JULY 2026

AERO CREW NEWS™

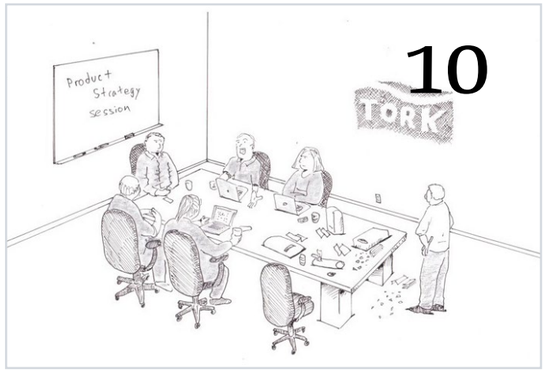
Your Industry Connection



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July 2026

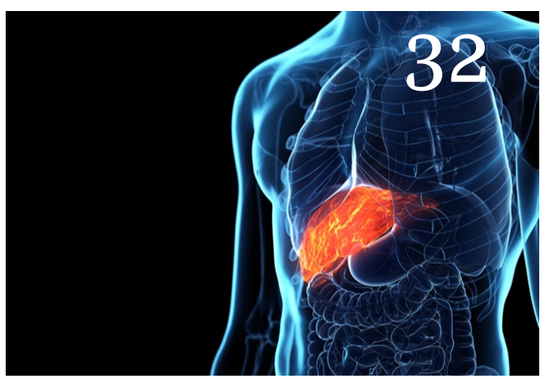
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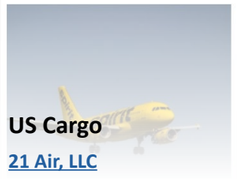
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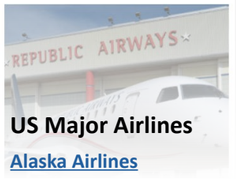


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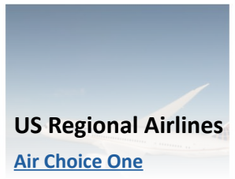
US Fractional

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US Major Airlines

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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,

Summer has a way of putting our industry on full display. The terminals are packed and the load factors are climbing toward greater than 90%. If you're flying the line this season, you already know — this is the stretch of the year when aviation works hardest to deliver on its promise of connecting people to the places, and the people, they love most.

There's something I think about every summer that goes back to watching my own father head out the door in uniform when I was a kid. Summer flying was always different. The days were longer, the cabins were fuller, and the stakes felt higher — because on the other end of every flight was someone's family reunion, someone's first trip to the ocean, someone's wedding they couldn't afford to miss. That hasn't changed in the decades since. If anything, it's only grown to include more — more people, more places and more events.

Of course, summer also brings its own operational reality. Afternoon thunderstorms build along the routes you fly every day. Ground stops ripple across the system in ways that test every bit of patience and professionalism you've got. Reserve lines get called more, rest gets shorter, and the margin for error narrows. It's not lost on any of us at Aero Crew News that the busiest season for travelers is also the most demanding season for the crews making it all happen.

So, this issue, more than most, is for you — the pilots and flight attendants working the long days, managing the delays, and still showing up with the professionalism this industry depends on. We recognize it, even when the traveling public doesn't always think to.

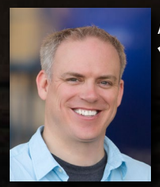
Whatever your summer holds — a packed schedule, a layover somewhere you've always wanted to explore, or finally squeezing in your own vacation between trips — we hope this issue gives you something worth reading on a quick break between legs.

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

Fly Safe,

Craig D. Pieper

Craig D. Pieper



About the Publisher

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

June 2026

Feature – Freedom Aviation Network is in the fight to help victims of human trafficking escape to safety.

AeroMed – Exposure to the toxic fumes of our industry can now be measured and treated.

Baggage – If you are stretched too thin because you have a hard time saying no, you need this.

Business Vector – Examine how compensation and company culture correlate with safety.

Coffee & Pretzels – Fighter pilots have a "need for speed" and for using alliteration!

Desk One – How can we define "marginal weather" or is it up to our companies?

Fitness – If stretching is all you do, you're not addressing the real cause of your pain.

Grey Matter – Learn what that Contract of Carriage addresses and what it does not.

Knowledge Base – The firefighting brigade at every airport is ready, equipped and able.

Money – Incremental improvements and winning where it counts are keys to true prosperity.

Moonlight – Learn about a new app that can change your downtime away from home.

Mortgage – How an upgrade or change of base can impact your qualification for a mortgage.

Perspectives – We are reminded of how cohesive our industry is and what that can mean to us.

Product Review – Upgrade your wrist wear with AVI-8's line of watches.

SkyLaw – Understand the rules the FAA has established related to weight-loss drugs.



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Coast Guard helicopter crashes in Sitka, Alaska

A Coast Guard MH-60 Jayhawk helicopter aircrew from Coast Guard Air Station Sitka crashed during a training flight with four people aboard near Harbor Mountain in Sitka, Alaska, Monday. Read More



Over 170 Members of Congress Demand Delta Air Lines Cease Interference with Flight Attendant and Other Worker Organizing

Congressional Labor Caucus Co-Chairs Representatives Debbie Dingell (D-MI), Donald Norcross (D-NJ), Mark Pocan (D-WI), and Steven Horsford (D-NV) – alongside 169 Members of Congress – sent a letter to Delta Air Lines CEO Ed Bastian urging... Read More



FedEx Pilots Ratify New Collective Bargaining Agreement

The FedEx Master Executive Council (MEC), represented by the Air Line Pilots Association, Int'l (ALPA), reported that 83 percent of FedEx pilots voted in favor of a new collective bargaining agreement. 98.5 percent of eligible pilots participated in the voting process. Read More



ASI Selected by FAA to Modernize the National Airspace System

ASI, the American aerospace and defense AI company whose technology already powers live operations with major US Airlines and the U.S. Air Force today announced it has been awarded a 12 year, $875 Million software and AI contract by the Federal Aviation Administration... Read More



NTSB Preliminary Report — United Flight 169 Boeing 767 Strikes Light Pole on Approach to Newark

On May 3, 2026, about 13:50 eastern daylight time (EDT), United Airlines flight 169, Boeing B767-424ER, N77066, struck a light pole on the New Jersey turnpike while on final approach to runway 29 at Newark Liberty... Read More



ALPA President Tells Senate Committee: “Good Enough Is No Longer Good Enough” on Aviation Safety

Capt. Jason Ambrosi, president of the Air Line Pilots Association, Int'l (ALPA), testified before the U.S. Senate Committee on Commerce, Science, and Transportation's Subcommittee on Aviation Safety, Operations, and Innovation at a hearing... Read More



United Accelerates Starlink Wi-Fi Rollout with First Widebody Transatlantic Flight

United is accelerating the rollout of fast, free Starlink Wi-Fi for MileagePlus members as United flight 14 is set to depart Newark/New York for London this evening aboard a Boeing 777-200, marking the airline's first transatlantic widebody customer flight equipped with Starlink and the first of nearly 60 United widebody aircraft expected to have Starlink this year. Read More



Frontier Pilots Elect MEC Chair

On June 17, the Frontier pilot leadership, represented by the Air Line Pilots Association, Int'l (ALPA), elected Capt. Bob Masse as the MEC chair to complete the term vacated in April and ending on March 31, 2027. Read More



Southwest Airlines Partners with Amazon Web Services (AWS) to Accelerate AI Capabilities and Technology Modernization

Southwest Airlines Co. is partnering with Amazon Web Services (AWS) as its preferred cloud provider to modernize its technology foundation and evolve how the airline operates, builds, and is able to serve its Customers. Read More

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Dress Shoes for Pilots

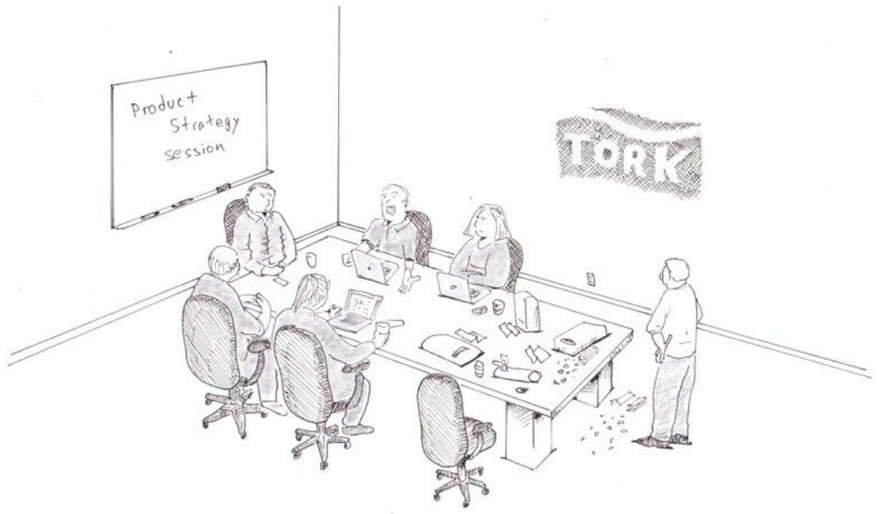
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coffee & pretzels



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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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Staying Involved in Flight Training as an Airline Pilot

Written by: John McDermott

As a professional pilot, I spent two years as a flight instructor before making it to the airlines. Across two flight schools in as many states, I was lucky to build valuable experience across seemingly countless scenarios. From the successes I would love to repeat and the mistakes I would rather not, I took innumerable lessons that I applied to future flights as an instructor and now as an airline pilot.

Teaching for so long, and now flying for the airline, I hold valuable knowledge and insight that I earned through hard work. I say this not to brag but rather because I find it critical to acknowledge that this knowledge and experience can play a critical role in guiding younger pilots and instructors starting their careers and facing challenges that are new to them.

Throughout my career, both as a full-time flight instructor and as an airline pilot, I have encountered many professional pilots who have intentionally distanced themselves from general aviation, and particularly flight instruction, since moving on into “better” jobs. Every pilot has their own reason for doing so, all of them valid and worthy of consideration.

I do believe, however, that there is an argument for keeping in touch with general aviation and the flight-instruction branch of the industry in one way or another. Career pilots hold a wealth of knowledge, experience, and skill that can be passed down to new learners as they start their journey at each new stage of flying.

