June 2024

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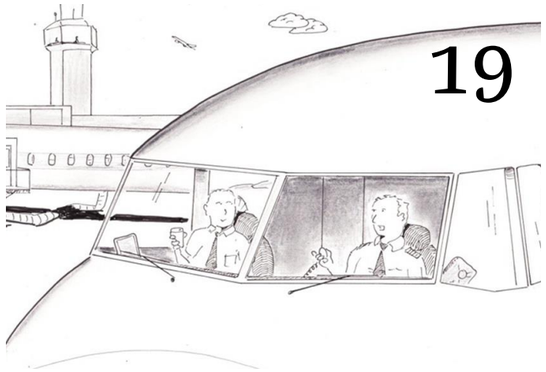
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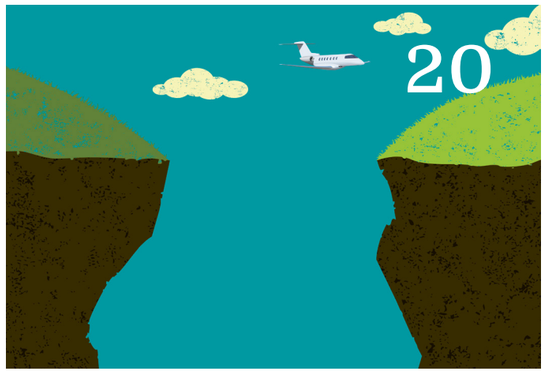
contents

May 2024

Jump to each section Below
by clicking on the title or photo.











Also Featuring:

Letter from the Publisher	4
Aviator Bulletins	6
Food for thought	32
On the Jobs Economy, LTI, and Technician Compensation	36
Stop Budgeting and Change Your Spending Mindset!	41
Understanding Closing Costs: A Guide for Homebuyers	45
Disaster on the Road Pt. 6	48
Undiscovered Diamond: The Norwegian	50

the grid



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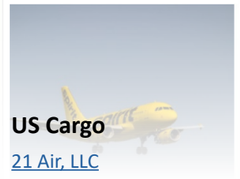
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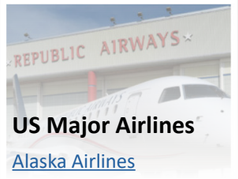


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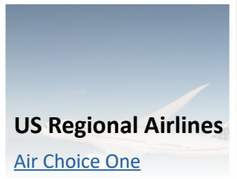
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The Grid (contract comparisons , pay charts, company details, etc.) has moved online. Click on the airlines above to go directly to that airline’s information, or go to www. AeroCrewNews.com/go/thegrid.

Dear readers,

We are very pleased to welcome two new additions to our eMagazine. First, we welcome a column that is titled, *Aero Medical* which will bring us news and developments in aviation related to medical issues, namely with pilots' medical rights and the Pilot Mental Health Campaign. We hope you'll get valuable information to digest and to share with your colleagues. We also welcome a little aviation humor in the cartoon, *Coffee & Pretzels* by Greg Kaley. Every month, our cartoonist/pilot will provide a panel that will hit home – or should I say, "Hit us where we work." Enjoy the additions and please share your impressions (info@aerocrewnews.com).

Summertime and thunderstorms are here as this year is just flying ✈ by. But before you know it, we will be back to cold nights and de-icing aircraft. Enjoy the season while it lasts.

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 8,000 hours of flying time since his introductory flight on November 14th, 1992.

BACK TO CONTENTS

May 2024

What you may have missed in May

Feature One – Results of Aero Crew News' annual photo contest. The theme was "Vintage Aircraft" defined as aircraft no longer in production.

Feature Two – Wings of Freedom – The Story of the Berlin Airlift is a great read of the historic Operation Vittles that saved the residents of West Berlin in the post-WWII era.

Baggage – Sleep can be an elusive goal and last month's article brought you advice and guidance to improve your sleep without medication.

Fitness – Maybe the first step toward getting fit is to get focused.

Grey Matter – Practical advice and counsel can be found here in the fifth installment of Disaster on the Road.

Knowledge Base – The all-important topic of collision avoidance is addressed in this month's column.

Money – Are you ready for a customized financial plan or are you okay with an off-the-rack fit?

Mortgage – Don't marry your mortgage rate, you can just date it for a while. Plus, learn that it is best to buy when the rates are higher. Really!

Perspectives – There is beauty out there and we can't get so caught up that we lose sight of it.



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CREDITS

Publisher / Founder
Craig Pieper

Aero Crew Solutions, CEO
Scott Rehn

Editor
Deborah Bandy

Layout Design
Sarina Williams

Additional Contributors
Greg Kaley, John McDermott, Shannon Torres, Reini Thijssen, Eric Ray, Charlie Mattingly, Richard Swindell, Spencer Wartman, Christopher M. Broyhill, Victor Soler

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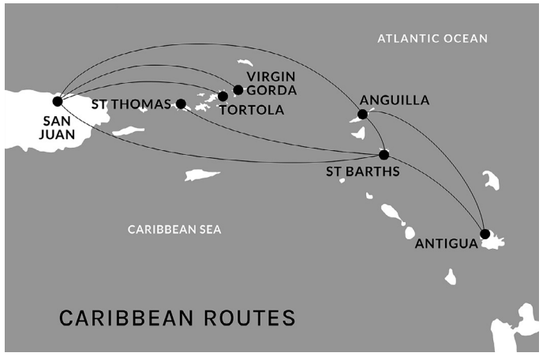
Grid Updates Email
GridUpdates@AeroCrewNews.com

Social Media Marketing By
Nate Racine

Social Media Advertising By
Edith Duran

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AVIATOR BULLETINS



New Flights to Anguilla and the British Virgin Islands!

Tradewind is thrilled to announce that scheduled service flights to Anguilla, Virgin Gorda, and a new route to Tortola are now available for booking! Flights to Virgin Gorda and Tortola in the British Virgin Islands will depart from San Juan, Puerto Rico and operate from November 21st, 2024 to April 21st, 2025. Read More



airBaltic's New On-Board Menu Includes Over 45% Products from Latvia

The Latvian national airline, airBaltic reveals that its new summer season onboard menu includes more than 45% products from Latvia, which are available on all airBaltic flights. This offer involve a variety of snacks, drinks and meals, made by different manufacturers... Read More



Frontier Flight Attendants File For Federal Mediation As Airline Management Refuses to Bargain Around Drastic Business Model Change with Immediate Harm to Flight Attendants

Frontier Flight Attendants, represented by the Association of Flight Attendants-CWA (AFA), have filed for federal... Read More



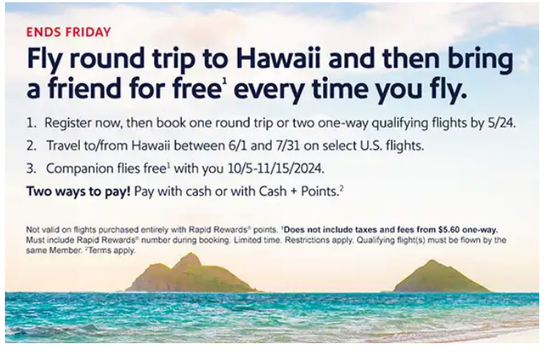
Boeing issues 3rd Annual Safety Report

Boeing released its third annual report about the company's progress to strengthen product safety, with a focus on improving its safety culture and working across industry to reduce safety risk. Read More



Frontier Airlines Launches a Summer of Love Sale with Flights Including a Seat Assignment, Carry-on Bag and No Change Fees Starting From $59

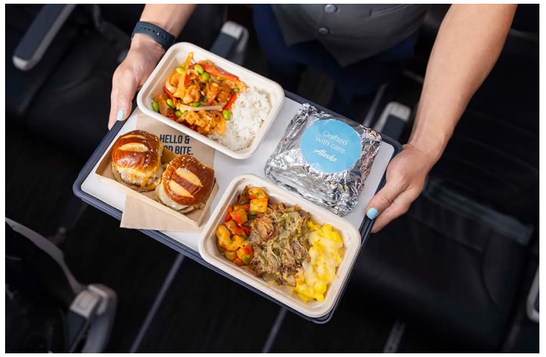
Ultra-low fare carrier Frontier Airlines is inviting customers to 'feel the love' with a Summer of Love sale offering... Read More



Bring Your Plus One Every Time: Fly Southwest Airlines Round Trip to or From Hawaii This Summer and Earn a Coveted Promotional Companion Pass for All Travel

Southwest Airlines Co. announced a Companion Pass® promotion available to Southwest Rapid Rewards®... .Read More

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Alaska Airlines elevates its premium inflight retail menu with the return of Main Cabin hot meals

Alaska Airlines is elevating its premium onboard menu with the return of hot meals to our inflight retail menu in the Main Cabin. Fueled by our industry leading pre-order program... Read More



Hawaiian Airlines Brings Lei and Aloha to Utah with Inaugural Salt Lake City-Honolulu Service

Hawaiian Airlines has officially arrived in Utah, just in time for summer. Hawai'i's hometown airline today inaugurated daily nonstop service between Salt Lake City (SLC) and Honolulu (HNL) with a festive gate-side celebration, welcoming its... Read More



From the Boroughs to the 'Burgh: JetBlue Flights From New York to Edinburgh Taking Off

JetBlue announced it has expanded its transatlantic offerings with new, nonstop flights to Edinburgh taking off from New York. Daily summer-seasonal service from New York's John F. Kennedy International Airport (JFK) to Edinburgh Airport (EDI) will operate through September 30, 2024... Read More



Transportation Unions Oppose Corporate Push to Remove Pilots from Flight Deck

As aviation safety stakeholders celebrated the passage of the pro-safety FAA Reauthorization Act of 2024, the Air Line Pilots Association, Int'l (ALPA), in collaboration with the Transportation Trades Department (TTD) of the AFL-CIO, called on U.S. regulators and lawmakers to... Read More



Southwest Airlines to Seek DOT Approval for Daily Nonstop Service Between Washington National Airport and Las Vegas

Southwest Airlines Co. will apply to the U.S. Department of Transportation (DOT) for new, daily nonstop service between Ronald Reagan Washington National Airport (DCA) and Harry Reid International...Read More



ALPA Statement on Final Passage of FAA Reauthorization Legislation

Capt. Jason Ambrosi, president of the Air Line Pilots Association, Int'l (ALPA), commended Congress on final passage of a five-year reauthorization of the Federal Aviation Administration (FAA) after the House voted 387-26 to send the measure... Read More

AVIATOR BULLETINS



United Airlines Debuts New Onboard Safety Video

United debuted a new onboard safety video where more than a dozen United employees provide clear, easy-to-follow demonstrations of critical safety procedures. The video was filmed inside a life-sized, airplane-inspired sequential reaction machine... Read More



American Airlines expands winter schedule with eight new routes to Latin America and the Caribbean

While summer kicks off, customers can get a head start on planning to get away this winter with more options to visit the Caribbean and Latin America with American Airlines. Read More



Hey Canada! Alaska Airlines launches new nonstop service between Seattle and Toronto

Alaska Airlines is flying our new daily, nonstop flight between our home airport in Seattle and Toronto Pearson International Airport – our newest destination and the sixth Canadian city we now serve. Read More



