine your potential earnings will be the same:

Average Annual Earnings * Working Years = Total Potential Earnings.

So, once you decide on the number for the Working Year variable, then you have to decide where you want your Average Annual Earnings to be and that's where the subject of compensation levels come into play.

Average Annual Earnings

Now, we're back to where we were in the first paragraph and that causes us to ask ourselves some questions.

1. Are we satisfied with our current earnings vs. our job and the compensation market for persons with like jobs?
2. What is my career goal job/earnings-wise and is there a path to get me there?

While the AirComp Calculator can help you with answers to the first question, the second one will require some soul searching.

Career Paths

For some folks who are in line positions, e.g. pilot, flight attendant, technician, scheduler, all they want to do is their line job and they don't care about increased responsibility or growth. They're happy to come to work and do their jobs but they're not interested in managerial responsibilities. For these people, their rate of annual compensation growth will be steady but more gradual.

Other folks have ambitions to climb the leadership ladder in business aviation, perhaps aspiring to become chief pilots, directors of maintenance, lead schedulers or flight attendants, and maybe moving into the aviation director position. The compensation growth for these folks can be aggressive, but it will require more working hours than those in line positions, and it may require a change of company and/or location.

Making Yourself More Valuable

The choice of career goal notwithstanding, some important questions to ask yourself are: What am I doing to make myself more valuable? What additional qualifications should I attain? What professional certifications should I pursue? (I'll make a shameless plug here for the NBAA Certified Aviation Manager [CAM] credential. The level of knowledge required to pass the test is extensive and requires intense study, but it fills in

gaps in your business-aviation expertise, makes you a better employee and better contributor for the industry.) You might want to consider an advanced degree. If you eventually want to run a flight department or aviation organization, I can't recommend a master's degree in business administration (MBA) highly enough. Flight departments and aviation organizations are businesses and having an MBA provides knowledge and perspective that you will use. The bottom line here is that by increasing your knowledge, expertise, and usefulness, you'll make yourself better qualified for your current job or the next one, and command higher compensation than you would have otherwise.

To Move or Not to Move

When I was chief pilot for a telecommunications company in the Midwest, I had four pilots working for me, one of whom had been there nearly 30 years. There was a time in our industry where this was the dream scenario. Join an aviation department for a Fortune 500 company and stay there until retirement. But this scenario is becoming less common. Today, a majority of business aviation personnel will work multiple jobs at multiple companies in their careers. The reasons for their moves are many and varied but, in most cases, there are three. One reason is a desire for a position with increased responsibility that is not available in the current company/department. Another is to escape a toxic culture and/or boss. The final reason is to attain a higher level of compensation at a different employer. While the first two make sense, the last one doesn't always. The HR types will tell you that most people won't leave a job merely for higher compensation, there will always be other reasons. In most cases, they're not wrong. A failure to pay at market rates is usually a function of the company culture. But there are some in our industry who focus somewhat myopically on compensation and don't consider other factors. While I understand the earnings equation, I would strongly argue that if you like coming to work every day and like the people you're working with, sacrificing that for more dollars may not be the best answer. In addition to doing the compensation math, you need to do the quality-of-life math, the organizational culture math and leadership math. If you leave purely for compensation reasons, you can indeed make more money, but it can come at a higher personal cost.

Compensation Decisions Are Career Decisions

We'll finish this discussion by pointing out the obvious. Compensation decisions are, in fact, career decisions. So, when you find yourself ruminating about your current level of compensation vs. what it could be, you're actually ruminating about your career. If you like the compensation level you're at and the path you're on, stay where you are. If you don't, it's probably time to make a change. Just do yourself a favor, carefully consider your options and chose wisely.



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...



MONEY

Will the Stock Market Go Down in 2026? *Are We in Bubble Territory?* How to Prepare for Investing Success in 2026



Written by: Charlie Mattingly

Investing today feels harder than ever. The sheer volume of financial content—blogs, videos, podcasts—makes it challenging for the average investor to separate facts from opinion and find trustworthy sources.

This article isn't about criticizing other financial voices—many are excellent. Instead, my goal is to provide context and clarity on what's dominating headlines and how it might impact your investment decisions. Throughout the article, I'll reference a few sources that I believe are trustworthy and worth your time if you are interested in learning more.

You've probably seen or heard statements like:

"The stock market is overvalued!" "We're in a bubble!" "The crash is coming!"

