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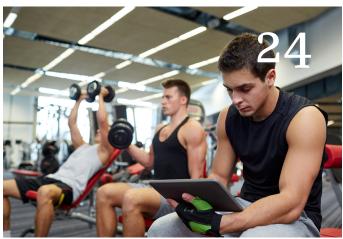
Envoy is proud to announce the addition of 29 Embraer large Regional Jet aircraft to its fleet, with deliveries starting later this year.

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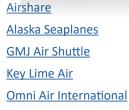
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Envoy

GoJet Airlines

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Horizon Air

Key Lime Air

Air Wisconsin Cape Air

CommutAir Elite Airways **Endeavor Air**

Mesa Airlines United Airlines 'Ohana by Hawaiian

Piedmont Airlines

PSA Airlines RavnAir Group

Republic Airways

Silver Airways

Skywest Airlines

Star Mania Air, Inc.

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,

As pilots, we face certain dangers every time that we strap a jet onto our backs. A lot of the dangers are beyond our control, like the weather, ATC delays causing fatigue, turbulence, or a mechanical failure inflight. Some things we can control, like maintenance issues before takeoff – as in, "Is my jet safe to fly?" We can easily have an unruly passenger removed at the gate – though we may want to while in flight. We learn to deal with these threats and have ways to mitigate them, but one threat that should be completely eliminated is the threat of being lasered in flight.

This month, I personally have had two laser hits in flight. Luckily, neither was a direct hit so there was no damage to our eyes. Until then, it had been a while since I had been lasered, but according to the FAA, last year there were 13,304 reported laser strikes on aircraft. This is an astounding rise of 40% over 2022! There is one valuable tactic I have learned that I want to share with our pilot readers. As soon as possible, and of course as time permits after the laser strike, use your iPad flight-planning software to drop a pin and mark the approximate GPS location from which the laser strike emanates. Report the GPS coordinates to ATC as soon as practicable. This will help authorities better locate the offenders. Bookmark the following link for handy reference: https://aerocrewnews.com/FAA-LASER

It is a federal crime to point a laser at an aircraft! Aero Crew News stands with the FAA in informing the public to Lose the Laser! https://aerocrewnews.com/LoseTheLaser

Fly Safe,

Craig D. Tieper

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.

February 2024

What you may have missed in February

Feature – PSA might offer just what you're looking for. **Business Vector** – Corporate aviation issues related to unions and one-aircraft/two-pilot operations are explored.

Fitness – Learn how intermittent fasting and interval training might be for you.

Food Bites – Lickety Splits in Atlanta serves Southern love on a plate.

Grey Matter – Part 2 of the story about one pilot's confrontation with a disaster at home while on a trip.

Love Flying – Let's explore Pura Vida in Costa Rica!

Money - Don't fret the taxman, just be prepared.

Mortgage – Understand seller-credit options often available to home buyers.

Perspectives – In our careers, we likely learn more from adversities than from our successes.

Squall Lines – Review the science, the tools and mitigation strategies when facing windshear.



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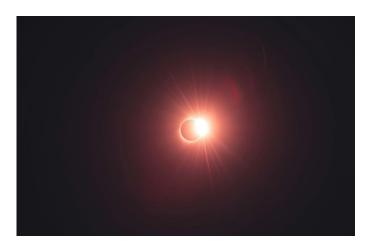
American Airlines Group

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Women have been intrinsically woven throughout the fabric of the aviation industry, daringly breaking barriers and laying the groundwork for others to follow. We're proud to support and encourage the amazing women of Envoy who have taken on nontraditional roles and aspire to fulfill their dreams.

Visit us at the 2024 Women in Aviation International Conference at **Booth #801** to learn more.





By popular demand: Delta adds second eclipse path-of-totality flight

ood news for astronomy lovers — after selling out its first special flight in under 24 hours, Delta is giving customers a second shot at a sky view of the eclipse in the path of totality, this time out of Dallas-Fort Worth (DFW) on April 8. Read More



airBaltic Sets Global Benchmark with AI in Safety Reporting

he Latvian national airline airBaltic with a long-standing history of being an innovation leader in the airline industry and Beams, a leading safety intelligence company, have entered a partnership to provide artificial intelligence (AI) for analyzing safety reports.

Read More



Delta is Brisbane-bound with a brand-new flight from LAX

elta is building on its largest-ever winter schedule to the South Pacific with the launch of a seasonal route from Los Angeles to Brisbane, Australia, that begins Dec. 4, 2024. Flights to the capital city of Queensland will operate three times per week through Mar. 28, 2025. Read More



Embraer's Phenom 300 leads the industry in twinjet deliveries and is the world's best-selling light jet for 12 consecutive years

mbraer announced its industry-leading
Phenom 300 series has maintained its
status as the world's best-selling light jet
for 12 consecutive years, while also attaining
the best-selling twinjet ... Read More



Delta deepens leisure footprint with new routes to Hawaii and Miami

elta will add service from Boston (BOS) to Honolulu (HNL) and from Seattle (SEA) to Miami (MIA) next winter, reinforcing the airline's leading position in BOS and connecting MIA customers to all nine of Delta's U.S. hubs.

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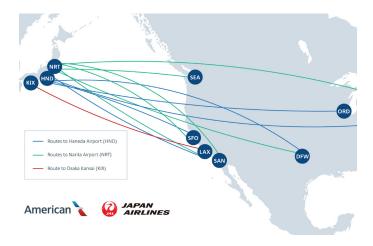
Alaska Airlines adds nonstop service between Portland and Atlanta this fall

laska Airlines continues to grow in Portland to provide our guests with more choice and convenience with nonstop service to Atlanta beginning this fall. The daily flight starts Oct. 1 and will operate year-round. Read More



United Announces Daily Nonstop Flights Between Guam and Tokyo-Haneda

nited Airlines will launch daily nonstop flights between Guam and Tokyo Haneda International Airport on May 1*. Flights will operate year-round and create a more direct link between Guam and Japan's capital Read More



American Airlines becomes only U.S. carrier to fly between New York and Tokyo

raveling to Japan will get easier this summer with new service from American Airlines between New York (JFK) and Tokyo's Haneda International Airport (HND). Read More