Allied Pilots Association Praises Congress for Approving the FAA Reauthorization Act of 2024

The Allied Pilots Association (APA), representing the 16,000 pilots of American Airlines, praised Congress for approving the FAA Reauthorization Act of 2024. Read More



Flight Attendants Applaud FAA Reauthorization Bill

The Association of Flight Attendants-CWA President Sara Nelson released the following statement on the 2024 FAA Reauthorization Bill: “We can’t overstate the importance of action on this five year funding and priority plan...” Read More



airBaltic’s Strong Start to Summer, 11% More Passengers in April

The Latvian national airline airBaltic starts the summer season strongly, carrying 365 200 passengers in April 2024 – an 11% increase compared to the same period last year. Read More

AVIATOR BULLETINS



airBaltic and Bulgaria Air Start Codeshare Cooperation

Martin Gauss, President and CEO at airBaltic: “We are glad to enter a codeshare agreement with Bulgaria Air – shortly after the launch of our first direct route from the Bulgarian capital to our home base in Riga. This partnership benefits local Baltic travellers with access to the versatile network of Bulgaria Air... Read More



American Airlines honors veterans with special journey to Normandy for the 80th anniversary of D-Day

American Airlines proudly announces a historic endeavor to commemorate the 80th anniversary of the D-Day landings in Normandy, France. On May 31, American will fly 70 World War II veterans to France on a donated charter flight to honor... Read More



Frontier Airlines Resumes Codesharing with Mexico-Based Volaris

Ultra-low fare carrier Frontier Airlines announced it has resumed codesharing with the Mexico City-based airline Volaris. Frontier customers have the ability to book travel between the U.S. and Mexico through the codeshare for flights departing... Read More



JetBlue Announces Puerto Rico Expansion, New Mint Service to Three Cities, and Three New Destinations

JetBlue announced significant network enhancements that reaffirm its position as the largest carrier in Puerto Rico. This expansion includes the addition of six new destinations from San Juan – one of JetBlue’s most successful focus cities... Read More



New Survey Shows Alaska Flight Attendants Experience Significant Financial Insecurity and Stress Without New Contract

A significant number of Alaska Flight Attendants report notable financial insecurity and stress due to stagnant pay, according to a new member survey released today... Read More



Breeze Flight Attendants Vote Overwhelmingly to Join the Flight Attendant Union

Breeze Airways Flight Attendants voted 76.3% to join the Association of Flight Attendants-CWA, AFL-CIO (AFA) in an election certified today by the National Mediation Board (NMB). Read More

AVIATOR BULLETINS



ABX Air Pilot 2024 Agreement

The ABX Air pilots, represented by the Airline Professionals Association, ratified an extension to their collective bargaining agreement, securing increases in pay, retirement, and per diem while extending the prior agreement (amendable in 2026) through the year 2030. Read More



American is ready for summer 2024 travel

The summer travel season is about to arrive, and American and its more than 130,000 team members are ready to care for customers during the peak travel period. Following strong operational performance over the winter holidays, American continues to deliver an industry-leading and safe operation for its customers. Read More



JetBlue and Etihad Airways Announce Loyalty Partnership as part of Codeshare Agreement

JetBlue, New York's Hometown Airline®, and Etihad Airways, the national airline of the United Arab Emirates, today announced the addition of loyalty benefits starting May 8, 2024, as part of its long-standing codeshare partnership. Read More



Scoot's first E190-E2 commences revenue flights

Scoot, the low-cost subsidiary of Singapore Airlines (SIA), commenced revenue flights with its new Embraer E190-E2 fleet earlier today. The first aircraft, named Explorer 3.0, departed Singapore's Changi Airport, bound for Krabi, Thailand. Read More



Frontier Airlines Announces New Routes, Expanding Operations Across 12 Airports

Ultra-low fare carrier Frontier Airlines will launch nonstop service from various airports across the U.S. in June and July of 2024, to destinations spanning the East Coast to West Coast and Pacific Northwest to the Southeast. Read More



India's IndiGo orders 30 Airbus A350 widebody aircraft

IndiGo, India's largest airline, has placed a firm order for 30 Airbus A350-900 aircraft. The order will help expand IndiGo's international network to long-haul destinations. Read More

AVIATOR BULLETINS



Breeze Airways Becomes First US Airline to be Certified by Autism Double-Checked

Breeze Airways, the U.S.' only NLCC, or 'Nice Low Cost Carrier,' announced it met the criteria to be certified by Autism Double-Checked, making it the first domestic commercial carrier to achieve this recognition. Read More



Battling the clock and building pipelines: American Airlines mechanics and student teams compete against the industry's best

A record 90 teams of aviation maintenance technicians (AMTs) from airlines, schools, military, general aviation... Read More



American Airlines salutes service members during Military Appreciation Month

Serving in the military can be one of life's toughest journeys as members of the Armed Forces navigate active service and veteran life. During Military Appreciation Month and throughout the entire year... Read More

PROFESSIONAL PILOTS OF TOMORROW

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Professional Pilots of Tomorrow is a mentor program comprised of volunteers and designed to assist up-and-coming pilots make informed decisions regarding which regional airline will best suit their needs.

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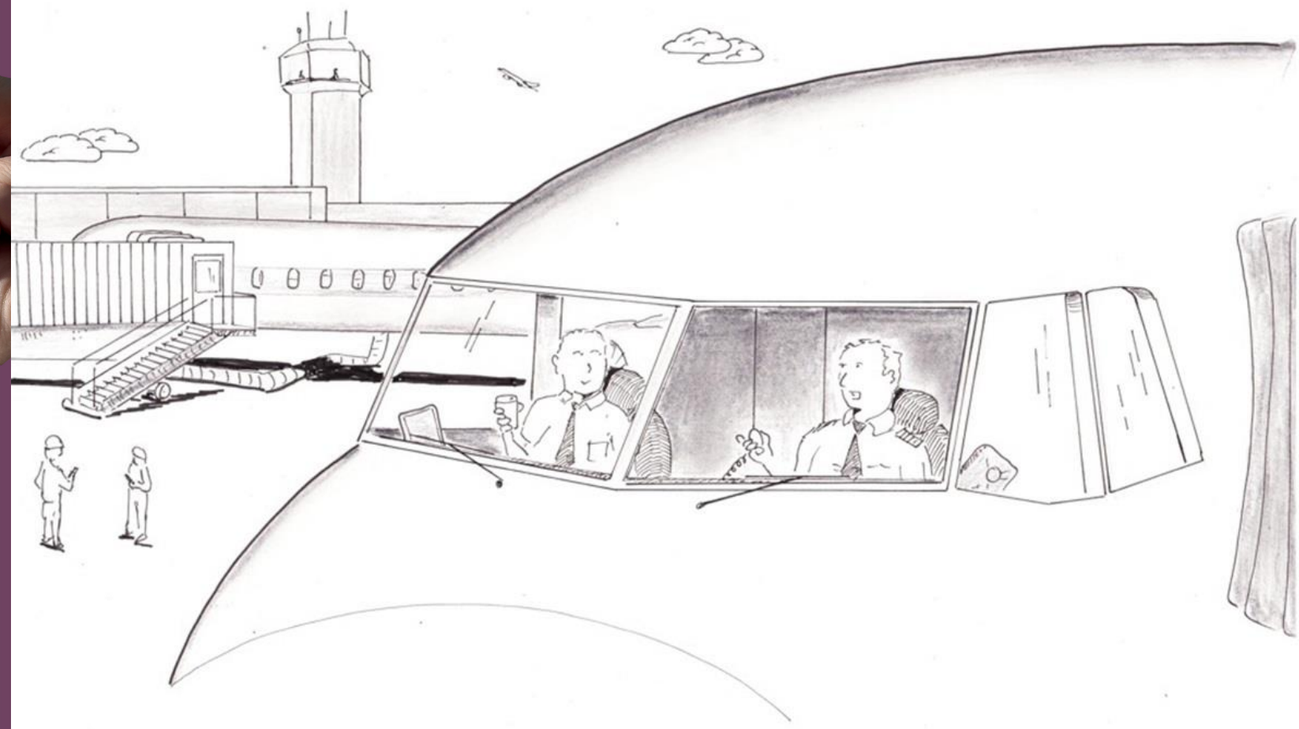
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coffee & pretzels

Greg Kaley



Welcome to Aero Crew News!



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...



The Art of Saying Yes

Written by: John McDermott

Building experience towards an airline, corporate, or private pilot job takes a lot of work. It takes work to complete your training, to search for open positions, and to work long hours each day to make your dreams a reality.

One of the biggest questions people often have is, what is it worth achieving your lifelong career dreams. Is flying professionally worth taking out loans or selling your house? Is it worth taking an entry-level flying job that might stress you out or put you in danger? Is it worth missing time with family and friends to achieve a higher level of success?

Answering these questions often takes a lot of thought and decision making. Getting into flying isn't cheap or easy after all. Before jumping in headfirst, it is important to have enough assurance that your gamble will pay off. Really, at the root of all these questions is how much sacrifice is worth it to ensure a healthy long-term career.

I was in a local FBO last month talking with some Gulfstream pilots who were flying through for a few hours. Their advice for me at this stage of my career was to say yes to everything. If someone comes through in their single-pilot Citation and asks if you want to fly right seat, say yes. If you are offered a position flying bigger, heavier planes with more engines, take it. One of these pilot's told me of his early flying days in clapped-out twins flying around the Caribbean.

The concept is simple enough. It gets more difficult when other factors enter the mix. Is a "better" position worth moving across the country (again) so soon? Is it worth taking a pay cut when you have a family to support? None of these answers are easy. However, every opportunity that presents itself is certainly worth some thought and attention. After all, there is no harm in, at least, pursuing the opportunity if only for practice building a résumé, going through interviews, and meeting with other pilots.

As corny as it may sound, this is a case where we, as pilots, can take some of our aeronautical decision making out of the cockpit. Just as when we're flying, we can measure the risks and rewards of taking each new position; if the rewards outweigh the risks, or vice versa, there's your answer. The fact of the matter is, starting and maintaining a career in aviation necessarily involves some level of sacrifice. Just as we must accept some risk in flight, we also must accept some sacrifice; it's just a matter of how much sacrifice is too much sacrifice at each stage of our careers.

I might, therefore, modify the advice I got from those jet pilots – say yes to everything … most of the time. In some cases, flying with a risky operator or moving across the country might not be worth it. Consider, for example, whether you would accept such an offer if you already have a job that offers either good pay or good hours (or maybe – just maybe – both). What is the threshold where you give that up to move? In some cases, it may be worth it, such as to build PIC time in a turbine aircraft. In some cases, however, the benefits of staying put – whether in adjusted living expenses or career benefit – may outweigh the benefits of moving to another position.

Among the best resources to make decisions like this are other pilots. This is one of the main reasons why seeking connections early in your career is important. Not only will you have access to a wider breadth of opportunities, you will also have access to potentially decades of experience navigating the industry. Each connection, each mentor, brings a unique viewpoint and expertise that can get you to the right place at the right time. They can offer new insights, guide you to the right questions to ask, and challenge you to find the best solution for you and your situation.

