March 2025

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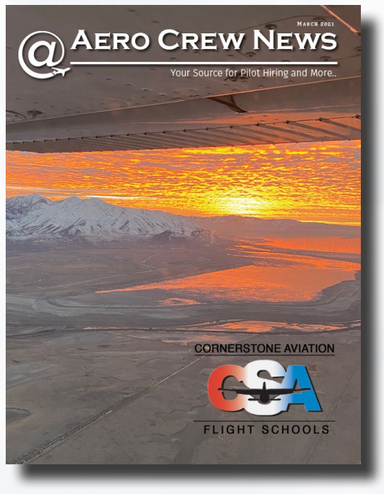
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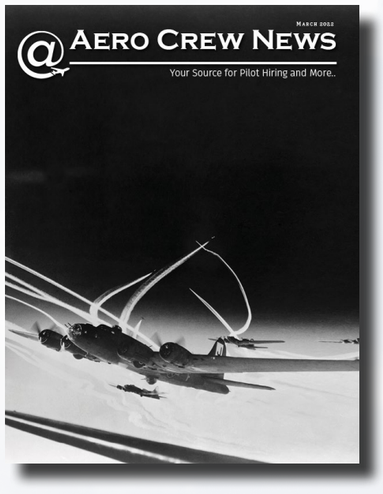
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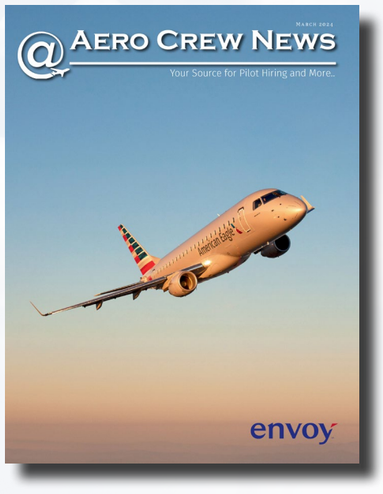
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The Grid (contract comparisons, pay charts, company details, etc.) has moved online. Click on the airlines above to go directly to that airline's information, or go to www. AeroCrewNews.com/go/thegrid.

Dear readers,

These past few weeks have felt a little bit like we are all back in high school. After the accident in Toronto, there has been a lot of speculation, misinformation and rumors surrounding the pilots with regards to their backgrounds and experience levels.

When I was learning to fly, one of the first lessons I learned was to avoid judging another pilot's mistakes, as I could make the same errors one day. Instead, focus on learning from their mistakes. Remember, it's not ***if*** you will have an incident or accident, it's ***when***!

I was in recurrent training last weekend, and after class a couple of female pilots were mentioning how some passengers have disrespected them by saying things like, "You're a DEI hire, aren't you?" This is unacceptable and as a pilot group, we need to stick together and defend our fellow qualified pilots.

We don't have all the facts yet for the accident in Toronto, but we do know that the names of the pilots were leaked, which is extremely unprofessional. We won't know the facts until the Canadian TSB releases the documents. Until then, withhold your opinions, be kind to your fellow pilots, and do not contribute to the spread of rumors.

Rumors, gossip and speculation can mentally and physically destroy a person. Before you click send with the latest "info" you just received, ask yourself this; "If this were my spouse, my child, my parent, my loved one, would I share it?"

Fly Safe (as always and now more than ever),

Craig D. Pieper

Craig D. Pieper



About the Publisher

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

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What you may have missed in February

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AeroMedical – All pilots can benefit from some stress management tactics.

Baggage – A digital detox can enhance your well-being.

Business Vector – Insight into compensation professionals' attitudes on pay and what you might do to put yourself in a better position. (First in a series.)

Fitness – Remember to love yourself in the month of love!

Grey Matter – An entertaining thought exercise for pilots.

Knowledge Base – The insidious threat of hypoxia is examined.

Money – You should prepare for the potential of losing your medical.

Perspectives – Teaching is learning.

SkyLaw – The aviation community responds to the controversial FAA policy.

SkyWatch – A new column to enhance your redeye flights with a guide to what you're seeing in the night sky.



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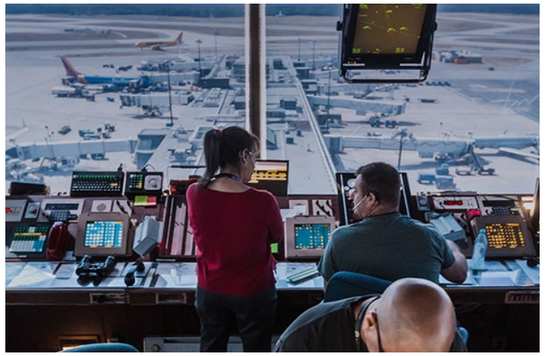
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U.S. Transportation Secretary Sean P. Duffy Announces Air Traffic Controller Hiring Supercharge at FAA Academy

U.S. Transportation Secretary Sean P. Duffy today announced a new plan to supercharge the hiring of air traffic controllers. This announcement followed a tour of the Federal Aviation Administration's... Read More



Spirit Airlines Receives Court Confirmation of Reorganization Plan

Spirit Airlines, Inc. announced the Company's Plan of Reorganization was confirmed by the United States Bankruptcy Court for the Southern District of New York. With this approval in place, the Company expects to emerge from chapter 11 in the coming weeks. Read More



Endeavor Flight 4819: Updates from Delta

Endeavor Air and Delta are correcting disinformation in social media containing false and misleading assertions about the flight crew of Endeavor Air 4819. Read More



PSA Airlines honors fallen crew members

In the days since the tragic accident of Flight 5342 and the passing of four colleagues – Captain Jonathan Campos, First Officer Samuel Lilley, Flight Attendant Danasia Elder, and Flight Attendant Ian Epstein – we have been focused on caring for the families and loved ones of all lost on that flight. Read More



JetBlue Expands New England Service with New Nonstop Flights Between Manchester and New York

JetBlue announced it will launch new, daily summer-seasonal service between Manchester-Boston Regional Airport (MHT) and New York's John F. Kennedy International Airport (JFK), beginning June 12, 2025. Read More