AeroGuard Flight Training Center Selected by Air India to Train Pilots for the Airline's Fly High Cadet Pilot Program

eroGuard Flight Training Center, a renowned global leader in professional ab initio flight training, is proud to announce its selection by Air India... Read More



JetBlue Pilots Renew Focus on Negotiating a Standalone Contract

etBlue Airways pilots, represented by the Air Line Pilots Association, Int'l (ALPA), announced their renewed focus on negotiating a standalone collective bargaining agreement with the Company. Read More



United Expands World's Largest Flight Training Center with Huge, New Building and Room for 12 New Flight Simulators

nited today opened a new, 150,000-square-foot building at its Flight Training Center in Denver. Read More



United to Resume Service Between New York/Newark and Tel Aviv

nited plans to resume a daily flight from New York/Newark to Tel Aviv, the first step in restoring vital passenger and cargo service that was suspended in October. Read More



Breeze Announces 10 Additional Airbus A220-300 Aircraft Purchases; Reveals Plan to Move All Scheduled Service to A220s by End of 2024

Preeze Airways, the U.S.' only NLCC, or 'Nice Low Cost Carrier', today confirmed it has converted purchase right options of 10 new Airbus aircraft Read More



Embraer and CAE inaugurate Asia Pacific's first E-Jets E2 full flight simulator in Singapore

mbraer and CAE today officially inaugurated the Asia Pacific (APAC) region's first E-Jets E2 full flight simulator (FFS) in Singapore. E-Jets E2 training is the latest program offered by... Read More



Alaska Airlines adds exclusively brewed beer in unique can to premium beverage line-up

laska Airlines is now serving its first-ever custom craft beer exclusively brewed for the carrier by Seattle-based Fremont Brewing.

Alaska's newest IPA will be offered complimentary in First and Premium Class Read More



airBaltic Receives its 47th Airbus A220-300 Aircraft

n February 13, 2024, the Latvian national airline airBaltic welcomed its 47th Airbus A220-300 jet, registered as YL-ABU, in Riga. This is the first Airbus A220-300 delivery for airBaltic in 2024.

Read More



Statement from the Hawaiian Airlines Master Executive Council Following the Hawaiian Holdings Shareholder Vote

he shareholders of Hawaiian Holdings Inc.
voted to approve the agreement and plan of
merger negotiated with Alaska Air Group Inc.
Hawaiian Airlines announced that Read More



Frontier Airlines Announces
Nonstop Service from Cleveland
Hopkins International Airport
to 10 Additional Destinations;
Summer Daily Departures to
Increase 38% Versus a Year Ago

ltra-low fare carrier Frontier Airlines will begin nonstop service from Cleveland Hopkins International Airport Read More



United Adds New Corporate Partners to Sustainable Flight Fund That Now Exceeds \$200 Million

nited today announced that Aircastle (a Marubeni & Mizuho Leasing Company), Air New Zealand, Embraer, Google, HIS, Natixis Corporate & Investment Banking... Read More



Silver Airways and Epic Flight Academy Announce Partnership

n Friday, February 9, 2024, Epic Flight Academy and Silver Airways jointly announced their partnership in Sterling, an exclusive pilot pathway to Silver Airways. Read More



Frontier Airlines Adds Another 6
Destinations from Cincinnati/Northern
Kentucky International Airport;
Summer Daily Departures to Increase
57% Versus a Year Ago

ltra-low fare carrier Frontier Airlines will begin nonstop service from Cincinnati/ Northern Kentucky International Airport Read More



Hungary's C-390 Millennium makes its maiden flight

he first C-390 Millennium of the Hungarian Air Force has successfully completed its maiden flight yesterday in Gavião Peixoto. Embraer Defense & Security team flew the aircraft for approximately 4 hours, carrying out a complete assessment of the aircraft Read More



Alaska Airlines better connects Portland with more flights to popular destinations

laska Airlines is ramping up our growth in Portland to provide our guests with more choice and convenience. We've added more than 20 daily departures starting this summer to sought-after destinations from the Rose City. Read More



Embraer and Mahindra announce collaboration on the C-390 Millennium Medium Transport Aircraft in India

mbraer Defense & Security and Mahindra announced today that they have signed a Memorandum of Understanding (MoU) with the objective of jointly fulfilling the acquisition of the C-390 Millennium multi-mission aircraft Read More



Delta and Best Defense Foundation partner to bring WWII veterans to Normandy for 80th D-Day anniversary

or the third year in a row, Delta Air
Lines is honored to fly 60 World War II
veterans back to Normandy, France, to
commemorate the 80th anniversary of the
D-Day invasion that catalyzed... Read More



No Fees to Change a Flight: United Airlines Inspires Football Fans to Believe in Next Season

nited Airlines has saved customers more than \$2 billion since becoming the first legacy airline to permanently eliminate change fees more than three years ago, and today released a series of new... Read More



A look ahead: Delta to debut premium lounges and more in 2024

2023 saw major upgrades and additions to the Delta Sky Club network, with five new Clubs and two expanded or reopened locations. And 2024 is shaping up to be even more eventful, as Delta's long-awaited premium lounge experience... Read More



21st Group with 16 Students Begin Studies at the airBaltic Pilot Academy

n February 5, 2024, the 21st group of 16 students began their professional pilot studies at the airBaltic Pilot Academy.



Frontier Airlines Adds Another 10 Destinations from PHL; Summer Daily Departures to Increase 47% Versus a Year Ago

ltra-low fare carrier Frontier Airlines will begin nonstop service from Philadelphia International Airport (PHL) to 10 new destinations in May of 2024. Read More



Frontier Airlines Announces New "Biz Travel For Less" Program Offering Convenient & Rewarding Ultra-Low-Cost Business Travel

nown for its ultra-low airfares, today Frontier Airlines announces the launch of "Biz Travel For Less," a new program that will help companies save money on business travel and deliver a convenient... Read More



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The Value of Reading NTSB Reports

The more you learn, the more you know; the more you know the safer you can be.





he National Transportation Safety
Board (NTSB) recently released their
preliminary report on the door-plug
failure on Alaska Airlines flight 1282. The
report contained a significant amount
of information on the construction of
the door plug's components. The NTSB
will continue to investigate Boeing's
production process while they work on
a complete final report on the Alaska
incident.