Let's break down these concerns and focus on what really matters to long-term investors. Below are a few common questions and investing topics we've discussed recently at Leading Edge Financial Planning. (You can also tune in to the Pilot Money Guys podcast on the same topic by clicking here.)

Are we at all-time market highs?

Yes! As of this writing, December 5, 2025, the AP News headline was: "*The S&P 500 added 0.2% and finished just 0.3% shy of its record closing level, which was set in October. It had briefly topped the mark during the day, before paring its gain.*"

However, this is not the right question. In fact, I would say it is practically irrelevant. All-time highs are normal in a healthy, growing stock market. Don't let headlines about market highs (or lows) derail your strategy.

Another related question is, "Since we're at all-time highs, should I hold off on putting new money into the stock market?"

Although stock markets can decline at any time, investors often miss out on investment growth trying to time the next bear market or correction. Timing the market is a losing game—successful investors know luck plays a bigger role than skill in short-term predictions.

In fact, if you want to give timing the S&P 500 a try, click here to play the Market Timing Game. In the simulation, you are given a 3-year market period from sometime in history (data starts January 1, 1950 and goes through the most recent market price, as prices are updated daily). You start fully invested in the market and can trade out of (and into) the market if you feel like the market will fall (or rise). The goal is to see if you can beat the market index returns.

When I played the game, I sold after eleven market highs and then subsequently missed out on the next eight hoping the stock market would crash so I could re-deploy my virtual cash back into the market. Sound familiar?!?

Another great story about why market highs are a distraction to your long-term investing strategy is one written by one of my favorite bloggers, Ben Carlson. He wrote an entertaining article in his blog, A Wealth of Commons Sense, about a fictional character named Bob. Bob is the world's worst market time. Somehow, Bob ONLY invests his money

at stock market highs starting in 1970. [What if You Only Invested at Market Peaks? - A Wealth of Common Sense]

In case you don't have time to check out the article, here are a few of the lessons from Bob's wild investment journey from Ben Carlson's article:

1. "Bob ended up being a successful investor despite his terrible market timing because he was a diligent saver and planned out his savings in advance. He never wavered on his savings goals and increased the amount he saved over time.
2. Bob allowed his investments to compound through the decades by never selling out of the market over his 40+ years of investing. He gave himself a really long runway.
3. Long-term thinking has been rewarded in the past and unless you think the world or innovation is coming to an end, it should be rewarded in the future.
4. Losses are part of the deal when investing in stocks. How you react to those losses is one of the biggest determinants of your investment performance."

So, what, if anything, do new market highs mean for investors in 2026?

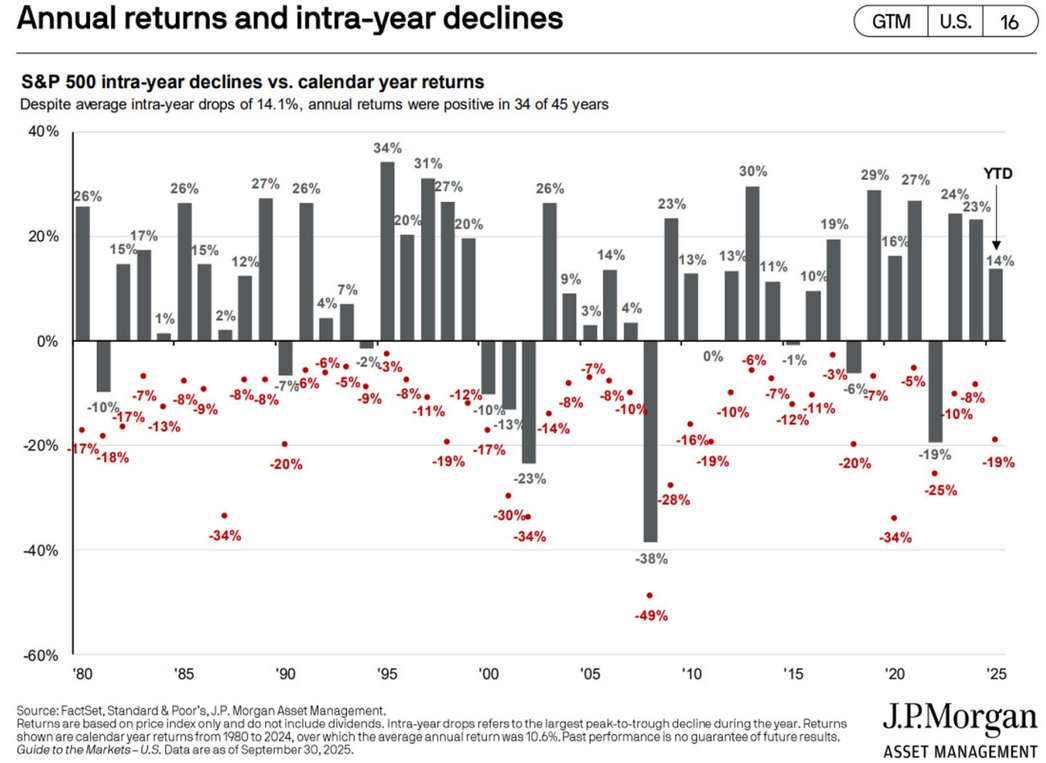
- Use caution for the desire to buy speculative investments solely due to stock price increase. The same feeling will lead you to sell when the price declines.
- A record high is just one milestone in the market's long journey.
- Disciplined long-term investing beats chasing clickbait headlines and succumbing to FOMO (fear of missing out) investing.
- Stay diversified and have a plan to rebalance your portfolio.
- Many investors fall into the trap of trying to predict the markets' ups and downs. This often leads to greater losses than the corrections themselves.
  - Famous Fidelity investor Peter Lynch said, "*Far more money has been lost by investors trying to anticipate corrections than has been lost in all the corrections combined*."