Career changes can be difficult decisions to make. Ultimately however, the most important thing is to keep moving forward towards your goals. It does not matter if you're flying at supersonic speeds or hobbling along in a little paramotor; as long as you are moving forward, you're moving in the right direction. Things move quickly in aviation, so never forget to appreciate your journey, how far you have come and how much you have grown to arrive where you are.



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...

AERO MEDICAL

Advocating for Your Well-Being

An Introduction to the Pilot Mental Health Campaign (PMHC)

Editor's Note

Please join Aero Crew News as we welcome new contributor, Shannon Torres. Her new column, **Aero Medical**, will be dedicated to aviation medical law, pilots' medical rights, and the Pilot Mental Health Campaign with which she is involved. Shannon brings awareness, information and experience in these areas that deeply concern our community of aviators. What you read here, and in subsequent columns, will enlighten you and provide valuable insights that you may find helpful for yourself or perhaps for a colleague. To learn more about Shannon and her credentials, please visit her bio attached to her picture at the end of the column. As with all our content, we are interested to read your comments and review any input you have. Write to info@aerocrewnews.com.

Written by: Shannon Torres

If you're like most pilots, when life throws you curveballs, you might find yourself leaning on a close friend, your partner, or maybe even just keeping things bottled up. But eventually, juggling these stressors takes a toll. Suddenly, your time at home feels strained, your relationships are feeling the pressure, and that tension in your neck is becoming a regular guest. It's totally understandable to want some guidance on how to navigate all of this without adding more strain to the mix. Unfortunately, for most in the industry, this is easier said than done.

The Unique Demands of the Aviation Industry

Pilots face a unique mix of stressors at work that can significantly impact their mental health. This includes a heavy responsibility for others, long hours, irregular schedules, a constant pressure to perform, and feeling isolated (to name a few). Even one of these stressors can throw someone off balance, but when you pile them together without any form of support or help, it's like setting the stage for disaster.



The Pilot Mental Health Campaign Lobbying for Aeromedical Reform in Washington DC, March '24
Photo Credit: PMHC

A lot of pilots avoid seeking help because they're worried about losing their medical, but ignoring the stress that naturally comes with this lifestyle can lead to serious conditions like anxiety, depression, burnout, or even substance abuse. As National Transportation Safety Board Chairwoman Jennifer Homendy put it, "There is a culture right now, which is not surprising to me, that you either lie or you seek help. We can't have that. That's not safety." (Source: ABC News)

By keeping things under wraps and dodging the topic, pilots and the industry are setting themselves up to fail. It's time for the aviation industry to step up, acknowledge these stressors, and take steps to proactively support pilots' mental health and well-being. It's time for a change.

Understanding Pilot Mental Health

From the beginning, pilots are taught that they need to be superhuman. If you feel stress, "deal with it." If you let your emotions out, you're not "tough enough." This mindset creates a culture where struggles are swept under the rug. In an industry where mental health is already a taboo topic, the FAA's outdated mental health policies only add fuel to the fire, making it even harder for pilots to speak up and seek help in an environment of silence and secrecy.

56%

of pilots reported a history of **healthcare-avoidance** behavior

BACK TO CONTENTS



Jennifer Homendy, the Pilot Mental Health Campaign, and others at the NTSB Summit
Photo Credit: PMHC

According to a recent study done by Dr. William Hoffman, 56.1% of pilots avoid seeking some form of talk therapy or mental healthcare due to the fear of losing their medical. This can lead to pilots:

- Seeking cash therapy or divulging through "Cockpit Counseling"
- Turning to alcohol and/or drugs
- Not getting treatments that have been proven to help
- Spiraling into a worse situation (that could have been avoided through care)

With recent events shining a spotlight on the need for better mental healthcare for pilots, the FAA's Aviation Rulemaking Committee (ARC) is working hard to push forward recommendations for a safer approach to pilot mental health and safety. The thing is, these recommendations alone won't be enough. ***"I've always been convinced that policy makers would care if they only knew that this was an issue, but because of the institutional and generational stigma surrounding this issue, the numbers of us who reach out to them are so small that it makes the problem seem less significant than it really is. The only way to change that is if enough of us tell our lawmakers how the system is affecting us."*** Wise words from Brian Bromhoff, Founder of the Pilot Mental Health Campaign (PMHC).

BACK TO CONTENTS



Brian Bomhoff, Founder of PMHC, speaking at the NTSB Roundtable on Mental Health
Photo Credit: PMHC

About the Pilot Mental Health Campaign

Introducing the Pilot Mental Health Campaign (PMHC). Led by Brian Bomhoff, PMHC's mission is to shake things up in the world of aviation by advocating for policy changes, providing mental health education, and organizing grassroots efforts. Their ultimate goal is to modernize the aeromedical system and the FAA's approach to mental healthcare.
PMHC is focused on removing the stigma surrounding mental health and pushing for modernization of the Special Issuance (SI) process. They want to make it more affordable, efficient, and transparent. Their main aim – prioritizing the mental well-being of pilots and ensuring the safety of the flying public. Ultimately, they're striving to improve pilots' access to high-quality, evidence-based treatments that cater to their unique mental health needs.

Since their start in 2023, PMHC has gained national attention, has been invited to the NTSB Roundtable on Mental Health, and hosted not one, but two Lobby Days in Washington D.C. Plus, they're a regular presence at industry conferences and events, spreading the word and connecting with aviators who share their vision for change. (Source: Washington Post, NTSB YouTube, PMHC Website). They are also working with several members of congress on possible



Photo Credit: PMHC

legislation to help enhance and further the recently published ARC recommendations.

“We envision a world in which all members of the aviation community are able to seek and receive the care they deserve without fear of losing their passion or livelihood for arbitrary, unfounded reasons.” - Brian Bomhoff, Founder of PMHC

Getting Involved

The Pilot Mental Health Campaign is paving a way for pilots to know that their stories matter. With every story that is shared, more pilots are feeling seen, heard, and finally knowing that it’s okay to talk about these issues out loud.

“In my capacity as Volunteer Engagement Director at PMHC, I have the honor of getting to know the individuals that help make up the Pilot Mental Health Campaign. After our successful Lobby Day, the resounding feedback was that aviators felt heard, their families felt seen, and our collective voice felt recognized.”

Madolyn Miller, PMHC Director of Volunteer Engagement

Prioritizing mental health isn’t just essential; it’s a testament to our resilience and commitment to safety. The Pilot Mental Health Campaign stands as a beacon of support, reminding pilots that seeking help is a sign of strength, not weakness, and knowing that you are never alone in your journey.

Feeling inspired or want to get involved? Head to www.PMHC.org to learn more about volunteering or supporting the Pilot Mental Health Campaign. Here, you will find a welcoming community of fellow aviators who understand the importance of speaking up and supporting one another.

Come join us, today! For more Information visit www.PMHC.org.



About the Author

Shannon Torres, a former CACREP-Accredited Counselor, embarked on a unique career journey by transitioning to aviation in 2019. During her tenure with a 121 carrier, she became acutely aware of the unseen struggles and stressors faced by pilots. Read More...

BACK TO CONTENTS

BAGGAGE

Overcoming Stress with NASA-Inspired Techniques for Pilots



Written By: Reini Thijssen

Despite your love for flying, the flight deck can quickly become stressful, demanding peak performance at all times. Dealing with unpredictable weather, crowded skies, and constant responsibility for safety can pile on the pressure. Organizations like NASA have developed evidence-based techniques to help astronauts cope with the challenges of space travel. This article explores the importance of effective stress management and techniques inspired by NASA’s training designed to improve mental resilience and performance in stressful situations, inside and outside the flight deck.

Stress is a natural and unavoidable part of life in the aviation profession, stemming from factors such as tight schedules, demanding flight operations, and the responsibility for safety. Left unmanaged, chronic stress can lead to fatigue, burnout, and impaired decision making, all of which can compromise safety and performance.

Recognizing the importance of addressing stress proactively, in the 1960s NASA started researching and implementing stress management for spaceflight during the Mercury and Apollo missions. Since then, NASA has conducted psychological, human factors, biomedical, and simulation research to understand and mitigate stress.

Over the years, the aviation industry has implemented various stress-management tools and resources developed by NASA, such as Crew Resource Management (CRM), Simulation Training, and Peer Support Programs. In addition to these industry-wide initiatives, you can enhance your well-being by implementing personalized stress management techniques and self-care practices.

DIY

Taking proactive steps to manage stress is crucial for maintaining overall well-being and quality of life. Here, we explore NASA's techniques that you can implement yourself to help control stress levels and promote a healthier lifestyle.

1. Mindfulness Exercises

Incorporate mindfulness techniques, such as deep breathing or meditation, during pre-flight routines or during downtime, to promote relaxation and focus. In flight, conducting a full-body scan for mindfulness may not be feasible due to the need to focus on flying the aircraft. However, you can still practice a modified body scan to promote relaxation and awareness. Here is how:

- Begin by focusing on your breath.
- Segment your body into smaller areas.
- Bring awareness to each area without moving.
- Release tension with each exhale.
- Use your breath as an anchor.
- Keep it brief and intermittent.

A brief body scan helps promote relaxation and mindfulness without compromising focus on flying.

2. Cognitive Restructuring

Cognitive restructuring techniques can be applied by identifying and challenging negative thoughts about flying or performance. Recalling training and past successes counters self-doubt during challenges like turbulent weather. Regular practice of cognitive restructuring techniques can help manage stress, boost confidence, and enhance your overall well-being inside and outside of the demanding aviation environment.

A. **Identify Negative Thoughts:** Start by becoming aware of negative thoughts or self-doubt before or during flights. These thoughts might include worries about making mistakes, weather conditions, or doubts about your abilities.

B. **Challenge Negative Thoughts:** Once identified, the next step is to question the validity of these negative thoughts. Ask yourself if there is evidence to support these thoughts or if they are based on assumptions or past experiences. For example, if you are concerned with a potential equipment malfunction, remember the thorough safety checks and protocols.

C. **Reframe Negative Thoughts:** After challenging negative thoughts, reframe them into more positive and constructive statements. This involves replacing negative thoughts with more realistic and empowering thoughts. For instance, instead of thinking, "I am not sure I can handle this landing in strong crosswinds," reframe it as "I have practiced crosswind landings many times and have the skills to handle this."

D. **Practice Positive Affirmations:** Reinforce positive thoughts by repeating affirmations or mantras that affirm your competence and readiness. These affirmations can be tailored to address specific challenges or concerns you may face during flights.

E. **For example**, a suitable mantra when facing extreme weather might be: "I trust my training and skills to navigate safely through any storm." In the case of failing equipment, an empowering mantra could be, "I am trained to handle emergencies calmly and efficiently. I trust my skills to manage this situation and ensure the safety of my crew and passengers." These mantras reinforce confidence in your abilities to handle challenging situations.

BACK TO CONTENTS

3. Visualization Exercise

In addition to cognitive restructuring, visualization techniques can be used to rehearse successful flights and scenarios mentally. Research in sports and cognitive psychology backs the effectiveness of visualization, showing it can boost performance and reduce stress. Athletes utilize visualization to improve their performance, manage stress, and achieve their goals by mentally picturing positive outcomes. When flying or training, you can visualize yourself confidently navigating various flight situations, making decisions, and executing maneuvers.