While preliminary NTSB reports are traditionally limited to stating basic data collected in the fact-finding stage of the investigation – no probable cause – there is a lot to learn even from what the NTSB has already uncovered. Corroborated by other reports on loose bolts in plug doors across the national fleet, we can use the NTSB's findings to hold discussions on complacency and attention to detail.

After all, we don't need to jump to premature conclusions on what caused an accident – the

NTSB has more work to do – or point blame to recognize clear themes as they arise. Rather, we can use basic information as a launching point to guide a broader discussion into critical themes that persist throughout aviation.

The same thing can be said of other preliminary reports the NTSB publishes. Most preliminary reports are more applicable to the types of flying many pilots do on a regular basis. Again, especially with limited information, there is only so much to take from preliminary reports, but they can always be useful tools to spur more in-depth discussions on critical issues.

Final reports go a step further. They summarize all of the information that the NTSB collected during its investigation and reveal what the board determines to be the most probable cause of the crash/incident. These reports go further than preliminary

reports and naturally, can be used in a more in-depth fashion than preliminary reports.

Analysis from experienced industry veterans is incredibly enlightening.

There are often multiple lessons to learn from an accident's final report. Sometimes, one lesson can be taken at face value. For example, VFR-into-IMC accidents are reminders of how insidious spatial disorientation can be, especially to pilots without instrument experience.

However, it is often proper to dig deeper and study some contributing factors that may be lurking just below the surface in regular accidents. Human factors are cited in a large number of accidents. That VFR into IMC accident can also be a lesson on the hazards of external pressures to make an event or please passengers; nuance is often evident in final reports, and crashes usually arise from chain reactions that add up to an undesirable outcome. The skills needed to address the same situation are different at each stage of an accident sequence – the same accident can be prevented by setting expectations and holding boundaries with passengers or maintaining a safe instrument scan in IMC. Addressing how to recognize an undesirable situation as it develops and stopping the chain reaction early is just as important as, if not more important than, reviewing what to do when the situation is critical enough for a story on the local news.

A great resource for additional interpretation of accident reports are industry trade groups

and trusted instructors who can break down accidents in an objective manner. Be careful to choose trusted sources for these third-party interpretations. Like the NTSB, experienced pilots, instructors, and organizations bring incredible insight – based on personal experience – to accident case studies and can help others identify unique themes.

This is especially critical when reviewing accidents that do not appear applicable if taken at face value. Issues like a 737 MAX's mis-tightened bolt or a descent below minimums on an instrument approach might not feel applicable to a VFR-only private pilot flying single-engine pistons. But experienced insights can help reveal underlying themes from even the most obscure reports so that every pilot can learn a lesson.

It is common to hear that pilots must learn from others' mistakes, for nobody can live long enough to make every mistake themselves. This mantra surely holds true in aviation. In such a critical industry, where every decision and disposition play key roles in safety, no one is exempt from the responsibility to learn and grow. NTSB reports are a critical safety tool that should supplement every pilot's commitment to growth and proficiency throughout their careers.



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...

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Accountability Your Way

Be the strong, silent type or the strong, shout-it-loud-and-proud type – or both!

WRITTEN BY: ERIC RAY

ell, it's March and spring is only days away. This month always holds a special place for me. More than just my birthday, the cherry blossoms will bloom soon! It's a time for new beginnings in all the colors of Spring. It's time to get out and get moving!!

As I was doing research for this month's article (yes, I do research!!), I came across various media

(e.g., written articles, YouTube videos, Instagram posts, etc.) that talk about different styles of accountability. While I can and do relate to most of what I write for this column, it can be said that accountability applies to anything you trying to focus on, well beyond fitness.

The silent approach - Internalizing

There seems to be a current trend for the silent approach. Yes, technically it means not telling

anyone what your plan is, but it doesn't have to mean you lack commitment or focus. It has more to do with trying to be subtle about your fitness goals and keep them behind the scenes away from the prying eyes of the world. This form of accountability is rooted in self- discipline, consistency, and an intense desire for self-improvement. This is the approach that I have used over the years (excluding writing fitness articles of course). Setting realistic goals, creating a consistent and structured workout routine, and adhering to a balanced diet are promises we can

make to ourselves. It's the internal dialogue that pushes us to lace up our running shoes on a rainy day or opt for a nutritious meal when tempted by less wholesome choices. Silent accountability relies on the principle that change occurs when you're dedicated and ready. I have kept a nutrition journal and fitness calendars for years and

these help me focus and allow me to adjust my routines and processes however I see fit.

Internal

Tell people your plan – Externalizing or loud accountability

On the other hand, including people in your plan and/or goals adds a social dimension to your fitness journey. Sharing your goals, progress, and setbacks with a broader community, to include friends and family, will serve as an external source of motivation and encouragement. Announcing your fitness

plans and your journey to the world creates a sense of responsibility. Social media platforms, fitness groups, or workout classes are examples of environments where loud accountability flourishes. The fear of disappointing your network can be a very compelling force because it obliges you to stay committed to fitness/nutrition objectives.

For most, the key to a successful fitness journey is finding the balance between these two forms of accountability. Silent obligations (silent approach)

discipline (if you are big on self-motivation, journaling or developing a plan), while loud accountability harnesses the strength of community support.

You can shape a combination of both styles to work best for you.

Just create a plan and follow through. Whether it's the quiet determination within or the loud cheers from your support

network, let the more subtle silent approach and loud accountability propel you toward a healthier you.

As always, come back each month for new fitness ideas and if you have one you'd like me to address, I'm at Ericray4470@gmail.com.



External



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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WRITTEN BY: CHARLIE MATTINGLY

es, I'm a Tim McGraw country music fan. And though I think he might be considered old-school country music, when we unpack the subject of planning for our legacy, we conclude with the idea that we must first face our own mortality. What is it that we really want out of our lives? What purpose or cause are we excited about? What will we look back on at our end that will have truly brought us joy and fulfilment?

One of my favorite sayings is, "Begin with the end in mind." I don't know who said it first, but I know it's the premise of the book "The Seven Habits of Highly Effective People" written by Stephen Covey. When we begin with the end in mind, i.e., our own mortality, it gives us better perspective and context around the decisions we make today. It stimulates our passion and urgency to impact those around us in a positive way. It also enlightens us as to what values we would like to pass on to our children.