Staying involved with GA and instructing can take different forms. Aside from flight instructing, staying involved with local flying clubs and special-interest groups is a great way to stay involved with the aviation community and constructively share thoughts, experiences, and opinions. Perhaps discussing current events, NTSB accident reports, or debriefing flights together at the local airport can be an effective way to pass on knowledge and offer insights into new approaches to accomplishing tasks.

Some pilots are involved in mentorship organizations that help new pilots pursue careers as professional pilots. This can be an effective way to help new pilots parse their paths, especially for those without family in the industry. Personally, I have found mentorship, both through personal connections and various organizations, to be among the most effective methods of pursuing my career; learning from the real-world experience lived by other aviation professionals goes a long way beyond the hard-and-fast experience minimums and marketing documents found online.

Especially in the post-COVID world, the turnover of qualified flight instructors has kept the flight training industry in a precarious position. This issue, especially felt throughout 2023 and 2024, evolved as an influx of students became instructors; and now, many new CFIs are struggling to differentiate themselves in the industry.

The need for experienced pilots and instructors to share their practical and institutional model is as prevalent as ever in this industry. It is critically important that we support new students and new CFIs to help them progress throughout their careers in safe and thoughtful manners, whether they’re flying for fun or to make a living.

In short, the more experienced a pilot becomes the more critical it is to share the experience with those who come after. At every level, pilots have great opportunity to help the pilots who come after them be safer and more proficient.

There is a limit, of course, to how much we can impart verbally. After teaching for years, I have learned the importance practical experience has on impacting students’ lives. Sometimes, the best way to teach a lesson is to actually get in the airplane and demonstrate, or to let new pilots fly solo and make mistakes within a controlled environment. That does not, of course, preclude the importance of sharing high-quality information beforehand or flying together to demonstrate a topic you have shared. So many pilots, after all, learn better by actually flying.

Ultimately, I find it important to share my experience, skills, and expertise with up-and-coming pilots just as I have learned, and continue to learn, from those more experienced than I am. This experience goes a long way towards helping pilots be as skilled and as prepared as possible. Plus, this mentorship can take on a variety of roles based on the needs and priorities of both the mentors and mentees. Through shared experience, the entire industry can be smarter, safer, and more connected.



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...



Airbus A380—the largest passenger plane in the world and the aircraft that inspired the "super" wake turbulence designation // Editorial photo credit: Mike Mareen - stock.adobe.com

This is Heavy

Wake Turbulence and Callsign Designations

Written by: Richard Swindell

After waxing poetic about phones, passenger rights, and common carriage the past few months, let's move on to something completely different and more weighty.

> Marty McFly: *"This is heavy."*
>
> Doc Brown: *"There's that word again, heavy...is there a problem with the Earth's gravitational pull?"*

No, the gravitational constant is still that—constant, and expressed as a function of parsecs, the formula for gravity (G) is 4.498 x $10^{-12}pc^{3}M_{\odot}^{-1}yr^{-2}$. (Our more eclectically oriented readers may recall that the record for the Kessel Run still stands at just over 12 parsecs—which is actually a measure of distance and not time.)

But returning to consistency though, what is not constant is the actual on-frequency use of the wake turbulence categories heavy and super. Which is what this article is really about.

"Heavy" and "super" are specific wake-turbulence categories defined by general aircraft weight, requiring increased separation (distance) behind them by other aircraft, during all phases of flight, to avoid potentially dangerous encounters with disturbed air as a result of lingering wingtip vortices.

So, let's break this down a bit.

Wingtip vortices are circular, high-energy, tornado-like air currents that form at the tip of an aircraft's wing as lift is generated. High-pressure air beneath the wing slips over the edge of the wingtips to the top and meets lower-pressure air above the wing (which has nothing to do with *equal transit theory* postulated by the FAA and does not explain how flight actually works – but we'll return to this in a near-future article). These vortices created at the wingtips produce hazardous trailing wake turbulence, which is most powerful behind heavy, slow, "clean" aircraft. A clean configuration means all drag-inducing devices including landing gear, wing flaps, slats, and spoilers are retracted fully.

The term "super" applies to exceptionally large planes (1.2M lbs. or more) like the Airbus A380, and formerly the Antonov An-225 Mriya which was destroyed at Hostomel Airport in Ukraine during the Russian invasion in February 2022.

In fact, the super classification of wake turbulence was specifically designed for the A380 because it is so large, and in turn requires the largest separation distances, usually 6-8 nautical miles for aircraft flying behind them.

"Heavy" aircraft (more than 300,000 lbs.) include large aircraft such as Boeing's 747, 757, 767, 777, and 787, as well as Airbus' 330, 340, and 350. Medium (15,500-300,000 lbs.) to light aircraft (less than 15,500 lbs.) following behind these aircraft need between 4-6 nautical miles of separation in order to safely avoid their wakes.

These wake-turbulence separation categories are essential to safety during takeoff and landing, as the intense wingtip vortices can cause severe, uncontrollable, and even fatal upsets to smaller, following aircraft. Although pilots are certainly accountable for recognizing and monitoring the conditions likely to result in contact with wake turbulence, it is the responsibility of Air Traffic Control (ATC) to issue and conduct the appropriate separation between aircraft of different sizes in order to minimize the threat of negative encounters with wake turbulence.

Although pilots recognize that this separation process is occurring in the background through ATC coordinated actions, the only semi-transparent way of knowing what kind of aircraft you are following is through exchanges on the designated air-traffic frequencies. This comes in the form of pilots declaring their category as appropriate by adding super or heavy to their callsign, as in "United 57 *heavy*" (my recent B777 flight from Newark to Paris). Smaller aircraft do not add a category designation to their callsign. ATC acknowledges the callsign by reading it back, and for takeoff and landing operations lets other aircraft know that they are landing or departing behind a heavy or super: "JetBlue 123, caution wake turbulence, departing behind a heavy 777, runway 4 right, cleared for takeoff."

Or, “Speedbird 212 you’re following Emirates 45 super, runway 27 right, cleared to land.” (Speedbird is British Airways’ callsign, by the way.)

Ok, so at the beginning of this article I suggested there was something inconsistent about all of this. And it’s in the in-practice use of the terms “heavy” and “super” on-frequency in the actual operation—not the consistently applied wake turbulence separation itself.

In the U.S., these callsign designations are used for every transmission on ground, tower, departure, and approach frequencies, but are dropped as soon as you switch to enroute frequencies; “United 57 heavy” is simply “United 57” after transitioning from Newark Departure Control to New York Center.

However, once in Canadian airspace, the designation strictly returns, but only for the initial radio call. Thereafter, you return to the basic callsign. Although this is standard ICAO frequency protocol, these callsign designations are typically dropped altogether for other busy international airspace and airports because basically every aircraft on frequency is either a heavy or a super anyway. So, let’s call it consistently inconsistent.

And with that, we’ll end here for the moth. Next month though, we’ll offer part two on this topic discussing turbulence mitigation techniques for pilots.

BTW, best I can tell, the Millennium Falcon is probably a super. (I really hope someone out there gets this!)



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...

Boeing 777—a "heavy" designation aircraft requiring increased wake turbulence separation from following aircraft.
// Editorial photo credit: IanDewarPhotography - stock.adobe.com







Why Does My Release List Two Alternates? *Part 2: Exemptions*

Written by: Laura Laster

When your dispatch release has two alternates listed, you might wonder why. Outside of ETOPS rules, there are two scenarios where you are legally required to have a second alternate. Last month, I covered “marginal” weather and the lack of standardized FAA definition of marginal weather. This month, I’ll cover exemptions allowed by the FAA. These are commonly misunderstood, so I will provide clarity from the dispatch perspective.

Scenario 2: FAA Exemption 3585 History

Launched in 1981, PEOPLExpress operated until 1987 as a low-frills air carrier in the post-1978 Airline Deregulation Act environment. A great article on its brief operation is found here: https://metroairportnews.com/peoplexpress-fly-smart/



XXXXXXXXXXXXXXXXXXXX FUEL SUMMARY XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

		TIME	FUEL	DIST	NAM	REV FUEL
DEST		01.20	10771	0430	0521	.....
ALTN	KABE	00.39	5273	0223	0207	.....
RESV		00.45	5346			.....
HOLD	KPIT	00.00	0			.....
ADDN		00.00	0			
RQD AT TO		02.44	21390			.....
[illegible]		[illegible]	[illegible]			.....
TANKER		00.00	0			.....
TAXI		00.05	200			.....
TTL RAMP		03.43	28000			.....

FOA AT DEST [illegible]

FUEL BURN PER 1000LBS VARIATION IN TOW 0054 LBS
FLIGHT FUEL INCLUDES MANEUVERING FUEL

WHY DOES MY RELEASE LIST TWO ALTERNATES? PART 2: EXEMPTION 3585 / 17347 / 20108

Partway through its first year of operations, the upstart air carrier petitioned the FAA for an exemption from FAR 121.613 and 121.625 (at the time, these regulations were technically called Federal Aviation Regulations).
The airline had repeated issues with weather reports and forecasts mentioning “occasionally,” “intermittently,” “briefly,” and “a chance of” weather conditions. PEOPLExpress was plagued by flight cancellations caused by National Weather Service forecasts with “chances” of poor weather and infrequent forecast updates. The carrier argued this was economically difficult and proposed adding a second alternate airport to the dispatch release whenever forecasts mentioned “occasionally,” “intermittently,” “briefly,” and “a chance of” conditions limiting their operations.

The FAA granted exemption 3585 to PEOPLExpress and “any other similarly situated Part 121 certificate holder” who wanted to have the exemption. Their original exemption can still be found here if you’d like to read more about PEOPLExpress’ request: https://drs.faa.gov/browse/excelExternalWindow/FAA0000000000000000000000EX3585.0001

Exemption 3585 / 17347 / 20108 Today

Over the years, the FAA continued extending 3585 until 2023, when it declared future versions would be renumbered as exemption 20108. Regional airlines were granted exemption 17347. Links to the relevant exemptions are at the end of this article.