Will the stock market go down next year?

The corollary to the "market highs" discussion is the following statement: *"Since the market has reached all-time highs, clearly it will go down next year!"* (See my results to the S&P 500 timing game previously mentioned.)

However, the answer to this question is an easy one—yes! The stock market will most likely decline in 2026 at some point within the calendar year. In fact, according to J.P. Morgan Asset Management, the S&P 500 averages an intra-year decline of 14.1% annually. Despite this, annual (calendar year) returns were positive in 34 of 46 years from 1980 to 2024.

(Intra-year drops refer to the largest peak-to-trough decline during the year.)



Don't forget that volatility and uncertainty are a normal part of investing in stocks. It may feel uncomfortable when the risk pendulum swings rapidly from fears of inflation to fears of an impending recession. But market moves like those remind us that pullbacks are a feature—not a bug—of investing. Furthermore, volatility and uncertainty are the very reasons we have the potential to earn a long-term investment return that may outpace inflation.

Are we in a stock market bubble?

No one knows for sure. Some indicators suggest parts of the market are overvalued, especially in AI-related sectors. History reminds us that every bubble looks different—the tech bubble of the late '90s and the housing bubble were unique, and the next one will be too.

However, we are starting to see more indications that certain parts of the stock market may in fact be overvalued. If you google, like I did, "are we in a bubble?", you will find dozens of articles from some of the most reliable news sources (click here and here) that provide compelling arguments that the stock market is either at or near valuation extremes.

The well-known investment firm GMO recently released its November 2025 quarterly newsletter, featuring an article by Ben Inker titled "It's Probably a Bubble, But There

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Is Plenty Else to Invest In." Inker draws interesting comparisons between the current potential AI bubble and past market bubbles, with a particular focus on the tech bubble of the late 1990s.

In the article Ben Inker says, "*Equity investors are bidding up the value of giant companies by hundreds of billions of dollars due to investment deals with OpenAI, a company whose revenues would have to rise a hundredfold to make good on its promises. Investors are so desperate to get in early on the next big thing that they've bid up the prices of quantum computing stocks 1200% or more over the past year, and at valuations that make Palantir look like a value stock…*"

The good news, he says is… *"that it's one (bubble) that allows an agnostic investor to build a portfolio that can…do just fine if all (other non-AI) assets deliver normal returns."*

Finally, earlier this year (April 2025) the tariff Liberation Day caused significant market volatility. That's financial-speak for; it was really scary for a few weeks! During that time, Ben Carlson wrote a great article about how to think about and prepare for stock market downturns and potential bear markets.

From Ben Carlson's "A Wealth of Common Sense"

"*If I knew what was going to happen, there would be no reason to diversify. My plan for surviving chaotic markets looks like this…*

- Automate good decisions ahead of time.
- Follow my investment plan even when it feels uncomfortable.
- Diversify my portfolio to account for different market environments.
- Don't obsess over short-term market movements.
- Don't let short-term volatility dictate how I live my life.
- Every investor needs their own survival plan. The most important thing is having a plan in the first place."