How it works:

A. **Find a quiet space:** Choose a peaceful environment without distractions.

B. **Get into a comfortable position:** Sit or lay down comfortably and close your eyes.

C. **Deep breathing:** Inhale deeply through your nose, hold, and exhale slowly through your mouth.

D. **Visualize the scenario:** Picture yourself in the flight deck, imagining its sights and sounds.

E. **Focus on details:** Pay attention to specific aspects like controls and surroundings.

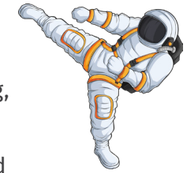
F. **Embrace positive outcomes:** Envision a successful flight with calm management.

G. **Engage all senses:** Imagine the feeling of controls, the sound of engines, and sights outside.

H. **Practice regularly:** Dedicate time for visualization before flights to reduce stress.

4. Prioritize Self-Care

Self-care involves intentional actions to prioritize your physical, mental, and emotional well-being, with examples including:



- Make physical activity a priority by incorporating activities like jogging, yoga, or bodyweight workouts, which maintain physical health and is a powerful stress reliever.
- Cultivate social connections, despite being away on trips, to nurture relationships with family, friends, and colleagues through regular video calls, messaging apps, or active participation in social media. These connections provide vital emotional support and combat feelings of isolation while away from home.

Additional suggestions for self-care include:

- Take short breaks throughout the day to refresh your mind and reduce stress.
- At the end of the day, reflect on three things you are grateful for each day.
- Drink water regularly to stay hydrated.
- Dedicate time each day to disconnect from screens and technology.

5. Monitor Stress Levels

NASA emphasizes the importance of maintaining awareness of stress levels and monitoring mental and emotional states over time. Specific tools and assessments can be used to achieve this.

- **Biometric Monitoring Devices:** Wearable biometric monitoring devices like heart rate monitors or electrodermal activity sensors can track physiological stress indicators. These tools provide real-time insight and help you adjust your behavior accordingly and proactively.
- **Stress Logs:** Keep a stress log or journal to record instances of stress during flights, along with any triggers or contributing factors. Reviewing these logs can help identify patterns and develop targeted strategies for stress management.

Self-Test your Stress

The Perceived Stress Scale (PSS) is a frequently used assessment. Regularly filling out this assessment can help you monitor stress levels, identify patterns or triggers, and take proactive steps to reduce stress.

Perceived Stress Scale Questionnaire

For each question, choose from the following alternatives:
0 - never 1 - almost never 2 - sometimes 3 - fairly often 4 - very often

1. In the last month, how often have you been upset because of something that happened unexpectedly?_____
2. In the last month, how often have you felt that you were unable to control the important things in your life?_____
3. In the last month, how often have you felt nervous and stressed?_____
4. In the last month, how often have you felt confident about your ability to handle your personal problems?_____
5. In the last month, how often have you felt that things were going your way?_____
6. In the last month, how often have you found that you could not cope with all the things that you had to do?_____
7. In the last month, how often have you been able to control irritations in your life?_____
8. In the last month, how often have you felt that you were on top of things?_____
9. In the last month, how often have you been angered because of things that happened that were outside of your control?_____
10. In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?_____

Your PSS Score

You can determine your PSS score by following these directions:
First, reverse the scores for questions 4, 5, 7, and 8. On these 4 questions, change the scores like this: 0 = 4, 1 = 3, 2 = 2, 3 = 1, 4 = 0.

• Now add up your scores for each item to get a total. Total score: _____.

• Individual scores on the PSS can range from 0 to 40, with higher scores indicating higher perceived stress.

▸ Scores ranging from 0-13 would be considered low stress.

▸ Scores ranging from 14-26 would be considered moderate stress.

▸ Scores ranging from 27-40 would be considered high perceived stress.

BACK TO CONTENTS

Final Thoughts

In conclusion, effective stress management is important to ensure optimal performance and safety during flights. Adopting NASA-inspired techniques like cognitive restructuring, visualization, and self-care practices can enhance your resilience and cope with the profession's challenges more effectively. Remember, prioritizing well-being is essential, and seeking additional support when necessary demonstrates strength. If you struggle with stress or find it challenging to implement the mentioned strategies, seek additional support.

Emerald Mental Health can assist you in finding techniques that work for you. Emerald Mental Health specializes in supporting pilots by offering tailored strategies to manage stress effectively via counseling and mental health coaching. Reach out for a free consultation through email at reini@emeraldmentalhealth.com or visit www.emeraldmentalhealth.com.

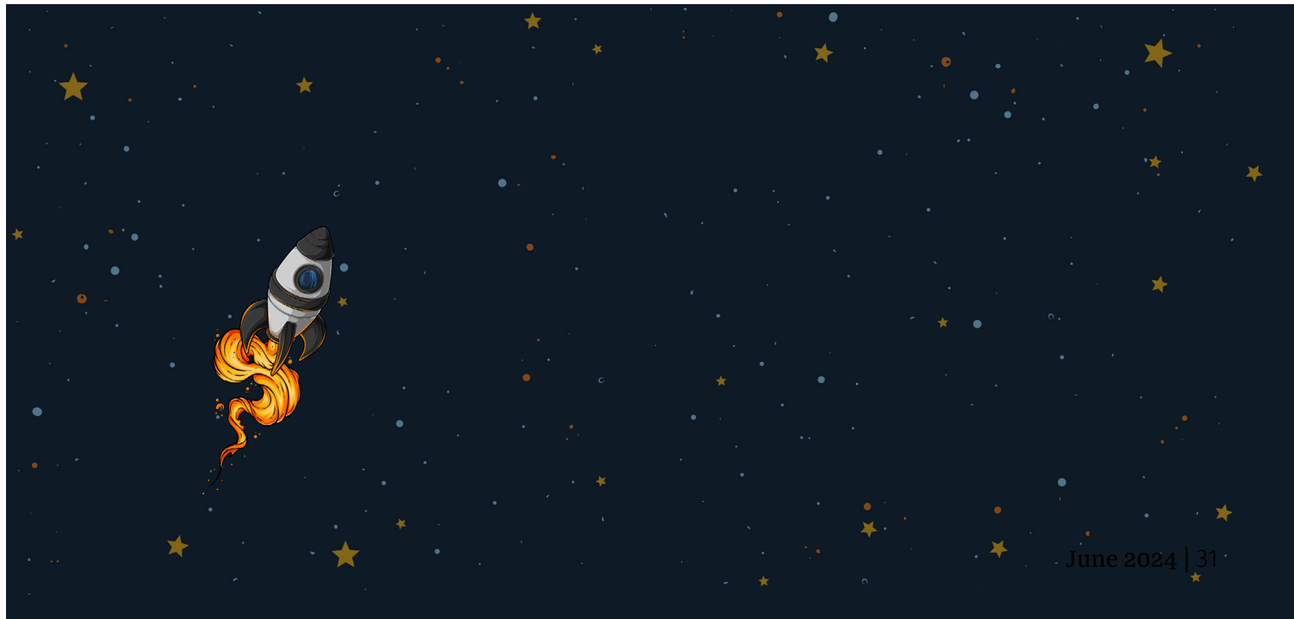
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About the Author

Reini Thijssen is a Licensed Mental Health Counselor (LMHC, LPC) and certified life coach specializing in working with aviation professionals and pilots, in particular. She has been a writer for Aero Crew News since 2019 and covers various aviation-related topics concerning life and career changes. Read More...





Food for thought

WRITTEN BY: ERIC RAY

Well, the unofficial beginning of summer is here. Memorial Day weekend marked the beginning of the travel season, graduations, and summertime weddings. This is often when people get caught up in the need to diet, exercise to be ready for events. I have often said that in order to start or modify your journey, you need to diet, exercise or a combination of both. I have discussed various aspects of all things, but rarely have I taken a deeper look at the building blocks of what to eat: carbohydrates, protein and fat.

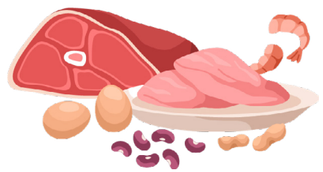
Having been a fitness enthusiast most of my life and a fitness and nutrition coach for the last few years, I have studied and researched a lot about diet and food. That said, some of what I want to discuss is more conjecture on my part, aside from citing calories of those previously mentioned building blocks of your diet (carbs, fat, protein). Remember, although I am a coach, I am not your coach and not a licensed medical professional. Prior to making changes to your diet and exercise regime, I implore you to consult with your doctor. You must determine what your level of caloric consumption is in order to make changes. There are various apps, programs or YouTube influencers that have various methods for determining what your base caloric needs are. A rule of thumb for basic determination is take your weight and multiply by 10.

Carbohydrates



Carbohydrates are often considered the foundation of a good diet. Various nutrition experts and dieticians recommend that 40% of your diet be consumed as carbohydrates. Carbohydrates contain 4 calories per gram. I think that most Americans tend to underestimate the total amount of carbs they are taking in. Carbohydrates come in many forms, including starches (potatoes, bread) and to a lesser degree vegetables. This article will not delve into slow-release carbs versus fast-release carbs, but if you find yourself consuming meals that consist mostly of starchy foods, it may be time to take a look at your diet.

Protein



Proteins, like carbohydrates contain 4 calories per gram. I think that most Americans tend to overestimate the amount of protein they consume. Of course, sources rich in protein are mainly animal related (beef, poultry, pork or fish), some plant-related protein sources are beans (soy, kidney or black beans, etc.). Most dieticians would recommend a protein level of somewhere around 30% of your total needs. I follow a plan that equates to 1 gram of protein per pound of weight. For me that amounts to nearly 190 grams of protein per day. Then I build my diet from there.

Fat



Fat naturally contains more calories per gram (9 calories versus the 4 calories for carbs and proteins). While you may hear that fat is bad, fat is a necessity for healthy living and brain function. Of course, there are saturated and unsaturated fats. Again, I believe we tend to underestimate the amount of fat we consume. (Consider the fats in fast foods versus meals prepared at home, or full fat milk and cheese versus lower fat options.)

When it comes to your diet and your goals, you need to do an assessment of what you eat and then build a plan based on input from your doctor (medical or nutrition specialist). Making small incremental changes over time will result in the success you want.

As always you can seek additional guidance from health professionals, wellness coaches and trainers. Come back each month for more areas to examine. You can always reach out to me through email for ideas on how to create a goal.

As always, you can seek additional guidance from health professionals, wellness coaches and trainers. Come back each month for more areas to look at. You can always reach out through email (Ericray4470@gmail.com) for ideas on how to create a goal. I also invite topic ideas.