Here is how the exemptions work. If the destination and/or first alternate have a TEMPO or PROB group in the TAF or remarks in the METAR showing weather conditions below the authorized weather minimums by no less than half the requirements, the flight can still be released under the exemption provided a second alternate is added to the release. The second alternate must fully meet the required weather conditions for ceiling and visibility.

To illustrate, our example flight is scheduled to KIAH (ETA 1510) and plans to use KHOU as the first alternate (ETA 1530).

TAF KIAH 271229Z 2712/2818 21006KT 1SM +SHRA BKN006
TEMPO 2714/2720 1/4SM +RA FG BKN002
FM272100 07006KT 2SM BR BKN004
FM280000 12005KT P6SM BKN250

We need to evaluate the weather for our destination, KIAH. KIAH has many ILS approaches with category I landing minimums of ½ sm. The TAF main body FM line at our arrival time of 1510 is fine with a visibility of 1 sm, but the TEMPO lowers it to ¼ sm which is below ILS landing minimums. Ordinarily we could not dispatch this flight due to the TEMPO. But, with the exemption, we CAN dispatch the flight to arrive at 1510 as long as we add a second alternate. This is because it is a TEMPO (conditional language) lowering visibility to ¼ sm and the minimum is ½ sm, which is half of what's required. The ¼ sm is NOT in a FM line of the TAF.

Moving on to the alternate, let's look at KHOU. Deriving alternate minimums for KHOU using operations specification C055 means we need a ceiling of 500´ AGL and visibility of 1¼ sm using the ILS 13R and ILS 04 using the 2 navaid rule.

TAF KHOU 271147Z 2712/2812 09004KT P6SM OVC005
PROB30 2712/2716 VRB15G25KT 5SM -RA BKN003
FM271700 15007KT P6SM VCSH SCT025 BKN035

Looking at the TAF for our proposed arrival time at KHOU (1530), we find the ceiling and visibility requirements are met except for a PROB30 forecasting a broken layer at 300´ = a ceiling. However, 300´ is over half of the 500´ ceiling required, and it is in a line with "conditional" language (PROB30). The minimum visibility of 1¼ sm is met as the lowest visibility at 1530 is 5 sm.

We now need to identify a second alternate. Let's use KLCH with ETA of 1545. Using operations specification C055 again and the 1 navaid rule for the ILS 15, we derive alternate minimums requiring a ceiling of 600´ AGL and visibility of 1½ sm.

TAF KLCH 271128Z 2712/2812 14012KT 5SM -SHRA BR VCTS BKN025CB
PROB30 2712/2713 VRB20G35KT 1SM TSRA OVC015CB
FM271500 18010KT 6SM VCSH BR BKN030
FM272000 13008KT P6SM VCSH BKN040

Note that at 1545, both these requirements are met as the ceiling is forecasted at 3000´ and visibility 6 sm. Listing KLCH as a second alternate lets our flight depart on schedule. We also must carry enough fuel to fly to KLCH as it is farther away from KIAH than KHOU.

Here is a table summarizing the exemption in this specific example. Remember the ceiling and visibility with the exemptions can only be listed in "conditional" language (TEMPO or PROB) forecast groups. This exemption is only usable for domestic operations.

Airport	Ceiling without the exemption	Visibility without the exemption	Ceiling with exemption	Visibility with exemption
KIAH (destination)	n/a	½ sm	n/a	¼ sm
KHOU (alternate 1)	500´	1¼ sm	250´	¾ sm*
KLCH (alternate 2)	600´	1½ sm	600´	1½ sm

*Note: Half of 1¼ sm really is 5/8 sm, but TAFs don't use eighths, so we round up to ¾ sm.

While PEOPLExpress ceased operations in 1987, their legacy lives on through these exemptions. The exemptions also require the aircraft dispatcher to be able to communicate with the flight crew and provide additional clarification on which alternate to use, since 14 CFR 121.639 requires enough fuel to be loaded to reach the most distant alternate (not to fly to BOTH alternates). As a reminder, always follow your company's exemption and operations manual, and if you're confused about fuel or alternate requirements or weather forecasts/reports, talk with your dispatcher!

To read the exemptions, here are links to the current ones (20108 and 17347).
https://drs.faa.gov/browse/excelExternalWindow/FAA00000000000000000000EX20108.0001
https://drs.faa.gov/browse/excelExternalWindow/FAA00000000000000000000EX17347E.0001
I made a video about the topic for additional clarification. https://youtu.be/eIQdejMw9Zo 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...

The Sky of the Quiet Time

Look for the extraordinary beauty of noctilucent clouds in the summer sky of higher latitudes, and enjoy a dark sky for the meteor shower of 12 August.

Written By: Howard Parkin, MBE, FRAS

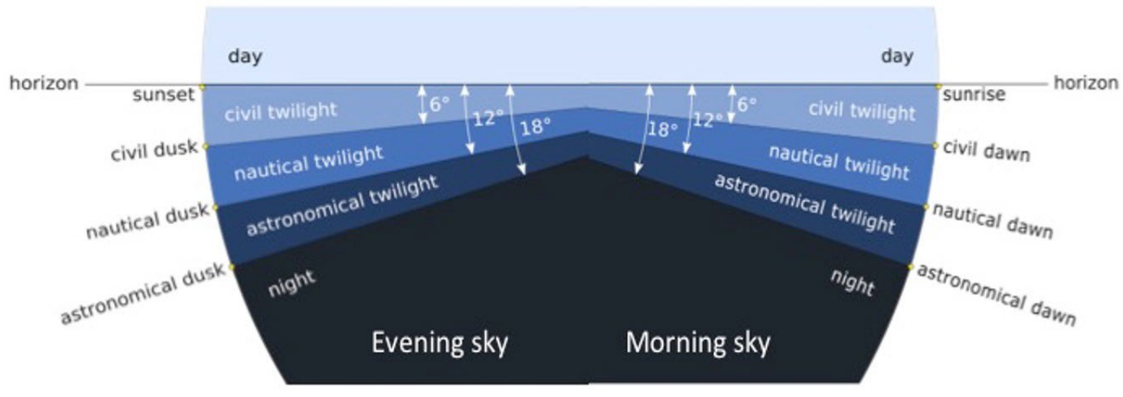
In the northern hemisphere, the months of July, August and September, are often termed "quiet," astronomically as the profuse number of bright winter stars in the constellations of Orion, Gemini, Taurus and Canis Major and the spring trio of Leo, Bootes, and Virgo have all disappeared into the western twilight sky.

This seasonal change is brought about by the Earth's changing position as we orbit the Sun, so as we head into July and beyond, it is noticeable that not only do we get fewer hours of daylight, but the night sky just does not have as many bright stars as the preceding months. Many of the night-sky features visible earlier in the year are still visible but these bright stars and constellations will soon disappear into the evening twilight.

In early July, the evening skies are still dominated by the giant planets, Jupiter and Venus; both still unmistakable in the western sky after sunset. Jupiter is directly below the stars Castor and Pollux in Gemini, which is rapidly receding into the western twilight, which incidentally is notably prolonged in more northerly latitudes. Just above Jupiter but rapidly ascending is the brilliant planet, Venus. Venus is very bright and notably brighter than Jupiter and is higher above the horizon. As Jupiter sets in the west, Venus is rising into the twilight and darkening sky. These two planets were very close to each other on 9 June and passed each other in a spectacular planetary conjunction. Jupiter will disappear into the sunlit sky, go through solar conjunction (behind the sky) on 29 July, and will emerge to be visible in the morning sky from mid-August. Venus, in the meantime, will continue to climb in the evening sky, reaching its maximum elongation from the Sun on 14 August, it will be at its brightest on 18 September, and then pass through inferior conjunction on 24 October.

From an aircraft, both planets and Venus' elongation will be spectacular for a few weeks. I suggest flight crews on northbound or southbound aircraft advise passengers to look towards the western horizon on and around this date.

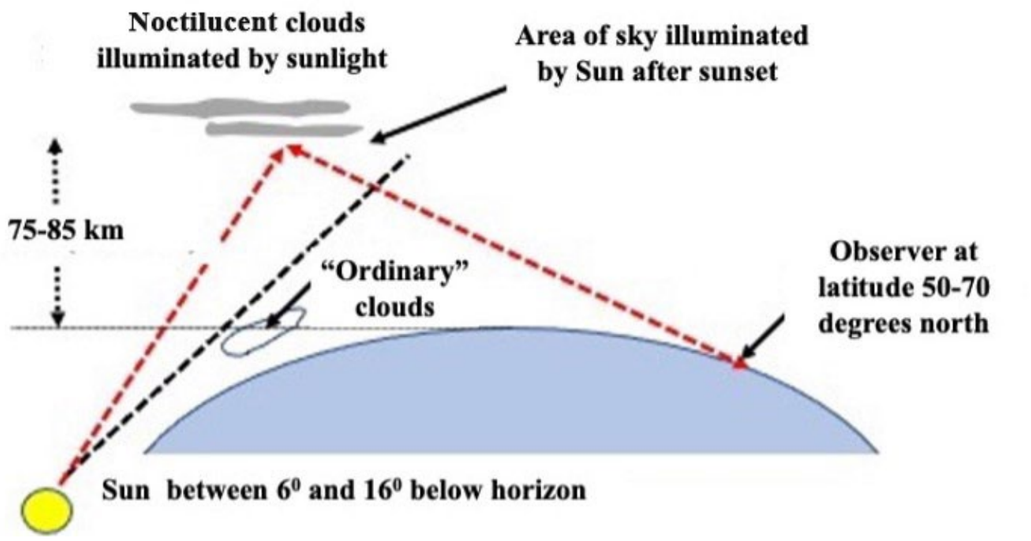
Whilst Venus, and to a lesser extent, Jupiter can be seen, even in a light sky this time of year, the stars are not particularly easy to see where the sky does not get very dark—from latitudes above about 50 degrees where we don't go beyond what is termed "astronomical twilight," which means the Sun is between only 12 to 18 degrees below the horizon.



From latitudes 50 degrees north, we do not darken beyond astronomical twilight throughout July.