I'll leave you with a thought-provoking quote from Ernest Hemingway's 1926 novel, *The Sun Also Rises*: "*How did you go bankrupt*?" Bill asked. "*Two ways*," Mike said. "*Gradually and then suddenly*."

While going bankrupt is clearly not what we want, the main point is that any significant accomplishment (good or bad), going bankrupt, getting wealthy, getting healthy, and building a great life, is a very complex challenge.

Just like any other worthy achievement, building wealth tends to be a long, gradual buildup followed by a sudden, dramatic tipping point – gradually, then suddenly!

Stay disciplined, my friends!



About the Author

Charlie Mattingly a CERTIFIED FINANCIAL PLANNER™ professional, is a first officer for Southwest Airlines based in Atlanta.
Read More…

Please tell us if we can help you on your journey to financial peace and prosperity! Hopefully, you found this article interesting and helpful. If you have any questions, contact us at 865-240-2292 or Charlie@leadingedgeplanning.com. Check out our Pilot Money Guys podcast where we regularly discuss these types of financial topics along with some fun airline news updates and interesting guest interviews. Even the editor and founder of Aero Crew News – Craig Pieper!

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What to Expect for Mortgage Rates in 2026

What pilots should know heading into the new year

Written by: Spencer Wartman

As 2026 begins, pilots across the industry are once again asking the familiar question: *Where are mortgage rates headed next?* After years of elevated borrowing costs and economic uncertainty, 2025 provided clarity—though not necessarily the relief many hoped for. Instead, it became a transition year that helped reset expectations and stabilize the housing market. So, what does that mean for pilots looking to buy, refinance, or relocate in 2026? Let's take a look.

A Look Back: How 2025 Actually Played Out

At the start of 2025, forecasts pointed toward easing mortgage rates as inflation cooled and the Federal Reserve shifted policy. Instead, rates remained stubbornly high for much of the year.

Mortgage rates climbed early in 2025, briefly exceeding 7%, before gradually settling into a tighter—but still elevated—range. While modest improvement arrived late in the year, rates never returned to levels many pilots remembered from pre-pandemic cycles.

As we discussed in last year's outlook, economic uncertainty and Federal Reserve policy continued to play a major role in rate movement. While progress was slower than expected, 2025 helped establish a more stable foundation moving forward.

Mortgage Rate Expectations for 2026

Looking ahead, most analysts expect **2026 to be more stable—and maybe more favorable—than 2025**.

Inflation has continued to cool, and the Federal Reserve has shifted away from aggressive tightening. According to industry forecasts from organizations such as **Scotsman** and other housing analysts, mortgage rates are expected to steady as economic conditions normalize. That said, ultra-low mortgage rates are unlikely to return in the near future. Most forecasts place 30-year fixed rates in the **mid-5% to low-6% range**, depending on broader market conditions.

What This Means for Pilots

For pilots, stability can be just as important as the rate itself—especially when juggling variable schedules and system bids. Hopefully when looking at rates, the timing shouldn't be as much of a factor.

Buying a Home in 2026

- More predictable rates can improve long-term budgeting
- Buyer demand may increase as confidence returns
- Waiting for the "perfect" rate could mean facing higher home prices later

Refinancing Considerations

Pilots who purchased homes during the higher-rate periods of 2024 or early 2025 may see refinancing opportunities emerge if rates continue trending downward.

Strategies to Consider in 2026

As we've shared in previous housing market updates, flexibility remains key.

- **Rate locks** can help manage short-term volatility
- **Temporary buy-downs** may still be negotiated with sellers in some markets
- **Working with lenders who understand pilot pay structures** can make qualification easier and less stressful

The Bottom Line

While 2025 didn't deliver dramatic mortgage rate relief, it served an important purpose by resetting expectations and stabilizing the housing market. Heading into 2026, conditions appear more balanced and predictable. For pilots planning a home purchase, refinance, or relocation, 2026 may offer a clearer—and more manageable—path forward. 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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FEATURE

Aero Crew News' 2026 Photo Contest Is On

Theme

Airports–Your Perspective



Aero Crew News is excited to announce our 2026 Photo Contest! This year's theme, *"Airports—Your Perspective,"* invites photographers to capture the heart of the airport as **they** see it. Whether you're a pilot in the cockpit, a ramp agent guiding aircraft, an air traffic controller managing the skies, or a TSA officer keeping passengers safe, we want to see the airport through your eyes. Casual travelers are invited to submit their photos, too.