I turn fifty years old this July 2024, and I'm starting to feel a sense of urgency about what I am passing on to the next generation. Don't get me wrong, I'm not concerned as much about how my children will handle gobs of money when I die (not yet anyway!). On the other hand, I'm more concerned about setting them up for success and not passing on certain dysfunctions I have battled through in my life.

I want my kids to be more secure in who they are than I was. I want them to know that in all situations, they are worthy, they are loved, and they are valued. You might say, these are our family values that I want to be intentional about passing on. Furthermore, I sincerely believe that I may have been a better military and commercial-airline pilot if those values had been part of my natural identity from the start. When I think about creating my family, or community legacy, these are the things I think about.

This is an article about money and finances, so how do our values fit or apply to passing on wealth? My answer to that question is this; if all I do is pass on financial wealth, there is a good chance my money may do more harm than good if the values I believe in are not also part of my legacy. In essence, if I only pass on money to the next generation, I may actually set them up for failure.

Passing on character, values AND financial wealth is a very difficult thing to do. In fact, most millionaires in the United States are first-generation millionaires. In a recent article in Business News Daily, author Stella Morrison says it this way, "... around 68 percent of those with a net worth of \$30 million or more made it themselves. Further, a second study by Fidelity investments found that 88% of all millionaires are self-made, meaning they did not inherit their wealth."

Let's face it, airline pilots are earning more money now than ever. Many of you will be able to pass on significant wealth to the next generation and/or causes you care about. Furthermore, you will leave a legacy whether you know it or not, whether it's good or bad. Why not take the time to make it a good one? When you're facing the end of your time on this Earth, what will you value the most? Allow those questions to guide your life right now.

Below are some practical steps and points to ponder to help you begin to think about how to proactively design your life and legacy. Think of it this way; if you don't take the time to be intentional about your plans, the future is coming and what happens (without your planning) you may not like!

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Define the problem

You work your butt off to create income, wealth and a good life. But your children probably didn't see you overcome the obstacles and the challenges it took to get where you are. Money is not like other areas of our lives where we can expect our kids to pick up on our good habits and characteristics without significant effort and intentionality.

The other day. I asked a friend of mine how his son became interested in the weightlifting team at his high school. He shrugged his shoulders and commented that his son must have been influenced by seeing him and his wife work out consistently over the years. Learning about money and personal finances, on the other hand, is very different. Often families have great money habits, but if these principles and habits are not clearly communicated, misperceptions can form. For example, "My parents don't spend lavishly, therefore we must be broke." In this example you may have excellent money habits but unless your money values and your intentions are clearly communicated you may unintentionally pass on an attitude of scarcity versus an attitude of abundance.

Three steps to consider if you want to be intentional about passing on your legacy

Your children may not see all the hard work and sacrifice you put in to become a high-income airline pilot. All they see is that you are home three to four days a week trying to catch up on house chores before you pack your bags again. (Admittedly, that's not so bad ... I like this airline stuff!)

1. Share your experiences, challenges and struggles with your loved ones.

Consider sharing more of your experiences with your family. At the appropriate time, discuss some of the challenges you overcame to become that highly skilled, highly sought after airline pilot. Your kids may scoff (mine just laugh) at you a little when you share but they will remember you struggled and overcame obstacles. Hopefully, when inevitable challenges come their way, they will remember that even you struggled at times, and you were able to overcome obstacles and achieve your goals. At least they will know enough to not expect the path to always be smooth. Unfortunately, this means we must be a bit more vulnerable and open about some of our challenges. (Men, take particular note.) Personally, I like to make people think it was all a breeze. That would mean that I'm smarter, tougher, stronger than I really am. That's not what our kids need to se

2. Communicate with your spouse, significant other or trusted friends.

Often, we are creating a great legacy and positively influencing those around us without thinking about it. It may just come naturally to you. However, for the rest of us, the first step is to literally say it aloud. What is it you want? Bring the subconscious into the conscience by discussing it with someone. I often forget that my wife doesn't know what's on my mind or doesn't know what I'm trying to accomplish by talking to our kids about "who they are."

Better yet, write it down. There is something very powerful that happens when you write down your

goals, visions for your family or your family's core values. If you google, "why is writing down my goals important," you will get a slew of great articles about how you are 42 percent more likely to achieve your goals if you write them down.

One article from Inc.com written by Peter Economy,

The Leadership Guy says, "writing your goals down not only forces you to get clear on what, exactly, it is that you want to accomplish, but doing so plays a part in motivating you to complete the tasks necessary for your success. The process of putting your goals on paper will force you to strategize, to ask questions about your current progress, and to brainstorm your plan of attack."

3. Write down what you want people to line up to thank you for on your death bed.

A little morbid – I know. However, let's just admit that we're all going to die someday. And all the toys you've accumulated will not be on your mind when that time comes. What will be on your mind? What do you want your epitaph to say?

The next time you're flying from New York to San Fransisco take some time to ponder what the top five things you want to say about yourself before you're gone. Take some time to plan what you want to be remembered for, forever.

Write down what non-financial character traits and values you would like to see passed down for generations. Is it your faith? Is it something specific to your family, such as an attitude of service before self or leadership. Be intentional and plant the seeds now.

Quick Look

Three steps to consider if you want to be intentional about passing on your legacy

- 1. Share your experiences, challenges and struggles with your loved ones.
- Communicate with your spouse, significant other or trusted friends.
- 3. Write down what you want people to line up to thank you for on your death bed.

"What we do now will impact multiple generations, possibly hundreds of years. Passing on financial wealth is the easiest form of capital to pass on, but it can be the most destructive if we haven't prepared the next generation to handle the responsibility of wealth."

- Charlie Mattingly

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In closing, here are a few of the values we are trying to pass on to our young children.

- 1. An attitude of stewardship versus an attitude of ownership. In other words, we've been blessed with something (money, health, relationships) and it is our responsibility to take care of them, nurture them and hopefully bless others along the way.
- 2. Attitude of generosity. Study after study shows that giving makes us happy. That's all there is to it, so help them build habits of generosity now.
- 3. An attitude of abundance versus scarcity. I believe if our kids are secure in who they are, they will not feel the need to get more for themselves at the expense of someone else.
- 4. An attitude of ownership and responsibility. We want to teach our kids that it's okay to make a mistake or even fail at something. It's part of the growth process. I want my kids to know they can fail and overcome the situation or face the consequences and it's okay. If we shortcut or insulate the struggles our kids may face or go through, we cheat them out of the opportunity to find out what they really want and what they are willing to do to get it.