About the Author

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

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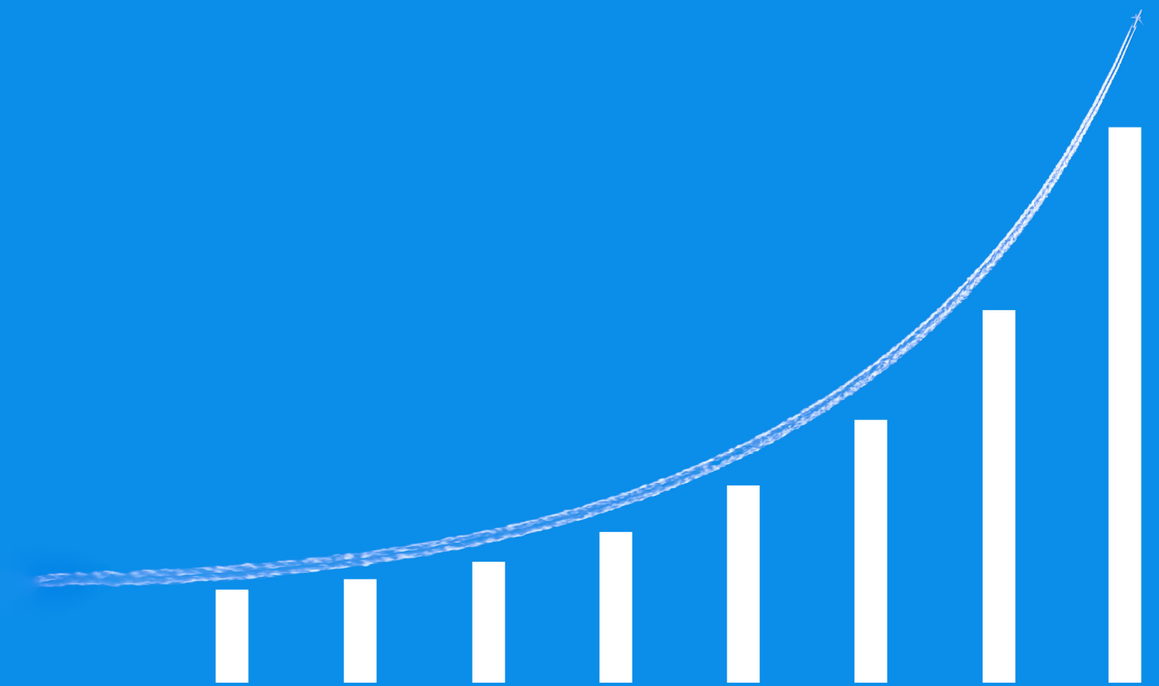
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BUSINESS VECTOR

On the Jobs Economy, LTI, and Technician Compensation

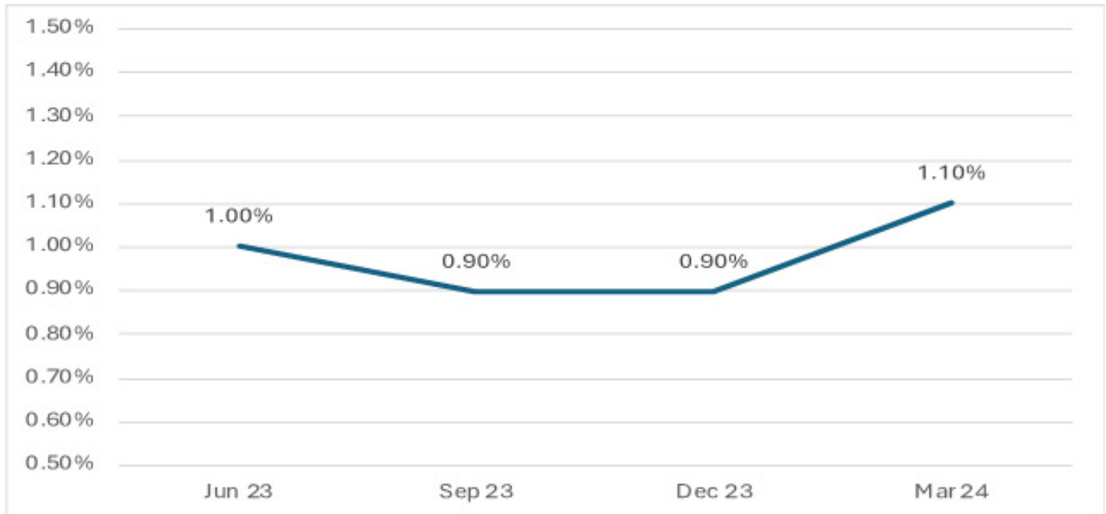
Written By: Christopher M. Broyhill, Ph.D., CAM



The Jobs Economy

In spite of what you may have heard about the various jobs reports, compensation levels in private industry continue to rise. After dipping below 1% in Q3 and Q4 of last year, the three-month increase in private industry compensation rose to 1.1% in Q1 of this year. That means that over the three-month time frame of January to March 2024, wages for all workers in private industry rose an average of 1.1%. That makes the yearly average growth for all workers 3.9%. While that is 1% less than the yearly average growth for the previous twelve months, the operative word here is growth – compensation in the general economy is still growing.

Correspondingly, the AirComp Calculator database has also been aged one year and the average growth in all fourteen positions across multiple surveys has been 4.98%. The positions with the highest average growth were flying positions at around 6%: captain, senior captain, chief pilot, flight attendant and senior flight attendant. The positions with the lowest growth were technician and scheduling positions at around 4%.



Three-Month Growth in Private Industry Compensation (BLS, 2024)

BACK TO CONTENTS

The takeaway from all these statistics is that compensation levels are never stagnant; they are always growing. Aviation managers should review compensation levels for their teams regularly, at least on an annual basis. Individual professionals should do the same. The day you rest on your laurels, compensation-wise, is the day you start losing personnel.

LTI

In my last article, I discussed the importance of long-term incentive payments in a compensation package. Remember that short-term incentives pay in the same year they are earned or awarded, but LTI plans typically pay in three to five years and they are either equity or cash based (WorldatWork, 2021).

There are several different types of LTI vehicles, and the breakdown appears in the table below.

Survey	Restricted Stock Awards[1]	Other[2]	Performance Shares[3]	Long Term Cash[4]	Incentive Stock Options[5]	Non-Qualified Stock Options[6]
NBAA	37%	15%	10%	26%	4%	8%
Gallagher	55%	21%	6.5%	6.5%	6%	5%
Weighted Average	47.4%	16.1%	8.6%	15.7%	5.4%	6.8%

1. **Restricted Stock Award (RSA)** - Grants of stock or stock units subject to restrictions until the employee has worked for the company for a specified period. The employee may receive or accrue dividends during the vesting period.
2. **Other** – Includes Phantom Stock and Stock Appreciation Rights.
3. **Performance Shares Plan** - A conditional stock or stock unit award plan in which the payout is determined by the company's achievement of specified performance goals over several years. The value of the share is equal to market value of common stock at end of performance period.
4. **Long-Term Cash Award** - Cash paid out based on growth or decline of grant amount over a specified multi-year period.
5. **Incentive Stock Option (ISO)** - An option that qualifies for favorable tax treatment (no tax at exercise and treatment is at capital gains tax rate), granted to an employee to purchase company stock at a specified price for a specified period.
6. **Non-Qualified Stock Options (NQSO)** - An option that does not qualify for favorable tax treatment (tax at exercise), granted to an employee to purchase company stock at a specified price for a specified period. Also called non-statutory stock option. (NBAA, 2023) (Gallagher, 2023).

Restricted stock awards are the most common vehicle used. Typically, an employee will be awarded stock with a certain face value each year. Then, the stock will vest over a period of time, like three years. An example would be that an employee would receive an LTI award of $12,000 in the current year, but only $4,000 would vest by the end of that year. The next year, the employee would get another $4,000, and then $4,000 in the final year. But, in the second and final year, the employee would also get additional $12,000 awards, so eventually, the employee would realize the entire $12,000 in one year, from multiple awards. The only down-side to restricted stock is that it's usually only available for personnel in flight departments that are operated by publicly held companies.

The most popular LTI vehicle that is not stock based is long-term cash. This is a form of deferred compensation that many smaller operators can utilize if they want to offer LTI to their employees, but it requires infrastructure that a smaller operator may not be able to support.

Overall, LTI can be a very useful tool for retention if aviation managers and their HR compensation business partners can package it in a way that it offers a value proposition to the employee and creates a disincentive for employees to depart. Certainly, there are a lot of variables in this equation, but in addition to the dollar amounts involved, LTI shows that the organization is making the effort to motivate employees to stay and often that effort goes a long way.

Technician Compensation

As I mentioned above, technicians were among the positions with the smallest wage growth in the 2022-2023 period, with maintenance technicians increasing a mere 3.18% over that timeframe, less than the average increase for all private industry workers. At the recent NBAA Maintenance Conference in Portland, I offered those who came by my table a free review of their compensation versus AirComp Calculator data. Usually, when there are pilots in the crowd, the results are 50-50. Some will have comp levels that map at the 50th percentile or better and other will have comp that is lower. But at the Maintenance Conference, with one exception (a DOM in a unique position), every one of the personnel who stopped by mapped not only low versus Calculator data, but very low. To call that shocking would be putting it mildly.

The fact is, we're doing a terrible job of paying technicians fairly in our industry. When they can make more money turning wrenches on a luxury car than they can turning wrenches on a jet, where the stakes are far higher, we, as owners, principals, aviation managers, and leaders, have our priorities in an epically bad place.

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About the Author

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



MONEY

Stop Budgeting and Change Your Spending Mindset!

Written By: Charlie Mattingly

Of all the so-called sophisticated investment strategies that exist, I'm not sure any are as effective as building a solid foundation for our money spending.

The way we spend our money reflects our belief system and values. For example, if I value time together as a family and with kids, purchasing a backyard pool may be a good use of my money. On the other hand, if I purchase items solely because I can afford them and because that's what other people are buying, then the items I purchase may make me more unhappy than if I hadn't purchased them.

This is the non-mathematical theory behind the economic concept of Opportunity Cost. Chances are, we are all familiar with the idea that if we spend money or invest in one area, the opportunity cost must always be considered. For example, before I purchase the monster truck I've always wanted, I must consider the opportunity I missed by not putting my money in an investment or savings account that may be able to yield four or five percent. After analyzing the opportunity cost, the monster truck is much more expensive than I may have originally thought.

The often-overlooked part of Opportunity Cost is the emotional component of our spending. Every time we decide to spend or invest our money in something, we must consider the emotional cost as well. That emotional cost comes from more stress due to budgeting constraints. There may possibly be more discord in a marriage because one person is a saver, and the other is the spender.

What does this look like in real life?

As a financial adviser (and former airline pilot), I get the opportunity to learn many valuable lessons from all our clients. Many of our client families have done exceedingly well at saving money, not only in their retirement accounts but also in their checking, savings and other non-retirement accounts. When I ask them how they can save more than their retirement needs, they simply respond with comments like these:

- "We only spend on things that we know are going to bring us tremendous value."
- "We just don't need to spend that much in order to enjoy our friends and family."
- "We learned that spending money on items just because someone else is doing it actually makes us unhappy."
- "We spend lavishly on the things that bring our family joy and we skimp on everything else that doesn't."

What I've learned from these informal interviews is that it's not always about a fancy budgeting system. It's not about using your superhuman willpower to forgo buying cool stuff. In fact, buy the cool, fun stuff! But make sure you only buy the cool, fun stuff that truly aligns with your values.