Young, Fit, and Ready for Take Off: Spirit Airlines' Fleet Ranked as One Of The World's Youngest for 2025

Spirit Airlines has landed top honors in 2025 for its young, modern, all-Airbus fleet. Spirit's Fit Fleet® was recognized by ch-aviation, a leading airline intelligence, information and news provider... Read More



Southwest Airlines Announces Reduction in Corporate Overhead Workforce

Southwest Airlines Co. announced a reduction in its workforce to create a leaner and more agile organization as part of the airline's transformational plan. Read More



350 Pilots Authorize Strikes in Response to Unlawful Changes to Work Rules

Teamsters pilots at Omni Air International have voted by an overwhelming 99 percent margin to authorize strikes. The vote grants the union's leadership the authority to call strikes when Omni or its parent company ATSG implement unilateral changes... Read More



Alaska and Hawaiian Pilots Begin Contract Negotiations with Alaska Management

Alaska Airlines and Hawaiian Airlines pilots, represented by the Air Line Pilots Association, Int'l (ALPA), officially began negotiations for a Joint Collective Bargaining Agreement (JCBA) with Alaska Airlines management. Read More



Breeze Airways Announces Akron-Canton as the Airline's Newest Base of Operations

Breeze Airways, the premium leisure carrier offering affordable nonstop service across the U.S., announced it will be opening a new crew base at the Akron-Canton Airport (CAK) starting this summer. Read More



Breeze Airways Adds Three New Cities, 19 New Routes to its Nationwide Network

Breeze Airways, the premium leisure low-cost carrier offering affordable nonstop service across the U.S., today announced sit will begin offering service in three new cities – Rochester, New York; Albany, New York; and Memphis, Tennessee... Read More



Airbus A321XLR with Pratt & Whitney engine receives EASA type certification

The European Union Aviation Safety Agency (EASA) has issued the Type Certificate for the Airbus A321XLR powered by Pratt & Whitney GTF™ engines. This follows the certification of the CFM LEAP-1A powered A321XLR in July 2024 and paves... Read More



JetBlue Vacations Partners with WeatherPromise to Offer Rain Protection for Travelers

JetBlue Vacations announced a new partnership with WeatherPromise to help travelers safeguard their trips against excessive rain, one of the most common vacation concerns. Read More



Breeze Airways Brings Seriously Nice™ Service to Greensboro/ Winston-Salem, North Carolina with Two Destinations

Breeze Airways announced it will begin offering service to Greensboro/Winston-Salem, North Carolina, beginning June 6, 2025. Read More



Frontier Airlines Announces 14 Additional Routes Launching This Spring

Ultra-low fare carrier Frontier Airlines will launch an additional 14 routes this spring, including its return to Boise Airport in Idaho (BOI) and Spokane International Airport in Washington (GEG), along with new ultra-low cost service from coast to coast and the Caribbean. Read More



Spirit Airlines Proceeds with Standalone Recapitalization; Rejects Most Recent Proposal from Frontier

Spirit Airlines, Inc. provided an update on its restructuring process regarding a new proposal for an alternative restructuring plan submitted by Frontier Group Holdings, Inc. Read More



JetBlue Launches Contest to Select New Livery Celebrating Puerto Rico

JetBlue, Puerto Rico's largest airline, is turning up the sazón with a brand-new initiative celebrating the island's vibrant culture and heritage. JetBlue is launching a contest to create a stunning new aircraft livery inspired by Puerto Rico, designed in collaboration with three talented Puerto Rican artists. Read More



PSA Airlines relocating its corporate headquarters to Charlotte

PSA Airlines, a wholly owned subsidiary of American Airlines Group and leading regional airline, announced it is relocating its corporate headquarters from Dayton, Ohio to Charlotte. Read More



PERSPECTIVES

Processing and Teaching Tragedy

Written by: John McDermott

I, like many, was devastated by the loss of Bluestreak 5342 at the end of January. I was seven-years old the last time the U.S. had a major air disaster, and this is my first time reconciling such a major safety incident since my aviation journey began in high school.

The accident is especially relevant as I prepare for my first work in the Part 121 airline world. After a year of flight instructing, with my next job on the distant horizon, I am forced to reframe how I see my work and how to approach air safety as a crewmember.

In the recent weeks since the accident, I have certainly noticed effects. I am more alert, focused, and aware of my environment and surroundings inflight. I have greater oversight over my students, and while I'm certainly not trying to intervene more, I do wonder whether and how my added vigilance is coming across.

Perhaps just as important is how family, friends, and students have approached the subject with me. Soon after I learned about the accident through a tweet from a friend who added "this is bad," my mom called, her worry manifesting with questions about what happened, who was involved, whether I was safe.

I ran through a mental inventory of who I know that might fly for PSA or have any reason to be in Wichita, but not long after, my mind turned analytical. I wanted to know the details, what had happened, what to expect going forward. As more details arose, both the night of the tragedy and in the following days, a mental picture began forming in three dimensions as to who was where and when.

When I showed up to work the next day, right out of the gate, my first student asked what my thoughts were. He, an instructor-in-training looking for reassurance, was among a number of students, colleagues, and friends and family who have asked if flying was still safe and a good idea.

My job as an instructor is to address others' fears in a straightforward and analytical way; my answers aren't always easy, but in many cases they're necessary. They not only reassure and calm, but they also impart essential knowledge about handling air traffic in the real world. Every aviation professional is aware of the need to learn from mishaps, big and small, and this is no different.

Equally, my answers have an important caveat—the professionals are still working. It will take the NTSB time to pick through the evidence and piece together every detail of the puzzle. It will take time to coordinate with the FAA and come up with actionable, long-term reforms to improve flying safety not only for those in the DC area but around the country. Yet, as my fiancée rightly pointed out, this investigation will surely receive the NTSB's full attention and any resource it needs.