Finally, what we do now will impact multiple generations, possibly hundreds of years. Passing on financial wealth is the easiest form of capital to pass on, but it can be the most destructive if we haven't prepared the next generation to handle the responsibility of wealth.

Hopefully, you found this article interesting and helpful. If you have any questions, contact us at 865-240-2292 or Charlie@leadingedgeplanning. com. Also, please tell us if we can help you on your journey to financial peace and prosperity! Click here to sign up for our newsletter or click here to schedule some time to chat about your circumstances in more detail. Also, check out our Pilot Money Guys podcast where we regularly discuss these types of financial topics along with some fun airline news updates and interesting guest interviews — even with the editor and founder of Aero Crew News - Craig Pieper!

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About the Author

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





Disaster on the Road - Pt. 3

Picking up the pieces

WRITTEN BY: ANDREW ROSS

In part 1 & 2 of this series, we heard about how Andrew's house was damaged by a tornado while he was away on a trip, and how tough it can be to coordinate a response from thousands of miles away. We have heard the importance of setting up a disaster plan and knowing exactly which steps need to be taken to make sure your house and property are secure. Today, we discuss how to start building back.

Two months after our house was brushed by a baby tornado, we are still waiting to get the process of reconstruction rolling. Luckily, the pieces are finally starting to come together. After an initial push by the insurance company that was very encouraging and built up our confidence that this was going to be a short process, that illusion was shattered after the second month anniversary came and went with no final plan for repairing our (relatively minor

by disaster standards) damage. We have yet to even clean up the old siding that was blown off the house that is currently killing the lawn.

To be fair, this isn't entirely the insurance company's fault. We requested a structural engineer come to the house to inspect everything prior to an initial quote being generated. Due to a massive gas explosion in a city south of us that was completely unrelated, we had to wait for three weeks for an engineer to come out and survey the damage, and then another week and a half to get a report. Only then, with the report in hand, was our field adjuster able to get to work on our quote. Another two weeks of waiting, and many phone calls to make sure they were on top of things, and I finally got movement.

My phone rang around 0900 on September 5th, with my bubbly insurance manager on the other end of the line informing me my check was in the mail! "What check?" I asked. "Oh, for the initial damages. Don't worry, your contractor is going to come in WAY over this amount, but this will get you started. We then work with your contractor and field adjuster to get to an agreed upon amount!" Well, little did Ronnie know, this was the first time I even found out a quote had been generated. I guess that meant I was good to start fixing things!

Well, as with everything in this process so far, of course it's not as easy or quick as cashing a check. Unless you are lucky enough to own your home/apartment/condo outright, you will be issued a check with your mortgage company listed as a payee. My mortgage company is

Wells Fargo, and their process (as I'm told) is apparently one of the easiest in the industry. Unfortunately, that ease still requires me to mail the insurance check, fully endorsed, to them and then submit all my documentation to prove that the amount sent to me came from the insurance company with justification. Oh, and then you have to ask for that money to be issued back to you. So, every time your contractor needs money to order supplies, you have to go back to your mortgage company to get the funds. It's super-efficient and not at all annoying. (Read my sarcasm.)

Finally, on Friday the 22nd, I signed an agreement with my contractor to begin the process of re-assembling our home. His best estimate, thanks to a backorder for windows, was a November 1 move-in – almost four months after our little, tiny, baby tornado decided to side-swipe our house.

All things considered, we still feel extremely fortunate that it wis only minor damage and things are starting to come together.

However, this has motivated us to make some adjustments in our life and create a battle plan going forward. Tune in next month for a discussion about the things we are glad we had in place, and what we are going to do moving forward to help us in case this, or something like it, should happen again.



About the Author

Andrew Ross is a pilot at a major airline flying the Boeing 787, previously the Boeing 757 and 767 domestically and internationally, and prior to that flew the Embraer 145. Read More...

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eather radar is an outstanding tool for pilots, both during preflight stages and during flight. Air traffic controllers may also utilize weather radar to provide guidance to pilots flying within their airspace. Center controller radar displays have limitations to their use, such us the inability to report areas of "light" weather-radar echoes. On the other hand, terminal approach controllers can and do display light intensities. Pilots should remember that turbulence can be present in areas where ATC does not display precipitation at all. It is imperative to always exercise care when transiting areas of known or suspected convective activity.

Pilots are trained to avoid areas of convective activity due to their rapid growth potential.

The following steps can be taken to safely navigate when thunderstorms are disturbing our original planned route:

- Advise ATC of a deviation as promptly as feasible.
- Are you receiving the assistance from ATC you need?
- Be aware of ATC's radar limitations.
- If deviating, consider fuel reserves and alternative plans. Expand the team and maintain situational awareness.
- When reporting to a new controller, advise your intentions and current heading.
- Ask for PIREPs.

- Know how to operate your aircraft's radar, such as tilt and gain. Different modes may offer different views.
- Consider a different altitude if performance allows.

Be aware of proper ATC terminology when listening for radar return intensities. The only FAA approved intensity descriptors are: light, moderate, heavy and extreme. You may also hear the controller include the diameter of the area of precipitation in nautical miles. Pilots of light general aviation aircraft should even approach areas of "light" precipitation with vigilance. Those areas can rapidly transform into greater intensities under proper atmospheric conditions. Make plans early

and always err on the side of caution. Finally, query ATC for PIREPs as you gather more information about the flight conditions ahead. Creating a plan requires that you expand your team and obtain as much information as possible. These reports are only a source of real-time conditions obtained from other aircraft. For those who have never submitted a PIREP, the Aeronautical Information Manual (AIM) explains how to submit one, the uses of a PIREP, and the format a pilot should use in reporting information. Fly safe!



About the Author

Sergio Sovero was born and raised in Lima Peru, and is currently a captain for Delta Air Lines. Read More...