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This does, however, give us the opportunity to see a feature in the sky known as noctilucent clouds (NLC). These are fascinating to see. They tend to be seen best from latitudes between 50 and 70 degrees north, during the period from June to August. Look above the northwestern horizon in the evening sky, an hour or more after sunset or in the northeastern sky an hour or more before sunrise. (In the southern hemisphere they will be seen between December and January.) Quite often spotted, these clouds are very high, about 50 miles above the Earth. They are made of ice crystals that have formed on dust from meteors giving them a silvery, electric-blue, or white glow. They are quite distinctive and tend to exhibit a thin wave-like pattern which is indicative of the strong winds at this altitude.



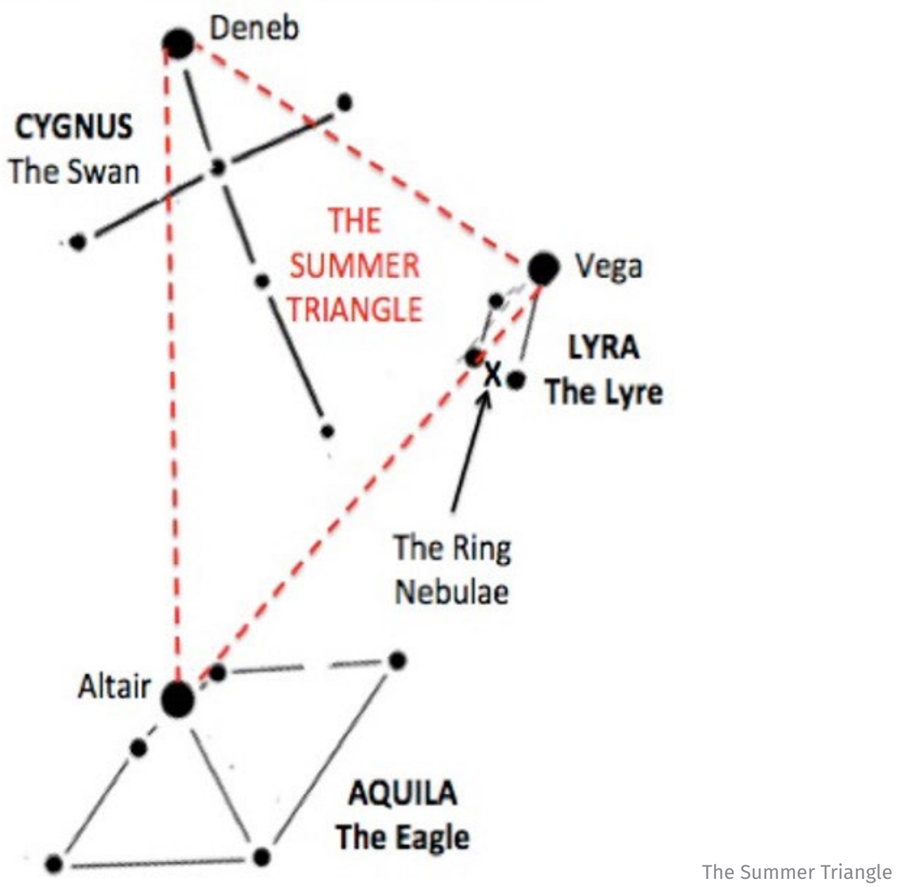
Noctilucent Clouds (NLC) are visible between 50-70 degrees.

In the northern skies, the stars of Ursa Major which contain the well-known asterism of the Big Dipper, tend to be difficult to see at this time of year. However, the stars of Cassiopeia sit astride the northern horizon and can be easily identified with a distinctive "W" shape. The two constellations of Ursa Major and Cassiopeia are roughly equidistant to each side of the constellation of Ursa Minor and the Pole star, Polaris (which sits at the northern celestial pole—always the same height above your horizon as your latitudes). Polaris is an age-old useful navigational aid!

The astronomical asterism of the Summer Triangle (or Winter Triangle from antipodean skies) connects the bright stars Deneb in Cygnus, Vega in Lyra, and Altair in Aquila. The relative brightness of these stars is misleading. Vega is 25 light-years away and appears to be the brightest of the three. At magnitude 0.0, it is often regarded as a "standard candle".

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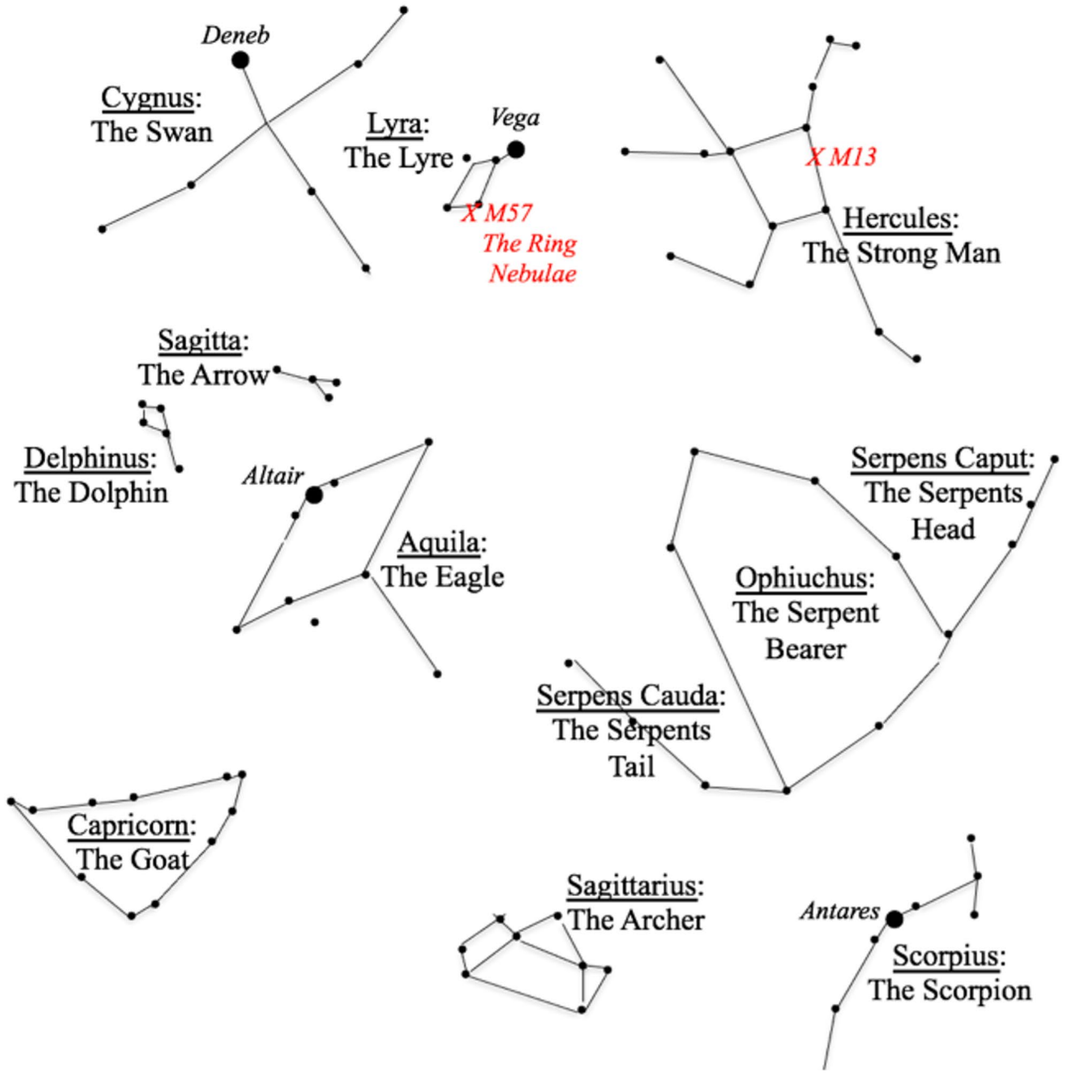
Altair at magnitude 0.76 is even closer at 16.7 light-years. Deneb however, at magnitude 1.25, is the faintest of the three but is an estimated distance of 2,600 light-years, so it is the most luminous by far. If you placed all three at a similar distance, Deneb would far outshine Vega and Altair. Deneb's luminosity is estimated to be 200,000 times that of our Sun. (In astronomy, stellar magnitude or luminosity is measured in a backwards scale—the higher the number, the dimmer the star to our eyes.)



The Summer Triangle

In these lighter nights of summer, the summer constellations of Cygnus (The Swan), Lyra (The Lyre), and Aquila (The Eagle) are joined by Hercules. The strongman will be high in the sky along with the zodiacal constellations of Libra (The Scales), Scorpio (The Scorpion), and Sagittarius, (The Archer) just visible above the southern horizon. Whilst difficult to see, Scorpio is worth the effort as it contains the distinctively red coloured star Antares, one of the largest stars in the sky.

Just above Sagittarius and left of Scorpio are the constellations of Ophiuchus (The Serpent Bearer) and Serpens (The Snake). Serpens is unique among the 88 constellations as it is in two parts—the head (Caput) and the tail (Cauda). Ophiuchus holds the two parts in his hands. Whether the snake is in two distinct parts or if the two are linked behind Ophiuchus is a matter of conjecture. All three are very faint. The brightest star in Ophiuchus is Rasalhague at magnitude 2.08.



The summer sky

The Perseid Meteor Shower

August also brings us the annual spectacle of the Perseid meteor shower. This shower is caused by the Earth on its orbit around the Sun passing through the orbital path of Comet Swift-Tuttle. The shower peaks on 12 August, which fortunately is the same date as the New Moon, so viewing in 2026 may be excellent and you may see up to a meteor a minute, or 60 per hour, which is one of the highest rates for shooting stars annually.

Finally, during September, the Sun heads southwards and will cross the celestial equator on 23 September at 00:05 UTC—the autumnal equinox. There is a popular myth that day and night are precisely equal at the time of the equinox, but this is not truly the case. Atmospheric refraction affects the exact time. While this myth is correct at the equator, the actual date and time of “Equilux” can occur a few days earlier or later, depending on an observer’s latitude.



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...





BAGGAGE

The Reality of Change and Why It Is Hard

Written By: Reini Thijssen

We are over halfway through the year now, and for many of us, the ambitious New Year's resolutions from January are long gone. It is no longer "the new year," the momentum has faded, and many of the resolutions we set back in December for the year may not have unfolded in the way we imagined. Not necessarily because we gave up, but because life slowly returned to its familiar rhythm and old patterns proved harder to shift than expected. Why is change so difficult for humans? And how does it actually work?