Ultimately, two guiding lights have kept me going as I process the emotions and devastation that came soon after this accident. One critical piece is the faith that positive change will come out of this. I hope and pray that our leaders will take time to take a hard look at this accident and, informed by aviation professionals and safety analysts, make decisions that transform our industry for the benefit of each aviator from new student pilots to professional flight crews, air traffic controllers, and the passengers that entrust them to fly safely day in and day out.
More importantly, though, I am inspired by the reactions of each member of the flying community I encounter. Since the accident, I have had the good fortune of witnessing the aviation community come together in grief, strength, and support. My fellow crewmembers have, across the board, put aside political, social, and ideological differences to support each other and lift up the crews flying that fateful night.

Not once have I seen a professional pilot, flight attendant, or controller point fingers, blame, or accuse anyone involved. It warms me to know that, at the end of the day, I am pursuing a career among people that love and care for each other no matter what. I am inspired to see how committed each person is to doing their job and how seriously all take their duty to safely transport millions of passengers a day.

To me, professionals shine in the darkest moments. My faith tells me that the light shines in the dark and the dark shall never overcome it. I know that through the pain that this accident causes, the strength, resolve, and support of my colleagues will continue to shine through, and the industry's commitment to safety will not waver. I am looking forward to furthering my skills, knowledge, safety mindset, and career in a world so committed to lifting each other up, making progress, and honoring essential duties.

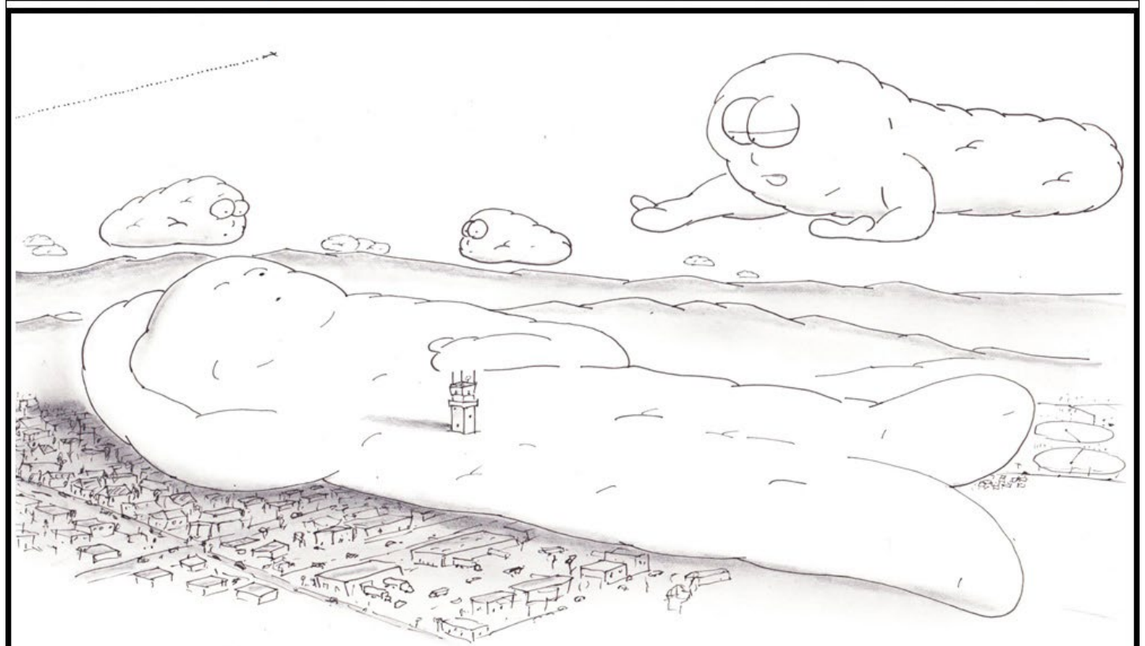


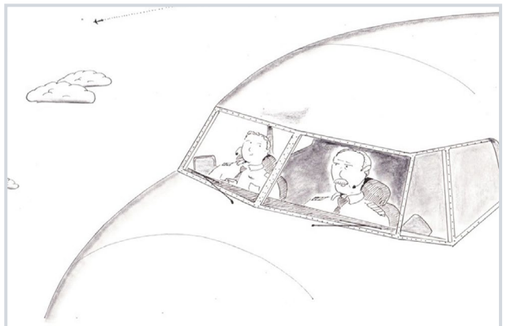
About the Author

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...

coffee & pretzels

Greg Kaley





Check Out Last Month's Cartoon



About the Author

Greg Kaley is a pilot with a major airline who also happens to be a cartoonist. He started the cartoon "Coffee & Pretzels" in 2016. After graduating from Embry-Riddle Aeronautical University (Prescott Campus), he flight-instructed and subsequently... Read More...

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GREY MATTER

Some Thoughts on TCAS: An Operator's Perspective

Written by: Richard Swindell

The probability of anyone reading our column and this article not being aware of the recent mid-air tragedy in Washington, D.C., between a PSA airliner and a US Army U-60 Blackhawk is highly unlikely. However, this article is not (directly anyway) about this terrible accident. We do not want to preempt the official investigation regardless of what we think we know, have watched or read, and will wait for the results of what was almost certainly a preventable accident—as most of them usually are.

What we would like to discuss, in a peripheral way though, is the Traffic Alert and Collision Avoidance System (TCAS). As many of our readers will know, TCAS is an airborne safety system that is principally transponder based (not radar), is independent of ATC and ground radar, and monitors (when installed and working properly) the corresponding airspace around a given aircraft assisting the pilots with avoiding potential mid-air collisions with other operable transponder-equipped aircraft. The system uses Secondary Surveillance Radar (SSR) to provide pilots with a caution or warning for a potential collision threat based on distance and closure rate with another such-equipped aircraft. (Note: Most aircraft using a mode S transponder are compatible with TCAS.)

Mid-air collisions, although rare, are not, unfortunately, a new thing. In 1956, a United Airlines Douglas DC-7 struck a TWA Lockheed L-1049 Super Constellation over the Grand Canyon killing all onboard – both flights were operating in accordance with established procedures at the time. It was the deadliest aviation accident in the US, until four years later, when another United Airlines Douglas aircraft (a DC-8 this time) collided with yet another TWA Lockheed L-1049 over New York, killing all 128 aboard the two aircraft, plus six more on the ground. This resulted in not only the deadliest aviation accident in the US at the time, but the world, and as the saying goes, "the FARs are written in blood", so too was the push to develop and expand technology capable of helping prevent these disasters. Consequently, in 1981, the FAA implemented TCAS.