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Beyond Gauguin's Palette

Polynesia's beauty delivers serenity bathed in infinite colors

WRITTEN BY: DEBORAH BANDY

Places that are hard to reach are often the best for relaxation, tranquility and getting close to local culture and nature. Except for Tahiti, most of the islands of French Polynesia are not easy to visit, but I can categorically state that the trip is worth the effort. You'll fly into Tahiti and connect via Air Tahiti Nui to the island(s) you choose or take a ferry from one to the other. I recently visited five: Bora Bora, Ra'iatea and Mo'orea of the Society Islands, Tahiti, one of the Windwards, and 870 miles northeast of Tahiti lies Nuku Hiva in the Marquesas,. Though Mo'orea and Tahiti are in different archipelagos, each can be seen from the other, which makes Mo'orea a fast ferry ride away from Papeete, Tahiti, the capital of French Polynesia.

While French, there is little evidence of Europe on these islands. French is spoken (along with native languages) but they do not use the euro as their currency. I had no problem spending dollars in the shops, and I saw others using euros.



Bora Bora was added to my bucket list long before such lists had a name. I can't remember why, but likely my desire to go there was prompted by art, literature and perhaps a movie or two. I just know that from an early age, I wanted to visit Bora Bora. I thought it so exotic. Years of anticipation can often deliver disappointment, but this was definitively not the case with Bora Bora. What first struck me are the infinite blue shades of the waters and the lush green landscapes. The flowers and foliage, the birds, the sand and the brilliant colors of the locals' attire and homes pop against the blue-greens of the land, sea and the sky. No picture, no painting nor movie footage could do it justice.

We took a powerboat cruise around the lagoon of Bora Bora while our captain steered the boat with his feet as he played his ukulele. The ukulele is ubiquitous in Polynesia, and many are so beautifully made. I found myself wishing I played to justify purchasing a treasure. Our boat paused over a shallow, sandy spot and as soon as the engine quieted, sting rays and white-tipped sharks approached and began to show off. Our captain jumped into the water and caressed a particularly

friendly sting ray from which the barbed stinger had been removed. He had the stinger on the boat and let us see how lethal they can be.

The town of Viatape is home to about half the island's population of just over 10,000. Tourists come for the snorkeling, scuba diving and the notably luxurious accommodations on stilts above the crystal blue-green waters. The view of Bora Bora from the International Space Station offers a terrific perspective of how the island is shielded from the sea as it is surrounded by a coral reef with only one break creating the Teavanui Passage. Mid-sized cargo ships and small cruise ships can enter the lagoon, but the mega-ships are forbidden. The iconic peaks of Mount Pahia and Mount Otemanu provide the backdrop for the picturesque lagoon. The landscapes are stunning, the water and its inhabitants are magnificent, and the people are as charming as we could hope. I loved everything about Bora Bora.



Bora Bora as seen from the International Space Station

I didn't have a chance to explore much of Tahiti except for snorkeling one of its reefs. I have snorkeled on many fabulous reefs in the Atlantic but never in the Pacific. I saw fish I had never seen but many that were familiar. It was a wonderful experience, as was the catamaran trip out to the reef.

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Papeete is a city, much like any other seaside city. Meh. But the vistas of the lush greens of the mountains-and-valleys backdrop was stunning. Had I had more time on Tahiti, I'm sure I would have found the charm and beauty that has been so widely extoled. I did enjoy the flower market and the fabric stores boasting the most incredible flowered prints I have ever seen.

The last island on our sojourn was Nuku Hiva, the largest of the Marquesas Islands, 870 miles northeast of Tahiti. Of the five islands I visited on this trip, I saw the most of this one and it was fabulous. Tranquility, beauty, flora, fauna and breathtaking vistas were delivered. The people pretty much live off the fruits, literal and otherwise, of their island including one of my tropical favorites, breadfruit. Breadfruit chips are crispy, salty and delicious, much like a potato chip, but to me even better. It also makes a wonderful mash. If potatoes grew on trees, they would be breadfruit. Letting them ripen delivers a completely different experience. If you go to Polynesia, you will likely be introduced to breadfruit, one way or another.

We stopped at the top of a mountain to appreciate the view of the bay below and to my great delight there was a Marquesan imperial pigeon or Upe (Ducula galeata, if you're into biological names) resting in a nearby giant fern. Formerly critically endangered, the species was upgraded to endangered in 2008. This regal bird is distinguished with an oddly shaped protrusion above its beak (a cere). I was thrilled that it lingered long enough for me to take its picture. This is no small bird with weights averaging about two pounds compared to our common pigeon at eight to thirteen ounces. Down from the highlands as we explored the island



Marquesan imperial pigeon

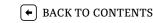
on a Sunday, we stopped at a beach on a little bay where about forty people were picnicking and playing bocce ball while children rode their bikes and played tag. It reminded me of the small-town community gatherings we've all seen in old movies. The charming scene brought warmth to my heart and a smile to my face.

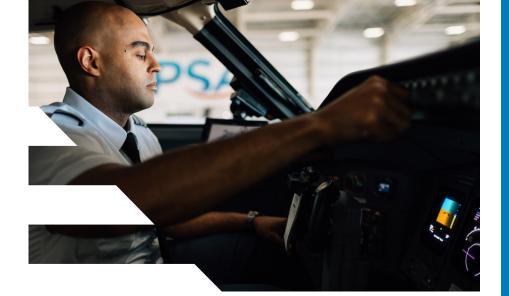
I'm not sure I'll ever get back to the South Pacific, but I would love to think that I might. In my travels throughout the world, I have never ranked my stops, but this journey would be close to the very top if I were asked to order them. Because each place is unique, it's impossible to pick a favorite, but the South Pacific islands of French Polynesia are beautiful, tranquil, isolated, and interesting. I could have stayed much, much longer. If I am ever again asked for a honeymoon-destination suggestion, I know I'll say, "You can't beat the South Pacific."



About the Author

Deborah Bandy is the editor of Aero Crew News, among other writing, editing and marketing endeavors. <u>Read More...</u>





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Discovering Culinary Gems at Home Sweet Home on Grand Turk

Adventures off the beaten path

WRITTEN BY: VICTOR SOLER

Velcome aboard, fellow food aficionados! This edition of Food Bites takes a detour from the usual layover haunts, as I found myself grounded last month. But we fret not, for this culinary journey was anything but a bore. In the name of gourmet exploration, I embarked on a spontaneous cruise, driven by the insatiable appetite for all things delicious, and well, let's face it, I made it my birthday present.