This theme is all about interpretation—showing what "the airport" means to you. Maybe your photo captures sunrise breaking over the runway viewed from the flight deck, the organized chaos of baggage carts in action, a quiet moment in the crew lounge, or the steady rhythm of ground operations seen from above. You might reveal the human side of travel—the camaraderie between flight crews, the dedication of maintenance teams, or travelers experiencing the wonder of aviation. Wherever your vantage point lays, show us your unique airport story.

Entries will be accepted from every corner of airport life—from travelers, pilots in preflight, ramp and maintenance crews, security teams, gate agents, customer-service professionals and others behind the scenes keeping everything running smoothly. Creativity and authenticity matter most.

Please remember: If your photo features identifiable individuals, **written permission must be obtained** from each person and provided to the photographer before submission. Aero Crew News reserves the right to collect permission documentation. Additionally, participants must **follow all local laws, federal laws, airport regulations and company edicts regarding photography**, especially in restricted or sensitive areas. Do not take photos where photography is prohibited. We want creativity, not complications!

Full contest details, deadlines, and submission guidelines can be found at AeroCrewNews.com/2026PC. We can't wait to see how you bring your airport perspective to life in 2026! Entries will be accepted from 1 January to 28 February of this new year.

Naturally, photos will be judged by our staff and ultimately by our readers based on the quality of the photo. The staff of ACN (who are excluded from participating) will select the top 15 entries and present them to you soliciting your votes to select the winners and runners-up.

Beyond bragging rights and your photo on the cover of Aero Crew News' May issue, we have great prizes provided by Avelo Air, David Clark Company, TravelPro® luggage, Method Seven, PlaneTags® by MotoArt, Aero Crew Shop and Vath Publishing. For comprehensive rules and details, please go here.



Photo credit: Mike D. // 2020 ACN Photo Contest submission



Photo credit: Tim M. // 2019 ACN Photo Contest submission

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Grand Prize:

Your photo on the May 2026 cover of Aero Crew News, along with your short story of what inspired the photo and your efforts to obtain the photo. Also receive:

- Two round trip tickets on Avelo Air,
- A DC JET-X pro pilot headset from David Clark Company,
- Your choice of any, one (1) pair of eyewear from Method Seven,
- First choice of a PlaneTags® by MotoArt,
- $50 credit towards Aero Crew Shop,
- A copy of Airline Transition Manual, ATM swag, and a reserved copy of their future book from Vath Publishing.

First Runner-Up Prize

Your name and photo with a brief description in the May 2026 feature article. Also receive:

- FlightCrew™ 5 24" Expandable Rollaboard® from TravelPro®,
- Second choice of a PlaneTags® by MotoArt,
- $40 credit towards Aero Crew Shop,
- A copy of Airline Transition Manual, and ATM swag from Vath Publishing.

Second Runner-Up Prize

Your name and photo with a brief description in the May 2026 feature article. Also receive:

- FlightCrew™ 5 Slim Expandable Rollaboard® from TravelPro®,
- Third choice of a PlaneTags® by MotoArt,
- $30 credit towards Aero Crew Shop,
- A copy of Airline Transition Manual, and ATM swag from Vath Publishing.





Third Runner-Up Prize

Your name and photo with a brief description in the May 2026 feature article. Also receive:

- FlightCrew™ 5 Slim Expandable Rollaboard® from TravelPro®,
- Fourth choice of a PlaneTags® by MotoArt,
- $20 credit towards Aero Crew Shop,
- A copy of Airline Transition Manual, and ATM swag from Vath Publishing.



PlaneTags® by MotoArt will be awarded to the top 15 photo contest winners. The top four winners will select their PlaneTag in order of placement.

Fifth through Fifteenth Place Prizes

Receive honorable mention in the May 2026 issue of Aero Crew News, a PlaneTags® by MotoArt, 15% off discount code for Aero Crew Shop, a discount coupon for your copy of Airline Transition Manual, and some ATM swag from Vath Publishing.



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All 15 Winners

Receive a frameable print of their artwork with the Aero Crew News header, 2026 Photo Contest and placement in the contest and an Aero Crew News Crew bag tag.

Entries will be accepted between January 1 and February 28, 2026.

Public vote will be held between March 15 and April 15, 2026.



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