So, how do we make great spending decisions considering the emotional and mathematical components of Opportunity Cost?

I came across a great article the other day by Joshua Becker at www.becomingminimalist.com. The article, titled "It's better to drive

an old car than be burdened by new debt", describes how the well-known economic principle of Opportunity Cost can help reduce overspending, allow someone to save more for the future and reduce stress around spending habits.

Definition of Opportunity Cost from the article: *"In other words, with every purchase we make, there are sacrifices we assume – alternatives that we must forgo. Every dollar spent on an item is one less dollar that could have been spent somewhere else. Of course, it is also a principle that carries weight beyond mere dollars. Because sometimes the purchases we make require us to forgo alternatives that are bigger than dollars and cents. … In this (new car) scenario, I had to give up something potentially more valuable than dollars. I had to sacrifice calm, peace, financial freedom, and the satisfied feelings of knowing the car I drive is fully paid for."*

Below are five ways to help develop a healthy mindset for spending that will help you build wealth. But first, why might you consider taking these steps? What is the reward?

One of my favorite speakers, authors and podcasters, Ed Mylett says to "choose your hard." I love this idea because we get to choose to make the difficult now; workout, eat right, etc. Or we can ignore the hard decisions now and suffer the consequences later. When it comes to spending your hard-earned dollars, choose to do the hard things now so it won't be really hard in the future when you wish you were less stressed about money, more prepared to retire early from the airlines, or God forbid, didn't seek that divorce due to financial stress.

Five ways that work against us and using the economic principle of Opportunity Cost to increase financial peace of mind and happiness:

1. Be on guard against "consumerism" and know how it clouds our judgement.

If billions of dollars were on the line for a corporation you owned, what lengths would you go to get people to buy your stuff? My answer would be, there are no limits.

I personally believe that businesses and corporations are wonderful, they solve problems and make our lives better. However, they are also very good at convincing me that I need that new truck to be truly happy. Seriously, I'm convinced!

Advertisements are powerfully designed to influence how you feel about yourself. One of the most effective tools for advertisers in our culture is to foster jealousy and envy among us. Our faulty definition of success allows marketers to pander to our weaknesses while they define our success. New car, new boat, bigger home, etc.

For example, I didn't know that if I owned a Hyundai Sante Fe that I could take my family on a grand adventure in the mountains, and we would all feel like powerful Vikings! Conquer the Weekend | Vikings | The All-New 2024 SANTA FE | Hyundai (youtube.com)

No action required, just be aware that there is a battle being waged and no psychological weapon is off limits!

2. Comparison is the thief of joy! Aka Envy.

President Theodore Roosevelt said it best, "Comparison is the thief of joy!" If you do not know what your own values are, you will default to those of your neighbor. We always compare the worst of what we know about ourselves to the best assumptions we make about others.
Take the time to discover your personal and family values. It takes intentionality and effort but remember to "choose your hard."

3. The "A" in the WRAP Process

Chip and Dan Heath wrote a great book titled, Decisive. In the book they wrote about how we all have a faulty process for decision-making. In fact, in one part of the book they compared the decision-making of Fortune 500 CEOs to that of a teenager. Those in the airlines have witnessed that phenomenon firsthand!

They suggest a framework for decision-making called WRAP. WRAP is an acronym that stands for: Widen your options, Reality-Test Assumptions, Attain Distance Before Deciding (wait), Prepare to be Wrong.

When it comes to making spending decisions, the "A" in WRAP is very powerful – attaining distance before deciding. Wait and see if you still want that mountain cabin in six months. Is it still on your mind? This concept is akin to delayed gratification. Remember layaway? I do. That concept is long gone and not even a consideration in purchasing decisions. I recommend googling layaway and adopting the concept to help with a healthy mindset for spending and building wealth!

4. Practice gratitude.

There's power in gratitude. Every institution from science to religion produces mounds of evidence about the mental and physical health benefits of practicing gratitude. If you routinely write down what you're grateful for you will soon realize what you really need to be fulfilled and happy may be right in front of you.

Check out this great article about gratitude from Harvard Health Publishing: Giving Thanks Can Make You Happier.

"In positive psychology research, gratitude is strongly and consistently associated with greater happiness. Gratitude helps people feel more positive emotions, relish good experiences, improve their health, deal with adversity, and build strong relationships." (Excerpted from the article.)

5. Work towards contentment.

I intentionally used the word "work" in this heading because I believe that's what we must do to become content. It rarely happens automatically.

I also believe that contentment is a powerful state of mind that is the pinnacle of not just financial achievement but success in life as well. Another concept I've learned is that just because a person has more money, they may not be more content.

The best definition I could find of contentment is very simple; contentment is the state of being happy and satisfied. It is the opposite feeling of, "If only I made more money, had a bigger house, a nicer car, etc. ..." Furthermore, contentment does not mean you must be happy with the status quo. It doesn't mean that you can't strive for a higher income and nicer things. In fact, it is normal and healthy to be content yet not complacent at the same time.

Finally, budgeting expert Dave Ramsey says it best in his book, The Money Answer Book: Quick Answers to Your Everyday Financial Questions. Author Dave Ramsey says that the most important financial principle is contentment.

"You can get out of debt, save money, and get on a budget, but until your intellect forces your emotions and your spirit to accept that STUFF does not equal CONTENTMENT, your finances will always feel stressed."

One last recommendation; read the oldy-but-goody, "Millionaire Next Door" and listen to and/or read anything by Ramit Sethi

Hopefully, you found this article interesting and helpful. If you have any questions, contact us at 865-240-2292 or Charlie@leadingedgeplanning.com.

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About the Author

Charlie Mattingly a CERTIFIED FINANCIAL PLANNER™ professional, is a first officer for Southwest Airlines based in Atlanta.
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Understanding Closing Costs: A Guide for Homebuyers

Written by: Spencer Wartman

Buying a home is an exciting journey, whether it's your first time or you're a seasoned homeowner. However, one of the less thrilling but crucial aspects of purchasing a home involves understanding closing costs. These fees can be somewhat perplexing, regardless of loan types. In this article, I'll breakdown these costs helping you prepare financially for your next big step that will, hopefully, prevent sticker shock when you receive your closing disclosures.

What are Closing Costs?

Closing costs are the various fees and expenses that buyers and sellers incur during the transaction process of buying a home. These costs can include fees charged by lenders, title companies, appraisers, and other involved parties. Additionally, lenders tend to overestimate closing costs at the beginning of the loan process when they issue the initial disclosures. This happens

BACK TO CONTENTS

because a lender cannot charge you more when you are issued the final closing disclosures, so they err on the conservative side. For both first-time and recurring buyers, understanding and anticipating these costs is essential for a smooth transaction.

For this article we'll focus on conventional and VA home loan closing costs.

Conventional Loans

For those using conventional loans, closing costs typically range between 2% and 5% of the home's purchase price. These costs can vary widely depending on the location of the property, the type of property (single family home, condo, etc.) and the loan type. Common fees included in closing costs for conventional loans are:

- **Loan origination fees:** Charged by the lender for processing the loan. Pay close attention to this section (specifically Section A on the Loan Estimate). These, in addition to the rate, are lender specific, and are the primary items lenders control regarding closing costs.
- **Appraisal fees:** Paid normally at the beginning to the appraisal company to confirm the fair market value of the home.
- **Title insurance:** Protects the buyer and lender in case issues with the title arise.
- **Escrow fees:** Paid to the party that handles the funds and documents between buyers and sellers. Escrow is comprised of taxes and insurance for the property and is normally added together with the principal and interest to make your monthly mortgage payment.

VA Loans

VA (Veterans Affairs) loans offer significant benefits, making homeownership more accessible to veterans and active military members. One of the standout features of VA loans is they require no down payment and often have lower closing costs compared to conventional loans. However, there are specific costs that buyers using VA loans should be aware of:

- **VA funding fee:** This fee varies depending on the amount of down payment and whether the buyer has used a VA loan before. It can be paid as a closing cost or be financed along with the mortgage. If you are a veteran and have a VA disability rating above 0%, the VA funding fee is waived.
- **Other allowable fees:** Buyers with VA loans can still expect to pay for the appraisal, credit report, state/local taxes, and recording fees, but they are protected from some of the additional fees (attorney fees, escrow fees and more) that might be imposed on conventional loan borrowers.

Approximating Closing Costs

Here's a breakdown of estimated closing costs by loan type:

- **Conventional Loan Costs:** Generally, expect to pay around 2% to 5% of the home's purchase price. For example, on a $400,000 home, closing costs could be between $8,000 and $20,000.
- **VA Loan Costs:** The costs can be slightly lower, primarily due to the VA funding fee that replaces both the down payment and private mortgage insurance. The exact percentage will depend on individual circumstances, but generally ranges from 2% to 4% of the loan amount.

Tips for Homebuyers

1. **Shop around:** Compare lenders, as some may offer lower closing fees or better terms. Be sure to ask what lender fees (or Section A fees) you are being charged when you are quoted a rate.
2. **Negotiate:** Ask the seller to cover part of the closing costs as part of the negotiation. Whether it's a buyer's or seller's market seems to vary based on location so work with your realtor to come up with a gameplan. Word of caution: Avoid offering well over the asking price to receive seller concessions towards closing costs. This may put you in a situation where the property does not appraise to the value you agreed to purchase it.
3. **Budget wisely:** Always budget for more than the estimated closing costs to cover unexpected expenses.



Understanding the intricacies of closing costs can save you time and money, making your homebuying process less stressful and more rewarding. Whether you're using a VA or a conventional loan, being well-informed will help you navigate the path to homeownership more smoothly. Consulting with a mortgage professional can provide personalized insights and guidance tailored to your unique situation.

Trident Home Loans (Equal Housing Lender, NMLS 65716) is an airline-industry leader for securing the right mortgage for you. Contact Spencer Wartman (NMLS 2109932) at spencer@mythl.com to let him help you secure your future home! And please reach out to Spencer directly if there's a topic you'd like for him to address.

Trident Home Loans, NMLS ID 65716, Corporate Office located at 6723 Plantation Rd, Pensacola, FL 32504.Any offers or advertisements for mortgage products on our website or other platforms are subject to conditional approval. The actual terms and conditions of a mortgage loan, including interest rates, loan amounts, and eligibility, are dependent upon several factors, including the borrower's creditworthiness. Trident Home Loans reserves the right to modify or revoke any offer, and final approval is contingent upon the completion of a full application, verification of information provided, and meeting all underwriting requirements. For information regarding our licensing, you can visit our website at www.Tridenthomeloans.com.Trident Home Loans is an Equal Housing Lender. Please note that this disclaimer is provided for informational purposes and may be subject to updates or changes in accordance with regulatory requirements. Borrowers are encouraged to contact Trident Home Loans directly for the most up-to-date and accurate information regarding mortgage products and offerings. This advertisement is not an offer to lend, and all applications are subject to credit approval. Terms and conditions may apply.



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...



Disaster on the Road – Pt. 6

Resources for When Disaster Strikes

Written By: Richard Swindell

Following-up on last month's article on managing yourself when disaster strikes at home, this article is about where to get assistance as you activate your ground emergency plan. Although many of the resources outlined below can help you on any average day flying the line, some of these may be especially helpful when you cross paths with life's inevitable disasters.