Scene: A Friday morning rendezvous over coffee with my beloved where the decision was made – a last-minute escape from Alabama. Calling around, we found a sweet deal for a cruise departing from Port Canaveral. After swift packing maneuvers, we hit the road, bound for adventure only knowing to head south to Florida then farther south.



En route from Alabama, we eagerly delved into our research, uncovering the myriad culinary delights that would await us aboard the ship. For the uninitiated, cruising as a foodie is an experience to behold. From fast food to fine dining, Italian to Mexican, and a bounty of Asian flavors, the options are as boundless as the ocean itself. And let's not forget the occasional appearance of delicacies like escargot and frog legs, tantalizing the taste buds and teasing us with their rarity.

Aboard the vessel, the promised cornucopia of dining options awaited, yet true culinary gems often lie in the whispers of fellow cruisers. This is how we were steered towards a Grand Turk excursion that promised to be a culinary revelation – Home Sweet Home (not to be confused with Sweet Home Alabama).

After docking, our guide that led us on a

brief bus journey with shipmates. When we arrived at our home away from home, we were welcomed with the embrace by Jackie, our excursion host. With a warm smile, she ushered us into a realm where the cardinal rule was simple - make yourself at home.

Stepping outside, we were greeted with the sweet aroma of sea air and the promise of adventure, accompanied by a perfectly crafted rum punch from the beachside bar. Proceed with caution, for these libations possess a stealthy potency.

The beach itself is a spectacle to behold, with azure waters stretching into the horizon, offering respite from the hustle and bustle of ship life. Whether seeking serenity or you want to party like it's 1999, this secluded haven caters to all inclinations.

Amidst the scenic splendor, the pièce de résistance awaited – a home-cooked feast. As Jackie rang the lunch bell, summoning hungry patrons to partake, anticipation reached its zenith.

On the menu: local coleslaw, macaroni salad, rice, and an abundance of chicken, prepared with a touch of nostalgia reminiscent of home-cooked meals. Each bite revealed the expertise of the kitchen staff, with tender chicken exuding succulence and flavor. For those inclined towards a hint of spice, the homemade jerk barbecue sauce, comparable to St. Louis-style BBQ with its apple cider vinegar undertones, proved to be a delightful addition.

This impromptu escapade served as a testament to the wisdom gleaned from previous culinary exploits – the best recommendations often emanate from fellow travelers. So, where are your must-visit destinations while cruising the globe? Let us all know your secrets so we can ensure the culinary odyssey continues!

Home Sweet Home, Your Caribbean Retreat **Grand Turk**

https://www.facebook.com/profile. php?id=100057562504672



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..





Spotlight: Envoy Air, American's Largest Regional Carrier

Longer routes, larger planes, more frequency. Carriers such as Envoy Air are positioned to succeed in the changing regional aviation industry.



or many small to midsize communities across North America, regional air service is essential to connect their travelers and businesses with the world.

And many of those communities have received an upgrade in recent years.

Regional airplanes such as the Embraer 175 are larger – carrying more customers and offering more amenities than ever before.

The same large regional aircraft offer connections to new routes outside of the traditional hub-and-spoke model, and for larger communities, regional aircraft are able to supplement mainline service to offer travelers more options and flight frequency to reach their destinations.

Regional carriers that are able to adapt to this changing industry dynamic – larger aircraft, higher quality, more complex routing and frequencies for customers – are well positioned to succeed.

Envoy Air is one carrier that we're keeping our eyes on for success.

Here We Grow

As the largest regional carrier for American Airlines, Envoy Air operates more than 800 daily flights to 160 destinations across North America. Nearly 20,000 employees provide ground handling and regional airline service to thousands of American's customers every day.

Envoy continues to focus on growth, with firm fleet commitments for at least 169 total Embraer E-Jet aircraft (126 E175 / 43 E170). The company currently operates more than 130 E-Jet aircraft and plans to accept 29 aircraft through 2024.

"Our measured, sustainable success is a direct outcome of Envoy's commitment to our core principles of Safety, Quality and Cost," said Envoy President & CEO, Pedro Fábregas. "These three principles are central to everything that we do."

To support this fleet growth, in 2022, Envoy announced a new crew and aircraft maintenance base at Phoenix Sky Harbor International Airport (PHX) to support Arizona, California and US west operations.

"The Embraer 175 is a premium regional aircraft for customers traveling to destinations across North America and we're pleased that American has selected Envoy to operate more E175 flights out of its Phoenix hub," said Envoy Senior Vice President, Air Operations, Dee Temples. "Phoenix is a location that complements our network and ensures that we continue to attract and hire the best of the best pilots, flight attendants and mechanics to Envoy."



Pilot Quality of Life

For pilots, especially those with experience flying for another regional airline, there's never been a better time to join a growing regional carrier. Along with a "longevity match" to compensate for experience gained at another FAA Part 121 carrier, Envoy pilots enjoy other quality of life perks, such as deadhead pay, long-call reserve and Captain pay as soon as you reach 750 hours of 121.436 time as a First Officer.

Earn Up to \$100K Paid on Day 0

Experienced pilots with qualifying Part 121.436 flight time who receive a conditional job offer from now through March 31, 2024 are eligible to receive up to \$100,000 in sign-on bonuses. This limited-time offer will give \$100,000 to pilots with at least 950 qualifying Part 121.436 flight hours and \$75,000 to pilots with 500 to 949 qualifying Part 121.436 flight hours. The full amount of these bonuses (after taxes) will be paid on Day Zero – the day before training. To

receive this bonus, eligible pilots must accept a conditional job offer before March 31, 2024 and must be assigned a class within 90 days of receipt of a conditional job offer.