This article explores why change feels so difficult even when we genuinely want it, how our brains are wired toward familiarity and habit, and why motivation alone is rarely enough to sustain lasting change. It also shows how small, almost invisible changes accumulate over time, and why sustainable change is usually less about dramatic transformation and more about repetition, consistency, and identity; especially at a time of year that invites reflection, not starting over, but noticing what has already quietly shifted.

Almost everyone wants to change something in their life at some point, yet only a small number of people find it easy to actually sustain that change. More often than not, we already know what would likely help us feel better, and this is reflected in the kinds of New Year's resolutions people tend to make. Year after year, the same themes return: self-development, relationships, and health. And still, even when we genuinely want these things, we often find ourselves falling back into the same patterns over and over again, resulting in similar goals for next year.

Familiarity over Change

This is usually the frustrating part. People often assume that if they really wanted change badly enough, it would simply happen. However, change is not just a decision. It is biological, emotional, and practical all at once.

Our brains are naturally wired toward familiarity, not self-improvement. Familiar things feel safe to us, even when they are not necessarily helping us anymore. That is why people stay in routines that no longer fit them, remain in relationships that drain them, postpone difficult decisions, or continue habits they promised themselves they would stop months ago. In addition, the brain likes efficiency. Once a behavior becomes familiar, it creates a pathway that is easier to repeat again and again. This is a main reason why even positive change can feel uncomfortable. Starting something new, such as exercising more, setting boundaries, changing routines, taking better care of yourself, requires your brain to create new patterns instead of relying on old automatic ones. That takes energy, repetition, and often it takes longer than expected.

Why Motivation Alone Usually Does Not Work

Behavioral researchers have found that building new habits can take months, not days. Even with this knowledge, people still tend to approach change with an "all or nothing" mentality. We become inspired after a conversation, a podcast, or a difficult moment and suddenly decide we are going to completely reinvent our lives. We will meditate every morning, cook healthy meals every evening, stop procrastinating, work out six times a week and finally become the version of ourselves we have in mind. For a few days, that motivation can feel very real.

However, the brain eventually returns to what feels familiar and efficient. That does not mean someone is lazy or incapable of change. Human beings naturally drift toward what requires the least mental resistance. That is also why motivation often comes after action, not before it. People tend to wait until they "feel ready," but readiness usually grows through movement. Small actions create momentum, and momentum creates motivation.

Instead of asking yourself:

- *"Do I feel motivated?"*
- *"Am I ready yet?"*
- *"What if I fail?"*

It is often more helpful to ask:

- *"What is the smallest step I can take today?"*
- *"What would make this easier?"*
- *"How do I stay consistent instead of perfect?"*

Small Changes often Matter the Most

Small changes matter far more than dramatic ones. People often underestimate how much their lives are shaped by tiny repeated behaviors rather than huge life-changing moments.

Chances are that over the past few months you have already changed more than you realize. Maybe you have...

- replaced one unhealthy habit with a healthier one
- recovered faster after stressful days
- started walking more
- started drinking more water
- have said "no" a few times in situations you would have said "yes" to in the past
- spent less time with draining people

Those things sound small, but these subtle behavioral shifts are often what real change is built upon. Most sustainable growth is small in the beginning. It does not usually look or feel that impressive. It feels repetitive and maybe even slightly boring: one healthier meal, one longer night of sleep, five minutes of movement, one decision to try again after slipping back into old habits.

Discomfort First

In short, change is uncomfortable, which is what a lot of people struggle with: the expectation that growth should feel good. In reality, change often feels uncomfortable before it feels rewarding. There can be doubt, resistance, frustration and emotional swings. We tend to interpret those feelings as signs that something is going wrong, when often they simply mean we are adjusting to something unfamiliar.

Fear also plays a bigger role in change than most people realize. A lot of times, people do not stay where they are because they enjoy where they are, but because uncertainty feels scarier than familiarity. It is scary to apply for a new job, to leave relationships, or to try something new and possibly fail. As humans, we are wired to try to avoid pain, embarrassment and uncertainty whenever possible. That is often why major (successful) change frequently happens after a critical moment: heartbreak, losing a job, feeling deeply unhappy or emotionally exhausted. Those moments force people into reflection. Suddenly the discomfort of staying the same becomes bigger than the fear of changing.

One Step at a Time

Meaningful growth does not always have to come from a crisis situation, however. Sometimes it can begin much smaller and gentler. One of the most effective ways to create change is to make it easier than you think it "should" be. Instead of trying to transform your entire life overnight, focus on consistency at a manageable level.

Examples could be:

- Five minutes of stretching daily
- Preparing lunch one day ahead
- Going for a short walk after dinner
- Putting your phone away slightly earlier.

Small actions repeated consistently tend to create far more lasting change than short bursts of extreme motivation. Additionally, it helps to connect habits to routines that already exist. Your alarm goes off, and you stretch for five minutes. You make coffee, and you drink a glass of water first. The more connected a habit becomes to an existing routine, the easier it is for the brain to repeat it automatically. And most importantly: expect yourself to slip sometimes. Under stress, the brain naturally returns to familiar patterns. That does not erase progress. Real growth is not about never falling back into old habits. It is about:

- returning to new habits quicker
- noticing patterns sooner
- being more honest with yourself
- practicing consistency instead of perfection

Identify with Your Goals

A very effective mindset shift is to stop focusing only on outcomes and start focusing more on identity. Instead of constantly thinking "I want to work out," or "I want to stop being stressed," it is often more effective to think in terms of the person you are becoming.

For example:

- "I want to eat healthier" vs. "I am becoming someone who nourishes my body more intentionally."
- "I need to stop procrastinating" vs. "I am becoming someone who follows through, even in small ways."
- "I want to feel healthier" vs. "I am becoming someone who takes my health seriously."
- "I need to completely change my life" vs. "I am slowly creating habits that support the life I want."

Ultimately, successful change is rarely about becoming a completely different person. Usually, it is about slowly creating new patterns that align more closely with the life you actually want to live. This is something worth remembering as we move into the last part of the year. Change does not need to happen perfectly to matter. You do not need a complete life overhaul. You do not need to become an entirely new version of yourself overnight. Sometimes the most meaningful changes are the ones that do not look like a lot of change in the moment, but quietly shift the direction of your life over time.

Final Thoughts

Change is often seen as something big and visible, but in reality, it usually happens in much smaller, quieter ways; in the everyday moments where you choose differently, respond more intentionally, or simply notice your patterns with more awareness than before. While it is easy to focus on what has not changed yet, it is just as important to recognize what already has, even in subtle ways.

If you feel stuck or find it difficult to make changes on your own, support can make a meaningful difference. At Emerald Mental Health, change is supported through reflection, understanding, and practical steps forward. Reach out at reini@emeraldmentalhealth.com or www.emeraldmentalhealth.com

Resources

Pew Research Center. (2024, January 5). *5 facts about New Year's resolutions*. https://www.pewresearch.org/short-reads/2024/01/05/5-facts-about-new-years-resolutions/

Harvard Health Publishing. (2021, February 16). *Why it is hard to break bad habits*. Harvard Medical School. https://www.health.harvard.edu/mind-and-mood/why-its-hard-to-break-bad-habits



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...

FITNESS

The Organ You're Slowly Pickling at 35,000 Feet



Why fatty liver is the crew epidemic nobody is talking about, and why you probably have one.

WRITTEN BY: SCOTT DARRAGH

If I told you there's a disease that one in three American adults already has, that you can't feel, that won't get flagged on a routine physical, and that is quietly setting you up for type-2 diabetes and heart disease, you'd want to know if you were one of them.

Here's the uncomfortable part. As aircrew, the odds aren't one in three. They're worse. A lot worse.

The condition is fatty liver. The medical world recently renamed it MASLD, which stands for metabolic dysfunction-associated steatotic liver disease. The new name matters, because it finally says the quiet part out loud: this is not a drinking problem. It's a metabolism problem. And our job is practically engineered to break metabolism.

What it actually is

Your liver is supposed to store a small amount of fat. Fatty liver is when that storage gets out of hand, when more than about five percent of the organ is fat. Push it far enough and it moves from quiet fat accumulation, to inflammation, to scarring, to the kind of damage you don't walk back from.

The reason almost nobody catches it early is that it is silent. No pain. No symptom you'd ever connect to your liver. You feel tired, foggy, soft in the middle, and a little off, and you chalk it up to the schedule. Meanwhile the standard liver enzymes on a basic blood panel, ALT and AST, can sit in the so-called normal range while the liver is already loading up with fat. Your AME clears you. Your annual physical says you're fine. The problem is that "fine" was never actually measured.

Why your body does this

The driver isn't dietary fat. It's insulin resistance and a process called de novo lipogenesis, which is a fancy way of saying your liver is turning excess sugar and refined carbohydrate into fat and parking it on site. When you're constantly riding a blood-sugar roller coaster, terminal pretzel here, energy drink there, hotel breakfast carb-bomb, late-night layover meal, your insulin stays elevated. Chronically high insulin tells the body to store, not burn. The liver becomes the warehouse. Over months and years, the warehouse fills up. That's the mechanism. Now look at how our job feeds every single input.

The crew risk stack

Stack these on top of each other and you start to understand why this hits us harder than the 9-to-5 crowd:

Circadian disruption. Your liver runs on a clock. So do your blood sugar and your hormones. Crossing time zones and flying back-of-the-clock trips scrambles that clock, and circadian misalignment is independently linked to the same metabolic dysfunction that drives fatty liver. You are not imagining that red-eyes wreck you.

Garbage sleep. Short, broken, daytime sleep raises insulin resistance and cortisol. Cortisol tells your body to hold visceral fat, the deep belly fat that surrounds your organs and pours fuel onto a fatty liver. Bad sleep isn›t just fatigue. It›s a metabolic event.

Hotel and airport food. Ultra-processed, sugar-heavy, refined-carb everything, eaten at random hours because that›s what›s open. It is almost a perfect recipe for the exact process described above.

Layover alcohol. Even moderate drinking stacks directly on top of the metabolic damage. The newest research even has a category for people who carry both the metabolic and the alcohol load at once, and crew life makes that combination easy to fall into.

The chair. Long-haul sitting and low daily movement drop the body›s ability to clear sugar out of the blood, which sends more of it to the liver to be stored as fat.