If you are out flying and something happens at home, take measure of yourself and your trip exit plan before you call the company to get out of the trip. Staying on the trip might be the best option if you are fit to continue; or if you determine that leaving the trip is the best option, having an idea of what your plan is might help facilitate a conversation with the company regarding getting home.

All the large airlines obviously have their own travel apps and this is a good place to start if you need to go by air. ALPA has a fantastic feature (Jumpseat Finder) within the members' app for locating direct flights as well as combinations of flights (passenger and cargo) to help you get home, also providing listing instructions. Your airline's intranet site likely has a travel link that can provide instructions for securing tickets on other carriers as well as listing procedures for flights. Moreover, do not overlook jumpseating on FedEx, UPS, and other cargo carriers. These might be your best bet for getting home quickly, especially if it is late in the day and you need to get going now.

Perhaps driving is a solution or you will need a car once you get to where you need to be. All the car rental companies have apps too, but Turo (the Airbnb of cars) might be a solid (and more economical) choice depending on your current location and destination. Same thing goes for hotels. Having a few preferred chains' apps downloaded with memberships set up in advance makes securing a place to stay quick and easy.

Amtrak or state and local train services are not to be overlooked because sometimes the railroad might really be your best option. Do not rule out an alternative when things are going sideways. The key is having thought about this in advance and having numbers and apps at the ready in the event you run into a problem.

Once you have a plan, professional assistance is next, and we highly recommend starting with your union's or pilot-group's resources. This will likely be your local council's pilot representative who can advise and assist you with making arrangements and contacting the company to exit a trip or have a trip dropped in advance, if required. Personal assistance may also be available, such as ALPA's Pilots4Pilots (P4P) fund, which provides monetary assistance to members in the wake of catastrophic events. Other committees can also help you request leave for family and parental issues should this be needed.

If (and these have happened) you experience the death of a loved one while out on a trip or receive notification that your significant other is leaving you or has filed for divorce, immediately consider removing yourself from the trip. Then, think about reaching out to a trusted friend or family member to help with arranging transportation and accommodations – especially if you need a place to go other than your actual residence should the situation call for it.

Once you have a plan in place, contact your chief pilot's office, flight duty manager, or crew-scheduling desk regarding removal from a trip and or dropping trips as necessary.

After you get moving in the right direction, consider contacting your union's or pilot group's peer-support program for help dealing with an elevated level of stress and emotion. If you are uncertain of what committee or person to call, always start with your local pilot representative.

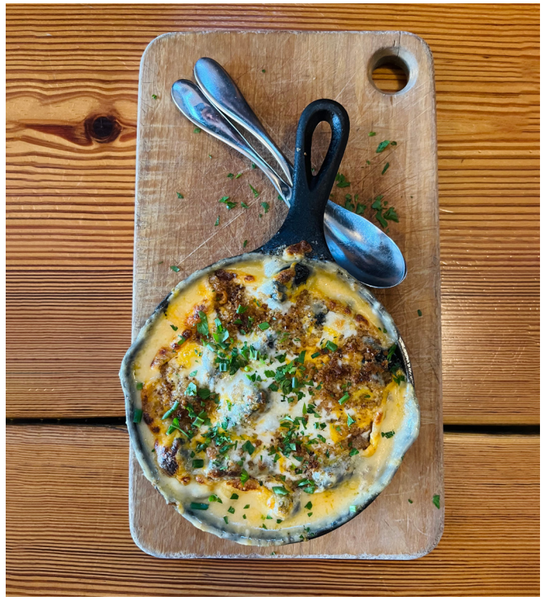
Lastly, having phone numbers for family, friends, and neighbors is always a great idea, but in the event of a stolen or destroyed phone, make sure you have key information written down and keep it with your flight kit.

Continue building your ground emergency plan and we will see you next month for another installment of things to consider when disaster strikes.



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...





Undiscovered Diamond

The Norwegian

Written By: Victor Soler

In the realm of overnights, there are certain destinations that prompt a collective sigh among us crew members. For me and many of my colleagues, that place is Rockford, Illinois. It's the kind of city that earns a sympathetic, "Bless their hearts," from this Southern food enthusiast. But as my mom always says, "There's a silver lining in every situation," and Rockford has proven to be no exception. Luckily, on this trip, I was with my first officer, Leonardo, who knew just the restaurant spot to turn my opinion around – The Norwegian. Let me tell you, Leo hit the jackpot with this recommendation and his company was greatly appreciated.

This eatery is brimming with charm, and the staff's hospitality goes above and beyond. Now, fair warning – the dishes I'm about to rave about might not be available when you visit. The owner and chef whip up a new dinner menu every week, ensuring a fresh and exciting Norwegian-inspired dining experience each time. But I guarantee you will not be disappointed with their creativity.

For starters, we indulged in the Black Mac which was a cuttlefish gnocchi with a tantalizing blend of cheddar, parmesan, mozzarella, and house breadcrumbs. Now, cuttlefish may not be a pantry staple, but trust me, this dish is a game-changer. The subtle flavor of the sea, coupled with the richness of the cheeses and the crunch of the breadcrumbs, left me utterly impressed and craving more. Some of you may be asking what a cuttlefish is, according to "The Google" it's like a squid. The more you know...

For the main course, I opted for the rainbow trout, sourced fresh from the Great Lakes and expertly prepared with a house pesto and brown butter sauce Charon, served alongside a cherry tomato and green bean salad. Each bite of this perfectly cooked fish was a symphony of flavors, transporting me to the pristine waters of Scandinavian fjords. The tender, flaky flesh, coupled with the vibrant pesto and buttery sauce, left an indelible mark on my taste buds, urging me to relish every moment.

As I savored the meal, I couldn't help but feel like I was dining in the heart of Oslo, not Rockford. The Norwegian truly exceeded my expectations, and I'm already counting the days until my next visit. Go to their website or call ahead to reserve a seat as they do fill up and can run out of food as the night goes on. And if you're lucky, you may be able to be there for a night when they have live music. But please, let's keep this between us! The last thing I need is crew scheduling catching wind of my newfound appreciation for Rockford.

The Norwegian

1402 North Main Street
Rockford, IL 61103
815-329-6191
https://www.thenorwegian.com





About the Author

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

BACK TO CONTENTS



Travels & Inspirations
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MENTOR, AUTHOR, FLIGHT ATTENDANT



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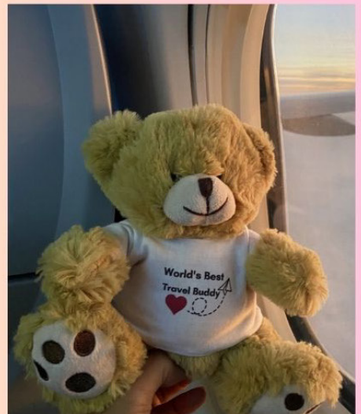
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Exploring the Legacy and Impact of Kalitta Air – **A Titan in Cargo Aviation**

In the ever-evolving world of aviation, certain names stand out for their innovation, resilience, and contributions to the industry's growth. One such name is Kalitta Air, a prominent player in the realm of cargo aviation. With a rich history spanning decades, Kalitta Air has carved a niche for itself, offering reliable and efficient cargo transportation services across the globe.

In the vast expanse of the aviation industry, Kalitta Air emerges as a formidable force, commanding attention with its unwavering dedication to excellence in air-cargo logistics. This article delves into the rich tapestry of Kalitta Air's history, its fleet, benefits to the pilot group, and its pivotal role in shaping the future of air freight.

Origins and Evolution: A Legacy of Excellence

Kalitta Air traces its roots back to 1967 when Conrad "Connie" Kalitta, a former drag-racing driver turned entrepreneur, took to the skies with a twin-engine Cessna 310, ferrying automotive parts. Connie Kalitta envisioned a cargo airline that would redefine standards and deliver unparalleled service to its customers. Today, Kalitta Air stands as a testament to his vision, with a legacy of excellence that extends across borders, encompassing a global presence, and reaching beyond traditional limitations.

From those humble beginnings, Connie Kalitta's enterprise expanded into the influential airline conglomerate, American International Airways, Inc. (AIA). AIA's fleet boasted an array of aircraft including the iconic B747, L1011, DC8, B727, DC9, Twin Beech, and Learjet, facilitating global airfreight, air ambulance, and charter passenger operations. AIA's standout performance during Desert Shield/Desert Storm earned accolades.

However, in 1997, a pivotal moment arrived with AIA's merger with Kitty Hawk, Inc., prompting Connie Kalitta's resignation to pursue new endeavors, notably founding Kalitta Leasing. This aircraft-brokerage enterprise dealt in the buying, selling, and leasing of large aircraft. Yet fate intervened when Kitty Hawk International (formerly AIA) ceased operations in April 2000, succumbing to Chapter 11. Connie Kalitta rallied to acquire the Aircraft Certificate, resurrecting the airline as Kalitta Air in November 2000, swiftly initiating revenue-generating services.
Kalitta Air quickly garnered government approvals and clinched contracts with the United States Postal Service (USPS) and the Department of Defense. Notably, amidst the turmoil following the September 11, 2001 attacks when airspace was closed, a lone Kalitta Air 747 soared, ferrying relief supplies from the West Coast. The airline's steadfast commitment earned it a Certificate of Appreciation for supporting Enduring Freedom and Iraqi Freedom Operations in 2003, continuing to serve the USPS with scheduled flights delivering mail and packages to troops overseas.

BACK TO CONTENTS

The Fleet: A Symbol of Strength



24 Boeing 747s



5 Boeing 777s

8 Boeing 777-300ERSF “Big Twin” deliveries scheduled for 2024-2025

At the core of Kalitta Air’s remarkable achievements lies an impressive fleet of aircraft, meticulously maintained and operated with unparalleled precision. This fleet stands as a testament to the airline’s unwavering commitment to excellence in air-cargo transportation. From the renowned Boeing 747 to the versatile Boeing 777, Kalitta Air’s lineup of cargo carriers embodies strength, reliability, and capacity.

With 24 Boeing 747s and five Boeing 777s, Kalitta Air commands a significant presence in the global cargo-transportation industry. These aircraft, acclaimed for their robustness and performance, enable Kalitta Air to fulfill its mission of delivering goods swiftly and efficiently to destinations around the world. Moreover, Kalitta Air’s position as the launch customer for the 777-300ERSF “Big Twin,” underscores its commitment to staying at the forefront of technological innovation in the aviation sector. With eight deliveries of this groundbreaking aircraft scheduled for 2024 and 2025, Kalitta Air is poised to further enhance its operational capabilities and expand its reach.