Why would the pilot(s) of an aircraft required by the FAA and ICAO to have an operable TCAS installed ever fly with the TCAS deferred? By deferred, we mean it is not currently working or working properly and the maintenance department, under permission (expressed in the Master Minimum Equipment List [MMEL] which is approved by the FAA) can disconnect this system, label it as inoperative, and defer fixing or replacing it until a more convenient time.

The Air Line Pilots Association (ALPA—not only the world's largest pilot union but also the world's largest non-governmental safety body) emphatically encourages pilots not to accept an aircraft for flight without an operable TCAS.

In some cases, and at specific airports under certain conditions, the FAA has actually approved airlines to provide an option for their flight crews (at the captain's discretion and in accordance with safety), the option to turn their TCAS units to a degraded Traffic Alert (TA) setting in order to avoid having to respond to a Resolution Advisory (RA). The TA (a caution) alerts pilots to a potential threat. An RA, however, is a warning that an immediate threat requires immediate action be taken by the crew to avoid collision with another aircraft to the safety of the flight. Because an RA may be issued to a flight based on tight ATC sequencing of aircraft for the benefit of efficient airspace utilization (not necessarily an unsafe condition), and in the effort to maintain an orderly flow, the FAA has provided the aforementioned proviso. Yet again, why would you as an operator do this? Especially at night in a congested approach corridor (which is the very reason we need it, and the very reason ATC wants to remove the RA function—to avoid more congestion).

Also, and despite any approved option for turning the RA function off, remember that TCAS RAs are typically inhibited below 900 feet AGL (Above Ground Level) while descending, meaning the system will not provide an avoidance command (climb or descend) at altitudes lower than this.

Further, do you ever hesitate to accept a visual (especially at night) following traffic? Is the traffic you see the one that ATC is actually referencing?

We are all fallible, and regardless of whatever equipment is installed or not, is operable or not, the bottom line is to be cautious in assuming that everyone else in your operational environment is doing exactly what they should be doing, is exactly where they should be, and paying close attention.

Just something to think about.



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...



The Warning Signs of Sports Betting and Its Impact on Flight Safety

Written By: Reini Thijssen

Sports gambling is often marketed as a fun, harmless way to enhance the excitement of watching a game. Advertisements and promotions portray it as a thrilling pastime, but underneath lies a deeper issue: Sports gambling taps into the brain's reward system, creating a dangerous cycle of craving and dependence. For some, the rush of a winning bet can quickly spiral, especially with the rise of easily accessible online platforms.

The sports betting market in the U.S. has seen explosive growth in recent years, with nearly $120 billion bet legally in 2023, and 2024 projections suggesting it could have exceeded $130 billion. A lot of this increase is due to the legalization of sports betting in more states and the growing popularity of apps. However, this has come at a cost, with a rise in gambling-related problems and more people seeking help for sports betting addiction. This article explores the risks of sports gambling and helps with recognizing, preventing, and overcoming sports gambling addiction.

Sports betting might seem like just another way to enjoy a sport you are passionate about. After all, it is based on knowledge and insight, right? This narrative is frequently promoted in advertisements and by public figures. The element of chance is often downplayed, focusing instead on how much you can win with "the right knowledge and insight" into the game. However, at its core, sports gambling is still a game of chance—where even the most knowledgeable football expert can be caught by surprises like injuries, a pick-six, or a game-changing fumble recovery.

Betting Impacts the Brain

The danger lies in the reward system in the brain that is triggered by gambling. The excitement of winning a bet releases dopamine, the brain's "feel-good" chemical, which creates a pleasurable sensation that encourages you to repeat the behavior. This is not much different from any other addictive activity. Whether it's eating chocolate, drinking alcohol, or gambling, the reward system makes you crave more. With sports gambling, the short-term thrill of winning can quickly become addictive.

1. **Immediate Gratification**
   The immediate gratification is what makes sports gambling, particularly live betting, increasingly risky. Unlike other forms of gambling, where there's a delay between placing a bet and seeing the result, live betting provides instant feedback with outcomes often coming within minutes. The fast-paced nature of live betting makes it far more addictive; the quick cycle of craving and reward intensifies with each bet, increasing the chances of repeating gambling behavior the more you do it.

2. **Easy Access and Convenience**
   Another major factor is the ease of access to online gambling. What used to be a social activity at betting shops or in sports bars is now available online with just a few clicks. You can place bets on any sport, anytime, from your phone or computer, making it much easier to fall into impulsive betting patterns.

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3. **Constant Exposure and Pressure**
   With the rise of apps and online platforms, sports gambling can quickly shift from an occasional indulgence to a constant habit. A steady stream of ads and promotions can create pressure to keep betting, reinforcing the cycle and making breaking the habit more difficult. This is when sports gambling moves from a casual hobby to a potential addiction.

How Does Gambling Addiction Work?

Addiction to sports gambling occurs when the need to bet becomes overpowering and uncontrollable. It is not just about how often or how much you gamble, but rather the dependency that builds up. You may be unable to stop betting, even when it negatively impacts other aspects of your life—your work, relationships, or even your financial stability.

The cravings for the thrill of winning, or even the anticipation of a result, can overrule your ability to make rational decisions. You may tell yourself you will stop after one more bet, but the desire to feel that rush is often too intense to ignore. Eventually, sports gambling can become a compulsive behavior that takes on a life of its own.

Brain Chemistry and Willpower

Addiction is not only about willpower; the brain's chemistry impacts a lot. For some people, certain activities or substances, for example, alcohol, nicotine, or gambling, trigger more substantial releases of dopamine, making them more prone to addiction. Some individuals are biologically more vulnerable to addiction because they have fewer dopamine receptors in their brains. For them, the rush from gambling can feel even more intense, creating a vicious cycle of craving and reward. Over time, they may need to gamble more frequently or bet with higher amounts to experience the same level of satisfaction, leading to more serious consequences.