None of these are character flaws. They're the operating conditions of the job. But your liver doesn't care that you have a good reason.

The part that should give you hope

Here's what makes this worth writing about: caught early, fatty liver is one of the most reversible conditions in medicine. The liver wants to heal. Give it the right conditions and it will offload that fat, often faster than people expect.

The right conditions aren't a crash diet or a month of misery. According to my functional medicine partner, Dr. K. Andrew Shepard, DC, CN, of Life Visions, the needle-movers are the unglamorous ones: pulling out the added

sugar and refined carbs that feed the storage process, getting blood sugar and insulin back under control, protecting sleep like it's a checklist item, moving daily even when you can't get to a gym, and being honest about the layover drinks. The body responds. It just needs the inputs to change.

But, and this is the whole point, you cannot fix what you've never measured. The reason most crew members spin their wheels is that they're guessing. They assume their "normal" annual labs mean their metabolism is healthy, when those labs were never designed to catch this. The real picture lives in the markers most physicals skip: fasting insulin, HOMA-IR, HbA1c, the triglyceride-to-HDL pattern, GGT alongside ALT and AST. That's the data that tells you whether your liver is quietly filling up, and exactly which lever to pull first.

That's the entire reason we test before we coach. Two people with the identical symptom can have completely different root causes, and a generic plan aimed at the wrong target is just more wheel-spinning. When you can see what's actually happening under the hood, you stop guessing and start fixing.

Where to start

If you're reading this and recognizing yourself—foggy, soft in the middle, tired in a way sleep doesn't fix—you don't need to panic. You need a baseline. Find out what your metabolism is actually doing instead of assuming. From there, the fix is real, and for most people it's faster than they think.
You built a career that never stops moving. Your liver shouldn't be the thing that finally grounds you.

Scott Darragh is a commercial airline pilot and the founder of Jet Set Trainer, a metabolic health and performance coaching program built for pilots, flight crew, and frequent travelers. Clinical lab interpretation referenced in this column is provided by Dr. K. Andrew Shepard, DC, CN, of Life Visions, an independent functional medicine partner.
Curious where your own metabolism stands? Take the free metabolic health survey at jetsettrainer.com/bhe.

This article is for educational purposes and is not medical advice. Talk to your physician or AME before making changes to your health routine.



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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BUSINESS VECTOR

Compensation Predictions for 2026

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



Here we are back in the suspense period, folks. That time between when the business aviation compensation surveys collect their data and analyze it and when they provide it for consumption. I still see pretty constant wage pressure being generated by operators and by the airlines, so I don't think there's any doubt that compensation is going to grow. It's just a question of how much growth we'll experience.

As I did last year, I'm going to put on my Nostradamus hat and try to predict the growth levels for the positions I track. But before we get to the numbers themselves, let's discuss the most influential thing that we can't predict: the composition of the respondent group. To illustrate the effect changes in composition can have on the data, let's look at the differences in the survey respondent base from 2023, 2024 and 2025.

Survey	Number of Organizations	Number of Personnel	Average Personnel per Organization
NBAA	455	3,442	7.6
Gallagher	131	8,572	65.4

Table 1: 2023 Survey Respondent Demographics

Survey	Number of Organizations	Number of Personnel	Average Personnel per Organization
NBAA	459	4,578	9.9
Gallagher	117	8,329	71.2

Table 2: 2024 Survey Respondent Demographics

Survey	Number of Organizations	Number of Personnel	Average Personnel per Organization
NBAA	415	4,421	10.7
Gallagher	117	4,708	41.7

Table 3: 2025 Survey Respondent Demographics

The NBAA and Gallagher surveys are different samples of the same population, operators within the business-aviation industry. Both surveys typically sample more corporate operators than charter operators, although the Gallagher Survey gets more of the larger/fleet operators, as we can tell by the average personnel per organization. In both 2023 and 2024, one of the Gallagher respondents was NetJets, but in 2025 NetJets didn't respond, hence the lower personnel numbers and smaller personnel/organization ratio. Since NetJets' latest and greatest pilot contract was signed in April 2024, after the close of the 2024 survey data collection period, that data would have been included had the operator participated in the 2025 survey. As we look at the differences in survey demographics from 2023 to 2024 and 2024 to 2025, keep in mind that the average growth in compensation was 9.7% from 2023 to 2024 and the average growth was 5.88% from 2024 to 2025. While a natural reduction in compensation levels may be part of the cause for the decrease in growth between the two periods, the change in the respondent base influenced the data. Unfortunately, the significance of that effect is very difficult to ascertain.

So, since we can't predict what the respondent base will look like in 2026, take these predictions with a grain of salt.

First, here's what I predict the average growth rates will be for 17 positions in 2026.

Position	Actual Growth 2024-2025	Predicted Growth 2025-2026
Avionics Technician	-2.68%	5.46%
Captain	7.58%	6.57%
Chief Pilot	5.60%	6.66%
Director of Maintenance	6.35%	6.07%
Director/Aviation Manager (Flying)	8.72%	6.91%
Director/Aviation Manager (Non-Flying)	10.83%	7.93%
First Officer	6.96%	8.06%
Flight Attendant	9.40%	8.50%
Flight Coordinator/Office Mgr	4.03%	6.59%
Flight Technician	5.72%	5.44%
Line Service Technician	2.46%	7.38%
Maintenance Assistant	9.17%	8.78%
Maintenance Supervisor	1.92%	5.67%
Maintenance Technician	6.91%	5.29%
Scheduler	2.39%	3.78%
Senior Captain	5.22%	5.78%
Senior Flight Attendant	0.97%	7.03%
Overall Average	5.88%	6.67%

Table 4: Predicted Compensation Growth 2025 – 2026

The projected increase factors are weighted averages derived from the AirComp Calculator's projected survey aging factors. As you can see, I'm predicting a slight increase in overall total cash compensation growth. Some positions will increase, others will decrease, but overall, there will be an increase of just under one percent. Now, let's look at the predicted average total cash compensation levels.

Position	2025 Actual Average Total Cash Compensation	2026 Predicted Average Total Cash Compensation
Avionics Technician	$98,797	$104,188
Captain	$219,323	$233,734
Chief Pilot	$279,142	$297,723
Director of Maintenance	$260,498	$276,301
Director/Aviation Manager (Flying)	$338,718	$362,114
Director/Aviation Manager (Non-Flying)	$315,620	$340,659
First Officer	$145,521	$157,252
Flight Attendant	$134,631	$146,073
Flight Coordinator/Office Mgr.	$129,704	$138,245
Flight Technician	$138,930	$146,489
Line Service Technician	$60,816	$65,307
Maintenance Assistant	$87,528	$95,217
Maintenance Supervisor	$167,058	$176,524
Maintenance Technician	$124,731	$131,331
Scheduler	$90,569	$93,989
Senior Captain	$262,099	$277,253
Senior Flight Attendant	$159,562	$170,778
Average	$180,792	$192,848

Table 5: Predicted Average Compensation Levels for 2026

The calculation here is pretty straightforward. I multiplied the average 2025 compensation level for each position by a factor of one + the predicted increase factor. This calculation illustrates the effect of the predicted growth factor in dollars.

So, these are my predictions for 2026! We'll do a comparison exercise when the new data comes out and see how well I did. If you have questions, drop me an email at drchrisbroyhill@aircompcalculator.com.



About the Author

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

MORTGAGE

Should You Wait for Rates to Drop Before Buying a Home?

Written by: Jonathan Kulak, Trident Home Loans



One of the most common questions I hear from pilots today is whether they should wait for rates to drop before buying a home. It's a little like waiting for the perfect weather day to fly. Sure, next week's forecast might look better. Then again, it might not. And while you're waiting, conditions can change in ways you didn't expect.

Housing markets work the same way. Many prospective buyers are sitting on the sidelines because they're convinced lower rates are just around the corner. Maybe they're right. Maybe they're not. The reality is that nobody knows exactly where mortgage rates will be six months from now. What we do know is that rates are only one piece of the homebuying equation.

The Trap of Waiting for Perfect

Pilots understand that chasing perfection can keep you stuck. If you're waiting for perfect weather, perfect staffing, and perfect schedules, you'll spend a lot of time sitting at the gate.

Many buyers make the same mistake. They assume that if rates fall, buying automatically becomes easier. But when rates decline, more buyers usually enter the market. More buyers create more competition. More competition can push prices higher and reduce negotiating power. The lower rate you were waiting for may arrive just as you're competing against multiple offers.

Today's Market Has Advantages

For the first time in several years, many markets are giving buyers leverage again. Sellers are negotiating. Price reductions are more common. Homes are sitting on the market longer. And buyers are often able to negotiate seller credits. Those credits can help cover closing costs, reduce cash needed to close, or even help lower the effective interest rate. In many cases, a seller credit negotiated today can be worth more than waiting months for a small drop in rates.

Your Career Is Moving Too

While everyone focuses on mortgage rates, pilots often overlook something else: their own income. Regional first officers upgrade. Captains move to major airlines. New contracts take effect. Pay increases materialize.

A pilot upgrading from FO to captain may see a much larger financial benefit from that pay increase than from a quarter-point improvement in mortgage rates.

The Refinance Option

Buyers also forget that a mortgage isn't permanent. If rates fall significantly in the future, refinancing becomes an option. That doesn't mean everyone should buy today. It simply means the decision shouldn't be based entirely on trying to predict where rates will go. A home purchased today can potentially be refinanced later. A home you never bought can't.

Focus on What You Can Control

Nobody controls mortgage rates nor the housing market. What you can control is:

- Your budget
- Your savings
- Your debt levels
- Your career planning
- The property you choose

Those decisions often have a bigger impact on long-term financial success than perfectly timing rates.

A Simple Test

Ask yourself if rates stayed exactly where they are today for the next year, would buying still make sense. If the answer is yes, waiting solely for lower rates may not be the best strategy. If the answer is no, then waiting could absolutely be the right move. The important thing is to make the decision based on your situation—not on a prediction.

Final Approach

Most successful pilots don't build flight plans around perfect forecasts. They build plans around the information available today and adjust as conditions change.

Homeownership works much the same way. Rates matter. But so do home prices, seller concessions, inventory, career progression, and long-term goals.