In addition to the exciting prospects offered by the 777-300ERSF, Kalitta Air’s fleet expansion continues with the imminent arrival of three 777-200LRFs slated for 2024. These state-of-the-art freighters, renowned for their efficiency and versatility, will further bolster Kalitta Air’s capacity to meet the evolving needs of its customers and adapt to dynamic market conditions. With each new addition to its fleet, Kalitta Air reaffirms its position as a leader in the air-cargo industry, setting new standards for reliability, efficiency, and customer satisfaction. The strategic expansion and modernization of Kalitta Air’s fleet not only enhance the airline’s operational capabilities but also underscore its commitment to meeting the growing demand for air-cargo transportation worldwide. As global trade continues to thrive and logistics networks become increasingly interconnected, Kalitta Air remains steadfast in its dedication to delivering goods safely, swiftly, and reliably to destinations across the globe. With its impressive fleet and unwavering commitment to excellence, Kalitta Air continues to soar to new heights, setting the standard for excellence in air-cargo transportation.









Pilot-Recruitment Initiative: Beneficial for Aviators

Kalitta Air is making waves with its ambitious hiring plan, aiming to recruit 36 pilots every month throughout 2024. This surge in recruitment comes as the company expands its fleet and secures additional contracts. A few of the things pilots employed at Kalitta Air enjoy are home basing with positive-space tickets to and from duty assignments, rapid captain upgrades, and full-flight pay from day one of training.

Kalitta Air is positioning itself for substantial growth in the air-cargo market. The aggressive hiring plan not only reflects the company's confidence in its future trajectory but also underscores the demand for skilled aviators in the industry.

Captain Upgrade Opportunities

One of the standout features of flying for Kalitta Air is the upgrade time. A pilot flying for Kalitta Air can expect to upgrade to captain in less than three years. With more 777s on the horizon, the upgrade process is expected to become even more rapid. This accelerated career-progression pathway is appealing to pilots looking to advance quickly within their profession and take on leadership roles within the airline.

Home Basing

Being home based as a pilot offers a multitude of benefits, chief among them is the freedom from the constraints of jumpseating and the need to reside close to a hub. Pilots who are home based have the flexibility to live anywhere in the country, granting them the opportunity to reside in areas that align with their lifestyle preferences and personal circumstances. This freedom allows pilots to enjoy a better work-life balance, as they are not bound by the need to relocate or commute long distances to reach their base of operations. Additionally, home-based pilots can avoid the stress and uncertainty associated with jumpseating, as they are not reliant on securing a seat on other airlines' flights to reach their work destination. Instead, they can travel directly from their home to their assigned flights, ensuring a smoother and more efficient work experience. Moreover, Kalitta Air offers positive-space tickets to and from duty assignments, further enhancing the convenience and ease of travel for home-based pilots. Overall, the ability to be home-based offers pilots greater flexibility, convenience, and autonomy, enhancing their overall job satisfaction and quality of life.

Appealing Salary and Benefits

Kalitta Air recognizes the importance of providing comprehensive benefits to its pilots, tailored to attract and retain top aviation professionals. In addition to competitive salaries, the airline offers full flight pay from the first day of initial training, demonstrating Kalitta Air's commitment to compensating its pilots fairly and transparently. Pilots can anticipate a stable income with a first-year pay rate of $117 per hour with a guaranteed minimum of 64 hours per month. This competitive compensation, alongside comprehensive benefits and opportunities for career growth, positions Kalitta Air as an attractive option for pilots at any stage of their professional journey.

BACK TO CONTENTS

KALITTA AIR

Headquarters: Ypsilanti Township, MI

Year founded: November 2000

Number of employees: 2,925

Number of aircraft: 29

Number of pilots: 814

Most junior captain hired (mo/yr): July 2021

Number of passengers annually: N/A

Number of bases: Home basing

Key benefits: Home basing, Consecutive days off, Industry leading health insurance

Cities Served

Sydney, Australia (YSSY)
Singapore (WSSS)
Milan, Italy (LIMC)
Narita, Japan (RJAA)
Hong Kong, China (VHHH)
Brussels, Belgium (EBBR)
Honolulu, HI (PHNL)
Anchorage, AK (PANC)
Incheon, Korea (RKSI)
Amsterdam, Netherlands (EHAM)
San Francisco, CA (KSFO)
New York City, NY (KJFK)
Los Angeles, CA (KLAX)
Bahrain (OBBI)
Leipzig, Germany (EDDP)
Cincinnati, OH (KCVG)
Liege, Belgium (EBLG)
Dubai, United Arab Emirates (OMDB)
Santiago, Chile (SCEL)

Contact

1-800-521-1590
www.kalittaair.com



World-Class Training Facility

Kalitta Air's training center contains two 777, and two 747-400 full-motion simulators, as well as a state-of-the-art 747-400 flight training device, all of which are used exclusively for Kalitta Air pilot training. All training, from day one of company orientation through the type-rating simulator ride is conducted at company headquarters in Ypsilanti, Mich.

Kalitta Air's Oscoda Maintenance Hub: Ensuring Fleet Excellence

Beyond aviation, Connie Kalitta revitalized Oscoda, Michigan's aircraft maintenance facility, once the site of Wurtsmith Air Force Base. Recognized with the FAA's prestigious Diamond Award for maintenance training, Kalitta Air boasts over 1300 employees working tirelessly to upkeep the fleet. Spanning across acres of meticulously maintained facilities, the base houses a wide array of workshops, hangars, and specialized equipment dedicated to ensuring the safety, reliability, and efficiency of Kalitta Air's fleet.

At the heart of the Oscoda maintenance base are highly skilled technicians and engineers who possess a wealth of expertise in aircraft maintenance, repair, and overhaul. These professionals undergo rigorous training and certification programs to stay abreast of the latest technologies and industry best practices. Their proficiency covers everything from routine inspections and scheduled maintenance to complex repairs and modifications, encompassing airframes, engines, avionics, and other critical aircraft systems.

The scope of work conducted at the Oscoda maintenance base is extensive, addressing a diverse range of maintenance needs for Kalitta Air's fleet of cargo aircraft. From routine checks and component replacements to major structural repairs and engine overhauls, every aspect of aircraft maintenance is meticulously managed to ensure compliance with stringent safety regulations and industry standards.

In addition to scheduled maintenance activities, the Oscoda facility plays a crucial role in supporting Kalitta Air's operational flexibility and responsiveness. Rapid turnaround times are essential in the air cargo industry, and the base's streamlined processes and efficient workflows enable swift maintenance interventions, minimizing aircraft downtime and optimizing fleet availability. Moreover, the Oscoda maintenance base serves as a testament to Kalitta Air's deep-rooted ties to the local community. Through job creation, economic contributions, and community-engagement initiatives, Kalitta Air fosters meaningful relationships with Oscoda residents, enriching the region both economically and socially. The maintenance base stands not only as a symbol of Kalitta Air's operational prowess but also as a cornerstone of partnership and collaboration, uniting industry expertise with local ingenuity to propel aviation forward while benefiting the Oscoda community.



BACK TO CONTENTS

Flying with Heart: Kalitta Air's Commitment to its Pilots

Kalitta Air has earned a reputation not only for its exceptional performance in the air-cargo industry but also for its compassionate and supportive approach towards its pilot group. Recognized as a company with a big heart, Kalitta Air prioritizes the well-being and professional development of its pilots, recognizing them as invaluable assets crucial to the company's success.

One of the hallmarks of Kalitta Air's commitment to its pilot group is its robust support and resources for training and career advancement. The company invests significantly in pilot-training programs, ensuring that its pilots receive top-notch instruction and access to state-of-the-art simulation and training facilities. This investment not only enhances pilot proficiency and safety, but also demonstrates Kalitta Air's dedication to fostering a culture of continuous learning and development among its aviation professionals.

Moreover, Kalitta Air's supportive company culture extends beyond training to encompass comprehensive benefits and wellness programs designed to prioritize pilot health and quality of life. From competitive compensation packages to comprehensive healthcare coverage and retirement plans, Kalitta Air goes above and beyond to ensure that its pilots are well taken care of both on and off the job.

Beyond tangible benefits, Kalitta Air fosters a sense of camaraderie and community among its pilot group, emphasizing open communication, mutual respect, and teamwork. Pilots at Kalitta Air often describe the company as more than just a workplace but as a supportive family where individuals are valued, respected, and empowered to thrive in their careers.

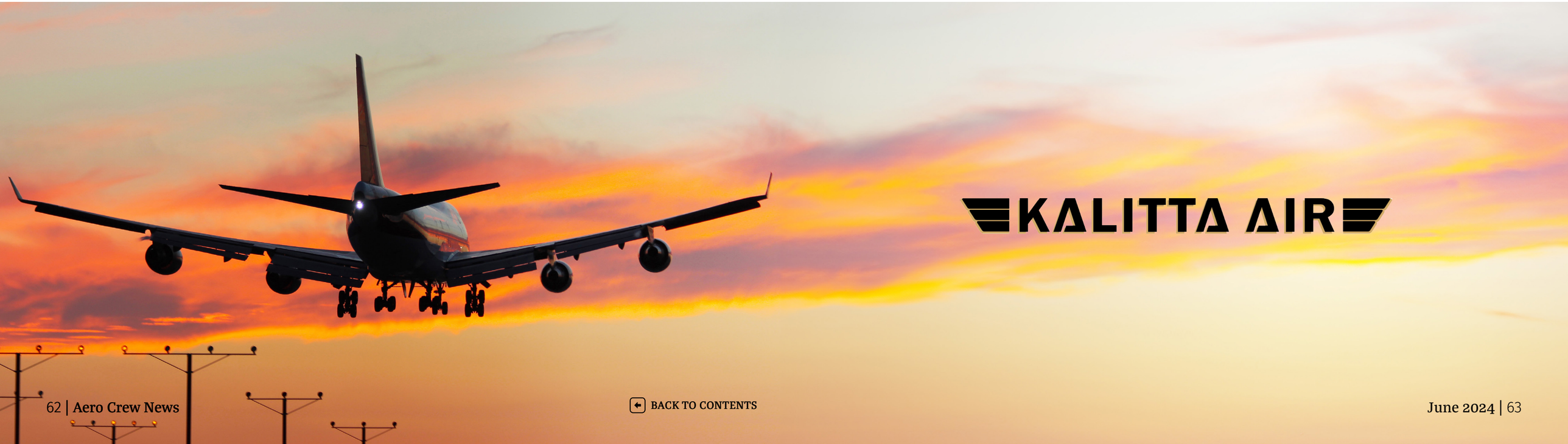
Furthermore, Kalitta Air's commitment to its pilot group extends further with initiatives that give back to the broader aviation community and support charitable causes. Whether through volunteer efforts, charitable donations, or participation in aviation-outreach programs, Kalitta Air demonstrates its commitment to making a positive impact both within and beyond the company.

In essence, Kalitta Air's reputation as a company with a big heart is exemplified by its unwavering dedication to supporting and empowering its pilot group. By prioritizing pilot well-being, professional development, and community engagement, Kalitta Air not only cultivates a strong and resilient workforce but also sets a shining example of corporate responsibility and compassion within the aviation industry.

A Legacy of Aviation Excellence

Kalitta Air stands as a testament to the spirit of entrepreneurship, innovation, and resilience in the aviation industry. From its humble beginnings to its current stature as a global cargo powerhouse, the airline's journey reflects a commitment to excellence and a passion for serving customers worldwide.

As Kalitta Air continues to soar to new heights, its legacy as a titan in cargo aviation remains firmly entrenched, inspiring future generations of aviation enthusiasts and industry professionals.





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