Recognize Signs

Addiction to sports gambling can manifest in different ways. These are some common signs:

1. **Betting more than you intended:** You bet larger amounts or more frequently than planned.

2. **Inability to stop:** Despite repeated attempts to quit or cut back, you keep returning to the bet.

3. **Impact on daily life:** Your gambling behavior starts interfering with your job, relationships, or personal well-being. Many people with gambling addictions tend to neglect their responsibilities, such as family duties, social activities, and work.

4. **Financial strain:** You gamble with money you can't afford to lose, leading to financial problems.

5. **Chasing losses:** After losing a bet, you place more bets in an attempt to recover your losses.

6. **Emotional Distress:** The stress of gambling and losing money can result in significant emotional strain, including mood swings, irritability, anxiety, and depression.

7. **Lying:** You hide your gambling habits from friends, family, or colleagues, often to cover up the financial or emotional problems caused by your behavior.

8. **Constant preoccupation with gambling:** You spend significant time thinking about betting, strategizing, or analyzing games with consequences to other activities.

If you recognize these signs in yourself, taking them seriously is essential. Gambling addiction is a serious issue, and the longer it goes unaddressed, the harder it can be to break the cycle.

How Sports Betting can Affect Flight Safety

While there is little detailed data available on how many people in aviation are engaging in sports betting, there are some general trends to consider about how it might affect pilots specifically:

- The intense focus and mental clarity required to operate an aircraft safely leave little room for distractions. However, gambling—especially the kind that involves frequent live betting—can quickly become an all-consuming habit.
- Pilots may find themselves distracted by the need to check scores, place bets, or chase losses, which can impair their judgment and decision-making abilities, both on the ground and in the air.

- The financial strain caused by gambling addiction can lead to stress and anxiety, which in turn can affect performance, creating safety concerns.

- Additionally, the mental toll of addiction can impair the ability to sleep and reduce overall well-being, affecting alertness and concentration levels.

For pilots, managing gambling behaviors is not just a matter of personal well-being—it is a matter of aviation safety.

Overcoming Sports Gambling Addiction

Breaking free from a sports gambling addiction can be very difficult. The key is to recognize the problem early and to seek out support. The first crucial step is admitting that you have an addiction and making a conscious decision to change.

Steps to Take:

1. **Avoid Triggers:** Identify situations that lead you to gamble, whether it's online betting sites or specific sports events, and avoid them. Recognizing your triggers is key to staying on track.

2. **Find Healthy Distractions:** Replace gambling with activities that bring you joy and fulfillment. Exercise, pursue new hobbies, or spend time with loved ones to shift your focus away from betting.

3. **Set Limits:** If you choose to gamble, set strict financial and time boundaries. Be disciplined about sticking to these limits, no matter the temptation.

4. **Seek Professional Help:** If self-control becomes too difficult, do not hesitate to seek professional support. Therapy and counseling can provide the tools and guidance necessary to regain control of your life.

The road to recovery may be challenging, but with the proper steps, support, and commitment, overcoming sports gambling addiction is entirely possible.

Resources and Helplines

You may want to try to stop on your own. However, it is often helpful to get support from others. This could involve seeking help from a therapist, joining a support group, or talking to your doctor. Support groups, such as Gamblers Anonymous, can also be valuable. These groups provide a sense of community and accountability, helping individuals connect with others who understand their struggles.

National Council on Problem Gambling (NCPG):
The NCPG provides a helpline and resources for people struggling with gambling addiction, offering support and treatment options nationwide.
Website: www.ncpgambling.org
Helpline: 1-800-522-4700

Gambler's Anonymous
Gambler's Anonymous offers a 12-step program with in-person and online meetings for people seeking recovery from gambling addiction.
Website: www.gamblersanonymous.org

BetterAddictionCare
BetterAddictionCare connects people with local and online treatment centers specializing in gambling addiction, offering personalized support and resources.
Website: www.betteraddictioncare.com

Final Thoughts

Sports gambling might appear like an exciting way to engage with your favorite sport, but it can come with serious consequences. For some, it can evolve from harmless fun to a dangerous addiction. If you find that your betting behavior is spiraling out of control, it is important to seek help before it leads to more serious consequences. If you or someone you know is struggling with gambling, reach out for support. You do not have to face this battle alone.

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BasicMed and How to Fly Without a Valid FAA Medical Certificate

Written by: Matthew Bulow, Esq.

What is BasicMed?

When the 114th United States Congress extended the Federal Aviation Administration's (FAA) funding through the FAA Extension, Safety, and Security Act of 2016 (FESSA), it mandated that the FAA issue or revise regulations to ensure that individuals may act as pilot in command (PIC) of certain covered aircraft without holding an FAA medical certificate, under specific conditions. The FAA responded, in part, by enacting several regulations, including 14 CFR § 61.113(i) and 14 CFR Part 68, known as BasicMed. Under BasicMed, "[a] private pilot may act as pilot in command or serve as a required flightcrew member of an aircraft without holding a medical certificate," provided the pilot holds a valid U.S. driver's license, meets certain regulatory requirements, and complies with particular conditions and limitations.

Who Can Fly Under BasicMed?

To be eligible to fly under BasicMed, pilots must meet several requirements. First pilots must hold valid U.S. driver's license and comply with any medical requirements or restrictions, such as a corrective lenses restriction. Pilots must also complete one of two free, online medical education courses, which can both be found linked on the FAA's BasicMed webpage. Additionally, pilots must receive a medical examination from a State-licensed physician and complete the associated Comprehensive Medical Examination Checklist (CMEC). Finally, if a pilot has ever been diagnosed with "any medical condition that may impact the ability of the individual to fly," then the pilot must be under the care of a State-licensed physician for the condition(s).

Moreover, eligibility requires a pilot to have held an FAA medical certificate at some time after July 14, 2006. The important date on that expired medical certificate, therefore, is the expiration date, not the date of the physical exam or issuance. It is also worth noting that the pilot's most recent application for airman medical certification cannot have been completed and denied. And while the pilot's medical certificate may have been issued under an Authorization for Special Issuance (SI), the SI and the medical certificate cannot have been suspended, withdrawn, or revoked.