The best homebuying decisions usually aren't made by people who perfectly predict the market. They're made by people who understand their numbers, have a solid plan, and are ready to act when the opportunity makes sense.

Have questions or want a second look at a quote? Email me at jk@mythl.com, call/text 850-377-1114, or visit https://tridenthomeloans.com/jonathan.kulak/. I'm always happy to help a fellow pilot think through it. This article is part of my ongoing mortgage series for Aero Crew News—helping pilots build smarter financial flight plans.



About the Author

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



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MONEY

The First Officer Wealth Window: Why Your Early Career Years Matter More Than You Think

Written by: Erin Rosenthal

For many pilots, the early years of flying feel like a blur of training events, new bases, reserve schedules, and rapid pay changes. It's an exciting time, your career is finally taking off (literally!), your income is rising fast, and the future feels wide open. But hidden inside this whirlwind is something many pilots don't recognize until much later: the first-officer years are among the most important periods for building long-term wealth.

The habits you build, the decisions you make, and the systems you put in place during your FO years can help shape your financial trajectory for the rest of your career. These years can even influence when you're able to retire, how much flexibility you have later in life, and how much financial stress you carry along the way. Many pilots don't think about this because they're focused on flying, upgrading, and getting settled. But the truth is simple: the FO years quietly set the tone for everything that comes after.

Many pilots often assume wealth is built during the high-earning captain years. In reality, the foundation is poured long before that. The FO years are your wealth window, and once it closes, you can't get those years back.

The Wealth Window: A Rare Opportunity Hiding in Plain Sight

A "wealth window" is a period in life when small financial decisions have an outsized impact on your future. For pilots, this window opens early, often in your mid-20s to early 30s, and it's more powerful than most people realize. The combination of time, rising income, and relatively simple living expenses creates a perfect setup for long-term financial success.

Here's why this window matters so much:

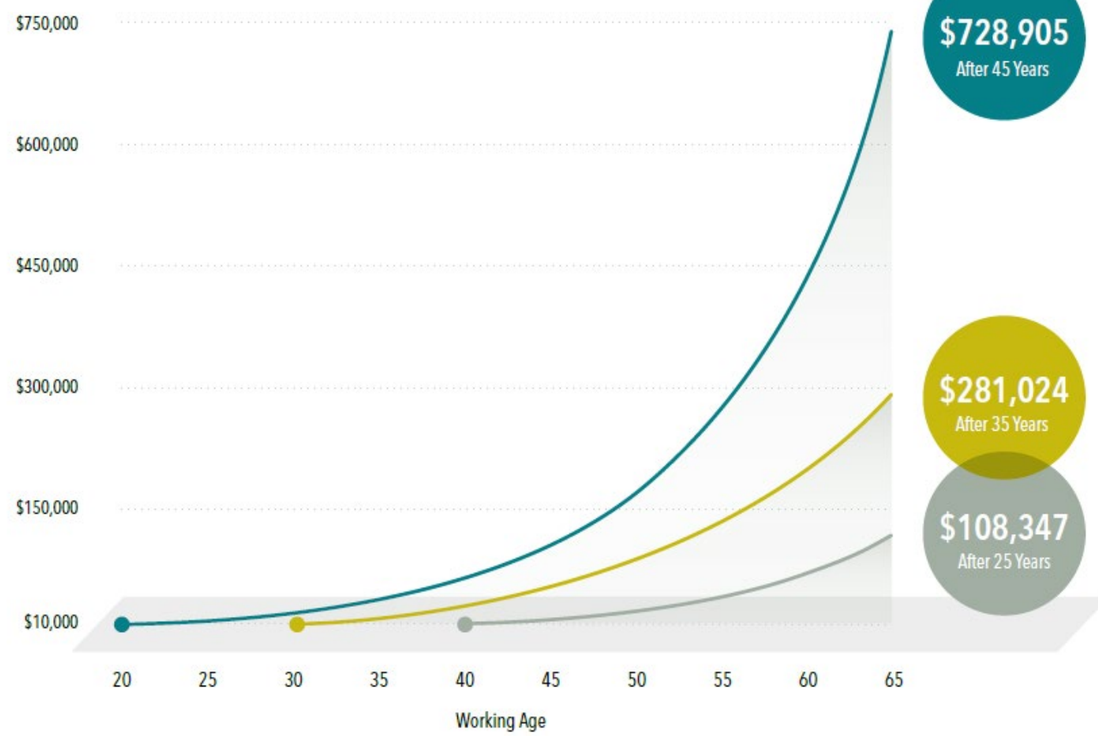
1. Time is on your side

Compounding can be one of the closest things to magic in finance. Money invested in your 20s and early 30s has decades to grow. A single dollar invested at age 25 has more than twice the growth potential of a dollar invested at age 40. That difference alone can change your entire retirement picture.

Many pilots underestimate this. They think they'll "catch up later," but later doesn't have the same power as now. Early dollars are the most valuable dollars you will ever invest. Even small amounts can turn into something meaningful over a long career.

HYPOTHETICAL GROWTH OF $10,000 OVER 45, 35, AND 25 YEARS
10% Annual Compounded Return

Dimensional



Hypothetical growth of $10,000 at a 10% annual return over different time horizons.
Source: Dimensional Fund Advisors, The Power of Compounded Returns (2026).

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2. Your lifestyle hasn't fully expanded yet

Before the bigger house, the nicer car, the kids, and the seniority-based upgrades, your expenses are often lower and more flexible. You may not feel like you have a lot of extra money, but you also haven't locked yourself into a lifestyle that's hard to scale back. Once you commit to higher fixed expenses, it becomes much harder to redirect money toward savings.

This is the perfect time to build strong saving habits. Once lifestyle creep sets in, it becomes much harder to reverse. The FO years give you a chance to set your "normal" before it gets expensive.

3. Your income is rising fast

Pilot pay has increased dramatically in recent years. Many new pilots go from barely scraping by to earning well over six figures in a short period. That rapid growth creates a rare chance to "lock in" good habits before lifestyle inflation catches up. If you can save aggressively during this period, you can build a financial cushion that will benefit you for decades.

The FO Pay Curve: A Financial Tailwind You Don't Want to Waste

The modern pilot career has changed. Pay scales have accelerated, and competition between airlines is stronger than ever. However, income growth doesn't automatically create wealth. Without a plan, it can do the opposite.

When income rises quickly, spending tends to rise along with it. Pilots are tempted to upgrade cars, move into bigger homes, take more vacations, and start living like the captains they aspire to be. Before long, the extra income disappears into a lifestyle that feels normal, and the opportunity to build wealth quietly slips away.

The FO pay curve is a gift. But only if you use it intentionally. If you don't, it becomes just another missed opportunity that's easy to justify in the moment.

Common Behavioral Traps New Pilots Fall Into

Pilots are highly trained decision-makers in the cockpit, but financial decisions trigger a different part of the brain. Here are the traps we see often:

"I'll save more once I make captain."
This is one of the biggest lies pilots tell themselves. Captain pay doesn't fix bad habits, it magnifies them. If you struggle to save while making $120k, you'll struggle at $250k too. The habits you build now follow you into the left seat.

Lifestyle inflation
When your income jumps, it's tempting to reward yourself. There's nothing wrong with enjoying your success, but unchecked lifestyle creep is the enemy of long-term wealth. It sneaks up slowly and becomes permanent. Once you get used to a certain lifestyle, it's very hard to go backwards.

Comparison culture
Aviation is full of visible status symbols: cars, boats, motorcycles, watches, small planes, and houses. It's easy to feel behind, even when you're doing great financially. Comparing yourself to other pilots is one of the fastest ways to derail your financial plan. You don't know their debt, their savings, or their stress levels.

Underestimating taxes
A sudden jump in income can create tax surprises. Without planning, your take-home pay may be lower than expected, or you may end up owing more in taxes than expected. This can throw off your budget and make it feel like you're not making progress.

Thinking high income = financial security
Plenty of high-earning pilots feel financially stressed; they are not alone. Wealth comes from habits, not just paychecks. A pilot making $300k with no savings may be in a worse position than a pilot making $150k with a solid plan.

Three High-Impact Moves to Help FOs

1. Automate Investing Early, and Don't Stop

Numerous psychology studies tell us that automation can be your best friend. Set up contributions to your retirement accounts so they happen without you thinking about it. Start with:

- Contributing as much as you can to the 401(k), even if it's a small percentage, and then set an automatic savings increase annually.
- Funding a Roth IRA if eligible to contribute directly, if not consider looking into the back door Roth IRA strategy.
- Increasing your contributions every time you get a raise.

Why Roth early? Because your tax rate is often lower in your FO years than it will be later in your career. Paying taxes now and letting your money grow tax-free can be a huge advantage.

And remember:

- $500 per month invested at age 25 may grow to more than $1 million by retirement at typical market returns.
- Waiting until age 40? You may need to invest more than $1,500/month to reach the same goal.
- The money you put into a Roth will not be taxed when you withdraw it later.

Time is the most powerful tool you have, so use it.

2. Avoid Lifestyle Inflation (At Least for a While)

Lifestyle inflation is natural, but it doesn't have to control your financial future. The key is to increase your spending intentionally, not automatically.

A simple rule:
When you get a raise, split it.

- Half goes to your future self (savings, investing, debt payoff)
- Half goes to your lifestyle

This lets you enjoy your success without sacrificing long-term freedom.

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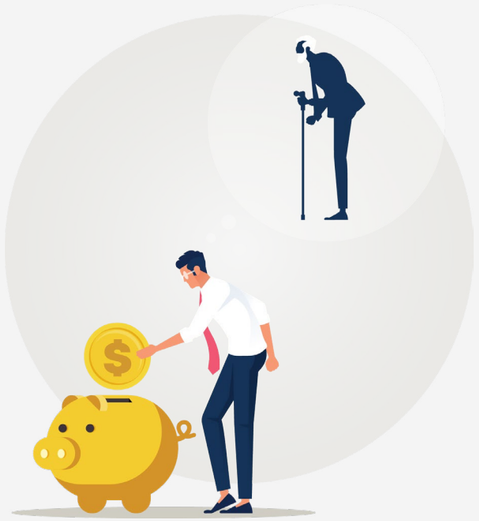
Your FO Wealth Window
NUMBERS AT A GLANCE

$500/mo at age 25
may grow to $1 million+ by retirement at typical market returns

$1,500+/mo
is necessary if you wait until 40 to reach the same retirement goal—3x the monthly cost of starting early

6-12 months emergency fund
should be the minimum for pilots vs. the standard 3-6 months. The industry is stable until it isn't.