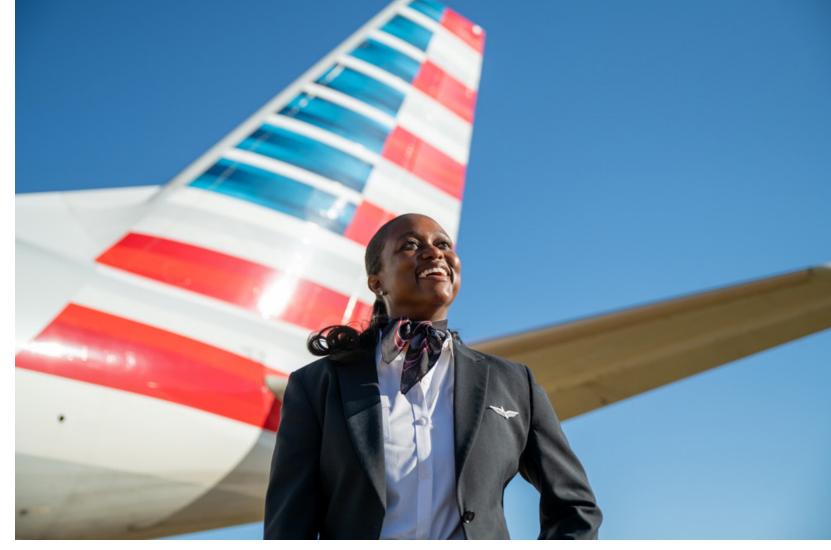
Once Pilots start at Envoy, they have opportunities to earn referral bonuses for referring qualified pilots to Envoy. Pilots can earn up to \$10,000 per referral of a qualified pilot. Applicants with greater than or equal to 750 hours of 121.436 qualifying flight time can be referred for this program. Envoy welcomes candidates from other commercial regional airlines, but some may be cargo pilots, military pilots, or pilots who have earned their eligible hours elsewhere.

Questions? Contact a Recruiter: envoypilotrecruitment@aa.com

It's always about the people

Did you know that Envoy is a minority-majority company? That means that more than 50% of its employees identify as a member of a minority group. To build on this existing diversity, Envoy continues to partner with industry organizations to continue to promote this unique dynamic across the organization.

Some of the company's industry partners include the National Gay Pilot Association (NGPA), Professional Asian Pilot Association (PAPA), Latino Pilot Association (LPA), the Organization of Black Aerospace Professionals (OBAP) and Women in Aviation International (WAI).



Envoy First Officer Gustavia Cartwright

Meet Gustavia

Gustavia Cartwright is an artist first, and then she's a pilot. When she was six years old, she would fill her mother's walls with drawings of dresses and gowns – and her mother would let her.

"My mom has been very supportive through every change in my life and career," said Envoy First Officer Gustavia Cartwright. "I'd draw all over her walls when I was kid, and she would just paint them white and let me do it all over again."

When Gustavia left Texas A&M with a degree in bioenvironmental sciences and found a job in

civil engineering, she felt like she was lacking something. Or rather something was tying her down.

With the understanding and blessing of her family, Gustavia sought a career in aviation as a flight attendant for American Airlines.

"I have too much energy to sit at a desk all day," she said. "Becoming a flight attendant seemed like the best job I could pick."

Until the day she sat in the jump seat of a Boeing 777 during a ferry flight from Santiago, Chile. The view of the mountains, the thrust of the engine, the feeling of freedom – all hit Gustavia like a ton of bricks. The pilots flying

the jet got wind of Gustavia's background in civil engineering and encouraged her to become a pilot.

"I thought to myself, 'Why not?'" Gustavia said. "That moment was so special and amazing, I needed to become a pilot!"

So, she did.

Through Envoy's Cadet Program, Gustavia found flight training and a job as a Certified Flight Instructor at American Flyers in Addison, Texas. Eventually, she transferred to Coast Flight Training in San Marcos, Texas where she was promoted to Assistant Chief and finished her hours to become a first officer.

"Envoy is the original American Eagle and a wholly-owned regional of American, so it was the best choice for me to get to mainline," said Gustavia.

Last year, at the Women in Aviation International Conference, Gustavia was given a Conditional Job Offer to fly for American. Her goal once she reaches mainline is to become a Captain on a Boeing 787 flying international routes.

In the meantime, Gustavia is determined to increase the number of women on the flight deck through her involvement with the Girl Scouts and the C.R. Smith Museum. Once a month, Gustavia said she loves to have her Bill Nye "The Science Guy" moment and teach meteorology to young girls at the museum.

"I feel like kids need to see people like them in the roles they want to live," said Gustavia. "Some of them are shocked to see that, yes, there are women pilots, and they want to take pictures with me."

She also makes it a point to inspire them and share advice she wished she had received when she was their age. First, Gustavia suggests having a vision board to remind them of their goals.

"It's the first thing you see when you wake up, and if you haven't crossed something off of it, you know it's time to get up and grind," she said. "I also remind them to be focused and determined. Don't let anything hold you back. You will get there."

Gustavia also reminds herself to keep her original dream alive of establishing her own clothing line and owning a storefront selling women's clothing.

"I will revive my clothing line one day," she said. "I have to remember that first and foremost, I'm an artist. I want to bring that back."

As she said of herself, Gustavia "can't just sit still," so she's already in the process of completing a line of outfits she's creating at a studio in Los Angeles. One of her outfits, she hopes to make out of seatbelts from a Boeing 777 – showcasing her artistry and her newfound passion for aviation.



"By opening up these avenues of conversation, we're learning that more of us experience similar challenges than we thought," said Envoy Managing Director of Financial Services and WE co-founder, **Mindi Kimmell**. "Discussing these concepts together allows us to learn from and empower one another."

Through the efforts made by the leaders involved in WE, more women in the company have elevated their level of confidence and created more informed plans to accomplish their goals.

"Our goal is to provide an encouraging environment for women to succeed, no matter

what their idea of success may be," said Envoy Vice President of LAX & West Region and WE co-founder, **Deesha Desai**. "Whether you've been in your role for a while and are pursuing a promotion, or you strive to master the role you're currently in – WE wants to provide the resources women need to maximize their potential on whatever path they pursue."

The group continues to promote its formalized mentorship and talent-development programs to ensure that women across Envoy continue to build their careers and find success with the carrier.

So, what's next?

More aircraft and more destinations don't just mean more employees – this movement creates opportunities for rapid career advancement, whether your destination is at the regional level, or you have your sights set on a mainline carrier such as American Airlines.

While all workgroups are experiencing high demand, those with FAA certification – especially dispatchers, pilots and airframe & powerplant (A&P) mechanics – are especially in high demand at the carrier.

So, whether you're just starting out in aviation, already working for another carrier, or are looking into a career change, there's a place for you at Envoy. To learn more about opportunities at Envoy, visit envoyair.com or connect through one of the emails below.

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