Airmen holding an SI and planning to transition to BasicMed must take special care to ensure their Authorization and medical certificate both expire naturally. Authorizations for Special Issuance often have expiration dates far beyond the natural expiration date of the medical certificates that are, often repeatedly, issued by Aviation Medical Examiners (AMEs) under those Authorizations. Generally, the FAA does not accept voluntary surrenders of either airman medical certificates or Authorizations for Special Issuance so there is no way to expedite the natural expiration of an FAA airman medical certificate or SI. Enforcement action against an airman's SI due to non-compliance following the expiration of their medical certificate is not certain, but withdrawal is possible. Consequently, airmen intending to fly under BasicMed should comply with any SI terms for the duration of that Authorization, regardless of when their FAA medical certificate expires.

Aircraft & Operating Requirements

Once a pilot determines they meet the regulatory requirements and they choose to fly under BasicMed, the pilot must ensure their aircraft and operations comply with the conditions and limitations of the regulation. The first set of conditions and limitations concerns the aircraft itself. To fly under BasicMed, the aircraft ***must***:

- Be authorized to carry no more than 7 occupants
- Have a maximum takeoff weight of 12,500 pounds or less
- Not be a transport category rotorcraft certified under Part 29

The next set of conditions and limitations goes to each flight operated under BasicMed, which ***must not*** be carried out:

- With more than 6 passengers on board
- At an altitude more than 18,000 feet above mean sea level (MSL)
- At an indicated airspeed (IAS) more than 250 knots

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- Outside the U.S., Mexico, or other jurisdictions that recognize BasicMed unless specifically authorized
- For compensation or hire

Finally, the pilot must have available in their logbook both the completed CMEC and the certificate of completion from either of the two BasicMed online medical education courses.

On May 16, 2024, BasicMed was expanded via the FAA Reauthorization Act of 2024 (the Reauthorization Act). Most significantly, the Reauthorization Act broadened the definition of "covered aircraft" to increase the number of allowable passengers from five to six, the number of authorized occupants from six to seven, and the maximum takeoff weight from 6,000 pounds to 12,500 pounds. The Reauthorization Act also allows qualified designated medical examiners to administer practical tests or proficiency checks under BasicMed. The update marked a significant step for BasicMed as it brought several popular aircraft into the fold, such as the Cessna Citation Mustang, several Daher TBM models, and the Cirrus Vision SF50 (Vision Jet).

Safety

While pilots operating under BasicMed are not required to hold an FAA medical certificate and consequently enjoy lesser privileges and are subject to more limitations during their operations, that does not mean airmen operating under BasicMed are any less safe than their third-class counterparts. In fact, as the Aircraft Owners and Pilots Association pointed out in November 2024, the expansion of BasicMed came about only after a positive safety review conducted by the FAA to analyze risk among BasicMed and third-class airmen revealed no difference between the two groups in the risk of having an aviation accident since the implementation of BasicMed in 2017. BasicMed has proven so successful and safe since its implementation that stakeholders are calling for further expansion to remove the altitude and airspeed limitations during operations.

Sport Pilot Certification

For individuals who have never held an FAA airman medical certificate and do not want to go through the FAA medical certification process for whatever reason, there is the sport pilot certificate. The medical requirements for a sport pilot are far less stringent, merely requiring that the pilot hold a valid U.S. driver's license. Sport pilots also must not know or have reason to know of any medical condition that would make them unable to operate the light-sport aircraft safely, which is a mandate similar to those imposed upon pilots operating under BasicMed and FAA medical certificates alike. Further, a sport pilot using their U.S. driver's license to meet the regulatory requirements who previously held or applied for an FAA medical certificate must not have had their most recent certificate or application suspended, revoked, or denied.

Light-sport aircraft (LSA) are considered simple to operate and easy to fly, but pilots must still obtain sufficient knowledge and experience before applying for a sport pilot certificate. Sport pilots must pass both a knowledge and practical test on the applicable areas of aeronautical knowledge and operation to earn their sport pilot certificate, each of which requires a logbook endorsement from an authorized instructor certifying the pilot's preparation prior to examination. The operating limitations under a sport pilot certificate include, among many others, a restriction on operating at night, while carrying more than one passenger, and for compensation or hire, though the pilot may split operating expenses with a passenger provided the pilot pays for at least half of the expenses of the flight. With regard to the aircraft itself, LSA must be powered by a single, reciprocating engine if powered, weigh less than 1,320 pounds (1,430 for a seaplane), have a maximum stall speed of 45 knots, a cruising speed no greater than 120 knots, a non-pressurized cabin, no more than two seats, a fixed or ground adjustable propeller, and fixed landing gear (except for seaplanes and gliders). While LSA themselves may be relatively simple to operate, compliance with the regulations surrounding certification and operation as a sport pilot requires extensive knowledge of complex regulations.

Modernization Of Special Airworthiness Certification (MOSAIC)

The FAA noted that sport pilots operating LSA have demonstrated a successful safety record compared to experimental amateur-built airplanes since the final rule addressing the certification of airmen and aircraft for the operation of LSA was published in 2004. Accordingly, the FAA has been working toward expansion and modernization of regulations concerning sport pilot certification and operation to better meet the needs of both the FAA and the general aviation community for over a decade. On July 24, 2023, in a major step toward that goal, the FAA published a Notice of Proposed Rulemaking in the Federal Register entitled, "Modernization of Special Airworthiness Certification," better known as "MOSAIC." The comment period for that proposed rule was extended into 2024 but has long closed, and a final rule is expected sometime in early-mid 2025. Among the proposed changes to the current sport pilot regulations are an increased number of seats, increased stall speed, increased maximum takeoff weight, increased maximum speed, reduced limitations on engines, propellers, gear, and other aircraft components. No matter the changes that ultimately appear in the final MOSAIC rule, sport pilots and those considering a sport pilot certificate can look forward to a new set of regulations to study soon enough.