50/50 raise rule
split every raise—half to savings, half to lifestyle. Enjoy success without sacrificing long-term freedom



Another strategy:
Set a spending floor. Decide the minimum you want to save each month and treat it like a non-negotiable bill. Everything else is flexible. This keeps you consistent even when life gets busy.

3. Build a Pilot-Sized Emergency Fund
Pilots face unique risks:

- Medical certificate issues
- Training delays
- Furloughs
- Base closures
- Industry volatility

Many financial gurus recommend an emergency fund of three to six months of expenses. This may not be enough given the unique risks for professional pilots. A minimum of 6-12 months (or more) may be more appropriate based on your specific situation. The industry is stable until it isn't, and your medical certificate is your income.

Conclusion: Your FO Years Set the Tone for Your Entire Career

The first-officer years are more than just a stepping stone to the left seat. The decisions you make now about saving, spending, investing, and planning can help determine your financial freedom decades from today. These years give you a rare combination of time, rising income, and flexibility, which is a combination you won't get again.

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Your future self—the one enjoying a stress-free retirement and choosing when to stop flying instead of being forced to—will thank you.

Fly safe!



About the Author

Erin Rosenthal is a psychology major at the University of Minnesota, where she is building the analytical and interpersonal foundation to pursue a career as a financial advisor. Read More...

Erin Rosenthal 865-240-2292 Leading Edge Financial Planning Schedule a time to chat...

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How Miracle Flights Uses Commercial Aviation to Connect Children to *Life-Changing* Medical Care



For many families across the United States, accessing specialized medical care is not as simple as scheduling an appointment. The best treatment options for serious or rare conditions are often located hundreds or even thousands of miles away. That distance can become a barrier that delays treatment, creates financial strain, and adds uncertainty during an already difficult time.

Through partnerships with commercial airlines and the broader aviation community, Miracle Flights transforms everyday air travel into a lifeline for families facing serious medical challenges.

Miracle Flights is a national nonprofit organization that provides free commercial flights to children in need of life-changing medical care far from home. By covering the cost of airfare, the organization ensures families can focus on what matters most: their child's health and well-being.

At its core, the mission is simple: distance should never stand in the way of care.

Since its founding more than 41 years ago, Miracle Flights has remained committed to removing that barrier for families in need. Over that time, the organization has flown more than 108,664,060 miles, connecting children to specialized medical treatment and ensuring families can access the care they need within the United States.

Our History

Founded in 1985 as Angel Plane, Miracle Flights began with a mission rooted in compassion and access to care. The organization coordinated its very first flight to deliver life-saving blood to Tonopah, Nevada, following a traffic accident. Just one year later beginning a legacy that continues today, the first patient flight took off, helping a 10-year-old child travel for cancer treatment.

In 1996, Angel Plane became Miracle Flights For Kids, a name that reflected the organization's growing national impact. In 2016, the organization simplified its name to Miracle Flights aligning more closely with the heart of its mission.

As the mission expanded, Miracle Flights earned national recognition in 2001 as a recipient of the prestigious Points of Light Award, established by President George H. W. Bush to honor organizations making extraordinary differences in communities across the country.

To better serve families and increase availability, the organization transitioned from private aviation to commercial flights in 2005, dramatically expanding access to care while reducing costs. A year later, Southwest Airlines began donating flights through a partnership that continues today. Since 2006, the partnership has helped countless families access life-changing medical care while demonstrating the powerful role the aviation industry can play in supporting communities in need.



What began in 1985 as a single compassionate flight has grown into a nationwide lifeline, connecting families to specialized medical care one trip at a time.



Since partnering with Southwest Airlines in 2006, Miracle Flights has leveraged commercial aviation to dramatically expand access to specialized pediatric medical care across the country.

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Miracle Flights' mission is made possible through the support of airline partners, aviation professionals, airport communities, donors, and volunteers who understand the critical role transportation plays in healthcare access. Together, these partnerships help ensure families can focus less on travel logistics and more on their child's treatment and recovery.

When Distance Becomes a Barrier

Families facing complex pediatric diagnoses often find themselves navigating a healthcare system that requires travel. Whether it is a rare disease specialist, a leading pediatric hospital, or a treatment program unavailable locally, the best care is not always close to home.

For many families, the cost of travel may become overwhelming. Flights, lodging, meals, and time away from work add up quickly. Some parents are forced to make impossible choices between financial stability and their child's medical needs. That is where Miracle Flights steps in. By coordinating and funding commercial air travel, the organization removes one of the most immediate barriers to care. Each flight represents more than transportation; it represents access, opportunity, and hope.

More Than a Flight

Every trip coordinated by Miracle Flights is tailored to the needs of the family. The organization works closely with caregivers to ensure travel aligns with treatment schedules, medical requirements, and personal circumstances.

While the logistics are complex, the goal remains clear: to make the journey as seamless as possible so families can focus on their child's well-being.

For many families, the impact extends far beyond the flight itself. It means fewer missed appointments, access to specialists who can provide critical answers, and the possibility of improved outcomes and quality of life.

Each itinerary reflects careful coordination across airlines, schedules, and medical timelines. What may appear to be a routine commercial flight often becomes a critical link in a child's life-changing treatment plan.

The Impact

Behind every flight is a story: a child traveling across the country for critical treatment, a family navigating uncertainty while holding on to hope and parents doing everything possible to ensure their child receives the best care available.

For Luna, Miracle Flights' 2026 Child Ambassador and a third grader from Las Vegas, Nevada, that journey has become part of her life. Diagnosed with an optic glioma brain tumor in May 2017, Luna has been traveling every three months to Primary Children's Hospital in Salt Lake City, Utah, where she receives specialized oncology care and testing. What began as a diagnosis quickly became an ongoing journey, one that requires consistent access to care far from home.

Today, Luna is thriving in a general-education classroom. Despite her visual impairment, she has learned to read and write entirely in Braille, keeping pace with her classmates and demonstrating a level of determination that inspires everyone around her.

Her journey is not without challenges. Luna is currently battling her third brain tumor. While her tumors remain stable with no new growth, she continues chemotherapy treatment as her family remains hopeful for the day they hear she is cured.

Luna, Miracle Flights' 2026 Child Ambassador, has made the trip from Las Vegas to Salt Lake City every three months since 2017 for specialized brain tumor treatment. Her resilience and spirit remind us every day why this mission matters.



Outside of her medical care, Luna's life is filled with the same curiosity and ambition as any other child her age. She has been studying piano for over a year, learning each note by ear, and she recently joined her school choir. She even auditioned for the school dance team. When asked how she would learn the routines without sight, her response was simple and confident, "I can still try." That mindset defines her. It is reflected in her recognition as Student of the Month and in the way she approaches every challenge with optimism and resilience.

For Luna and her family, access to specialized care in Utah is essential. Without the ability to travel, those appointments would not be possible. The journey is not optional. It is necessary.

This is where Miracle Flights makes a difference. By removing the burden of travel, the organization ensures families like Luna's can focus on treatment, progress, and hope rather than logistics and cost. Each flight allows her to continue receiving the care she needs while still growing, learning, and pursuing the things she loves.

Luna's story is one of many, but it is a powerful reminder of what becomes possible when distance is no longer a barrier to necessary medical care.

Aviation with Purpose

Within the aviation industry, flight is often associated with logistics, operations, and efficiency. At Miracle Flights, it becomes something more. Flight becomes a bridge. It connects families to doctors, children to treatment, and hope to possibility. By leveraging commercial aviation networks, Miracle Flights transforms everyday travel into a powerful tool for good. It is a reminder that aviation's impact extends far beyond moving passengers from one destination to another. It can change lives.

Expanding Access Beyond Medical Care

While pediatric medical travel remains the core of the organization's work, Miracle Flights also supports individuals traveling to retrieve or train service dogs that assist with disabilities. This program reflects the same belief that guides every aspect of the mission: access matters. Whether it is medical care or a service animal that provides life-altering independence and support, no one should be limited by distance.

Looking Ahead

As the demand for specialized medical care continues to grow, so does the need for organizations that can help bridge the gap between patients and providers. With the average cost of airfare continuing to rise, the financial barrier to care remains significant for many families. As Miracle Flights enters its 41st year of service, the need for support is greater than ever to ensure no child is prevented from

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Faces Behind the Flights

Dawson





Born at just 24 weeks and weighing only 1 lb. 5 oz., Dawson has spent his young life overcoming incredible challenges. With help from Miracle Flights, his family travels from Montana to Cincinnati for specialized pediatric airway care unavailable close to home. After undergoing major airway reconstruction surgery in 2025, Dawson is now breathing and speaking more freely than ever before. "Miracle Flights is amazing," his mom shares. "Without them, Dawson wouldn't be receiving the excellent care we have access to now."

Ariana





After being diagnosed with cancer, Ariana's family learned she would need a liver transplant to survive. Because Iowa does not perform pediatric liver transplants, her family must travel out of state each year for the specialized care that keeps her healthy and thriving. With help from Miracle Flights, those critical trips have become possible without the added stress of travel costs.

"Having the help of Miracle Flights has made our annual trip for her liver-transplant evaluation so much easier for our family," her mom shares. "We don't have to stress and worry about how we'll afford to get her to her appointments each year."

receiving life-changing medical treatment because of distance.

The organization continues to expand its reach, strengthen partnerships, and find new ways to serve families across the country. Each flight is a direct investment in a child's health, future, and quality of life.

For the families who rely on Miracle Flights, the journey to care is no longer out of reach. In the world of Miracle Flights, a boarding pass becomes more than a ticket. It becomes access to answers, treatment, hope, and the possibility of a healthier future.

Every takeoff carries something more than passengers. It carries possibility.

About the Organization

Miracle Flights provides free commercial air travel in the US for children ages 0–17 who qualify based on financial need, connecting them to board-certified medical providers and accredited... Read More...

All photos courtesy of Miracle Flights.

MIRACLE FLIGHTS

THE CURE FOR DISTANCE

















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