If you have any questions about BasicMed, sport pilot certification, MOSAIC, or the Federal Aviation Regulations (FARs) more broadly, please reach out to an aviation attorney.



About the Author

Matthew Bulow, Esq. is an aviation attorney at Ramos Law in Denver, Colorado. Matthew currently practices FAA medical-certificate defense exclusively in... Read More...

Supplementary Use of Supplements



Written By: Eric Ray

Welcome to March! Think of this month as the march toward realizing your goals, as spring break is right around the corner, and summer isn't far behind. When it comes to a certain level of fitness and even meeting your nutrition goals, the topic of the use of supplements often comes up. This information doesn't necessarily apply to the injectable kind, but simply the over-the-counter preparations. While I cannot recommend any specific supplements nor would I think of it as I am not your coach or your medical professional, but I would like to address a few things for your consideration.

Protein

When it comes to supplements, most of my clients think of some type of pill or shot, but nothing could be further from the truth. Think of supplements as a way to help your diet and/or fitness routine. I often think that most people tend to underestimate the amount of protein they take in. If you do your own research, you'll find that most experts will recommend at least one gram of protein per pound of bodyweight. This is an average number, and you should ask your doctor what works for you and your needs. My point here is that it's okay to supplement your diet with powdered protein (whey or casein). Personally, I use one gram of protein per pound of weight, using what my ideal weight should be. Generally, that means I eat a lot of lean protein, but sometimes it won't be enough. Often, I have a protein shake or a scoop of protein in my morning water to ensure I get to my goal.

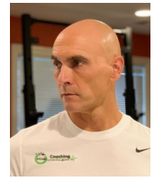
Pre-workout supplements

There is often confusion over the use of a pre-workout supplement. If you drink caffeine or use the pre-workout drinks, you are supplementing your normal diet. I like using caffeine before my workout as it helps give me a boost before I hit the gym. If you lean towards using any energy drink, pre-workout powders or just plain coffee, make sure you limit your total caffeine intake to no more than around 400mg per day. Where I see most problems is with people who consume a pre-workout supplement, drink a highly caffeinated beverage or do multiple energy drinks daily. Monitor your caffeine intake and don't exceed any daily standards your health professional recommends for you.

Water

So often, I talk about the need to drink water. You wouldn't necessarily think of water as a supplement, but drinking half your weight in ounces of water daily will actually help boost a few things for you: decreasing blood pressure, which brings down your heart rate, decreasing the risk of dehydration (especially during a heavy workout), and helping to improve metabolism. Also, if you add an extra liter of water for each workout you do, you should see improvements in your routine. There are so many supplements on the market, that it goes well beyond the scope of any article that I could write. But when it comes to you choosing a supplement, analyze where you are deficient and use that as a guide to supplement your nutritional needs. Never introduce anything extra into your diet without consulting your health professional.

Remember, it often helps if you have a partner or coach to support you in your journey as they will help hold you accountable.



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...

MONEY

The Opportunity of a Lifetime: New Pilots are Making More Income Than Ever Before!

Written by: Charlie Mattingly



What an amazing time to be a professional pilot! You have literally won the lottery!

I'll never forget hearing this statement on my first day of new-hire training at my previous airline. In fact, it's truer now than it has ever been. After the recent round of new contracts at most major and fractional airlines, professional pilots now have more income-producing power than medical doctors, according to a recent article in Flying Magazine. Click here to view the article.

According to the U.S. Bureau of Labor Statistics, the median annual wage for airline pilots is around $202,180. Medical doctors came in with a salary of $208,000, lawyers $127,990 and engineers with a median annual wage of $79,840. To be a doctor, lawyer, or engineer, you can expect to pay for several years of college—and possibly a master's degree. For doctors, add in years of residency.

Professional pilots, on the other hand, have a much shorter path between the "learn" to the "earn" phase.

Now that I'm not flying anymore, it's such a privilege to be able to help young pilots take advantage of this financial opportunity of a lifetime. Of course, it's easy for me to observe and bloviate about this opportunity now that I'm an old dude looking at it from the outside-in.

You however, the professional pilot, have the challenging task of not squandering this opportunity. It would be easy to do! In fact, many of you have reached out with that exact request, citing, "We don't want to mess this up!"

So, let's dive in and discuss some sure-fire ways to not screw this up!



Life happens, be ready...

One of the first lessons is to never forget that you are in one of the most volatile industries in the world. I'll never forget that in January 2020, I may have said these exact words, "It appears the airlines are finally past the days of instability, bankruptcy and furloughs." I know, I should choke myself for saying something so stupid. About three months later one of our pilots (evidently "in the know") informed me that all major airlines would need to file for bankruptcy in 90 days if the government didn't intervene soon.

Never ever forget that anything is possible in this crazy business. It seems to me that whatever worldwide calamity may happen, the airlines are the first to suffer and the last to recover. (See 9/11, energy crisis, war, pandemics, etc.) Whether this is true or not may be irrelevant, however, we should always behave as if it were fact!

Since many of you reading this article were dramatically affected by the COVID-19 pandemic, this lesson may be a silver lining to the unimaginable year of 2020. If you can avoid what I call the short-memory syndrome, you may have the fortitude to financially prepare for the next potential airline catastrophe that threatens your livelihood.

In addition to industry volatility, professional pilots must be ready for the day when they walk into the flight doc's office as a bad-ass airline pilot with the world at their fingertips and then walk out of the office with a revoked FAA medical due to some unforeseen medical condition.

It can and has happened to many pilots that quickly. And it will happen to many more. Unfortunately, one of the major deficiencies to a highly confident professional pilot is the hazardous attitude of, "It won't happen to me." It did happen to me! However, I was lucky. Like many pilots who are disabled, I was able to return to the cockpit after several months.

If you read last month's Aero Crew News article, you heard from our very own Leading Edge advisor, Jonathan Schultz, where he told his personal story and lessons learned from walking out of the flight doc's office one day to never fly airplanes again. He's had to adjust his entire life at the ripe old age of 28. Luckily for us at Leading Edge Financial Planning, he

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has a passion for sharing his story with other pilots so that they can be more financially prepared for this possibility than he was.

Hopefully by this point, I've scared you sufficiently to motivate you to take the appropriate action. Below are a few tasks to tackle immediately to ensure you're ready for the scenarios we discussed above. Quite frankly, I feel like a broken record when I list these tasks because I know you've heard them many times before. It's akin to telling someone to eat right and exercise—totally true and a very simple strategy, but very challenging to execute consistently.

I want to encourage you to start now and start small. The positive results from these simple action steps will have a compounding effect over time and will result in significant wealth building by the time you're a senior captain. Soon you'll be telling other new pilots about these simple axioms as well.



1. Establish a spending plan—yes, a budget!

You must work now to establish good money habits that will last throughout your airline career. One of my favorite sayings is "Choose your hard." You can work hard now to build an emergency fund, establish a disciplined spending plan and avoid unproductive debt, or you can deal with the stress of years of overspending, living paycheck to paycheck and the effects of poor financial decisions on your personal relationships.

No, I'm not using hyperbole to motivate you! These are real problems that are not uncommon with high-income professionals of any industry, not just professional pilots.



2. You make a great income...BUT you don't make THAT much.

I understand the feeling of "I work hard and make lots of money so I should be able to buy whatever I want. I deserve it!" This is a false narrative that we should never tell ourselves. This is also a quick way to destroy your wealth-building power. There are few income levels where you literally cannot outspend your income. Additionally, there are income levels where budgeting (or at least good spending habits), are not required anymore. I would argue that that is not true for young professional airline pilots. Please be on guard for this type of mindset.

You do make a great income, and you can build generational wealth. However, if you are a new first officer and you buy your captain's home and that ninety-thousand-dollar truck, then you don't make enough money anymore. It's gone!



3. Warning: Do not try to get rich quickly with complexity. Seek simplicity and disciplined processes instead.

For some reason, it is human nature for successful, smart professionals to seek out complex solutions instead of embracing simple truths that have stood the test of time. This is known as the complexity bias and marketing firms take advantage of this all the time. From the article from www.themarketingsage.com: Why Do People Have a Complexity Bias? Jeff Slater, November 9, 2021:

> *Marketers take advantage of this bias by adding confusing language or meaningless details to product descriptions. Shampoo with protein-enriched vitamins or calcium-infused milk are two examples of making a product seem more sophisticated, fancy, or worth more dough. I'm guilty of doing this too when I used invented language to market products that we thought would sell better if they had fancy technology language attached to them.*

This same complexity bias leads some smart, high-achieving people to believe they can solve the unsolvable problem of becoming wealthy over time. In other words, "I can short cut this process if I just find the complex solution that nobody else has been able to find."

Not only do marketers use this bias to sell their products, but financial-services companies will develop a product so complex that even their own salespeople don't know how it works. For example, most annuities, options and currency trading, cryptocurrency (that's right—nobody truly understands it), life insurance that also serves as a college or retirement plan, etc.

I think the antithesis of the get-rich-quick attitude is an attitude of abundance. There is a great story from the book as told in Morgan Housel's book, *The Psychology of Money* wherein Warren Buffett talks about the third partner (in addition to Charlie Munger) in their early days:

> *Do you recognize the name Rick Guerin? Probably not...Warren Buffett and Charlie Munger had a third partner at one time. Rick was that partner. He had a wonderful investing track record on his own...What happened to Rick? He was in a hurry to get rich. He invested using leverage. During the bear market in the 70s, Rick suffered margin calls. Many of the Berkshire shares that Warren Buffett still owns once belonged to Rick.*

Buffett went on to say, "Charlie and I always knew that we would become incredibly wealthy. We were not in a hurry to get wealthy as we knew it would happen. Rick was just as smart as us, but he was in a hurry."



4. Strongly consider saving in your Roth 401k, backdoor Roth IRA, mega backdoor Roth 401k for as long as you can stand it.

Each year during tax time, high-income pilots have an adverse reaction to paying their astronomical income-tax bill. The good news is that you have a high tax bill because you make a lot of money. The bad news is that it will only get worse—or better, depending on whether you believed the first part of this sentence. So, what can you do about it?

It may sound counterintuitive, but you may consider prepaying your taxes now because as a young airline pilot you'll probably make more money evermore, including in retirement. Therefore, your current tax rate may be the lowest of your lifetime. This is probably not the case for senior captains, but it does make the Roth versus pre-tax decision a little easier for younger pilots.

Furthermore, due to the power of compound interest and the time value of money, the money you invest in your twenties and thirties makes up the majority of your wealth after age 65. From the VisualCapitalist: "The Benefits of Investing Early in Life"

> *For example, let's say you started investing at 20 years old, and you invest $250 each month with an 8% annual rate of return. By the time you reach 65, over 50% of your total portfolio would have come from money that you invested in your 20s.*

With these two ideas in mind, a professional pilot early in their career can conceivably get to retirement with the majority of their investment portfolio tax-free. Additionally, once you retire from your airline, you will probably have more opportunities to convert pre-tax dollars to Roth at lower tax rates.

Can you imagine what retirement would be like if the majority of your assets were tax-free? That would be incredible! However, achieving this result takes planning and discipline right now. Perhaps, the most obvious strategy might be to avoid the pain of taxes at all costs, within the law of course! However, this reaction to the pain of high taxes might cause you to pay more taxes over your total lifetime.

Clearly, the Roth versus pre-tax decision can be a technical discussion that requires the consultation of tax professionals. However, there are also many other non-mathematical reasons to potentially pay the tax bill up front for the potential benefit of tax-free income in the future.

Finally, as your tax bill increases throughout your airline career, do not give in to the impulse to do whatever it takes to reduce your tax bill. This emotional reaction often results in paying less tax at the expense of reducing your overall net worth. A good example is a money-losing side gig to reduce your airline income.

For more information about Roth versus pre-tax 401k contributions, backdoor Roth IRAs and more, refer to the Pilot Money Guys podcast Flight #76: To Roth or Not to Roth?

This article is discussed more in-depth on the Pilot Money Guys podcast, Flight #97: Building Financial Success for Young Professionals.

Hopefully, you found this article interesting and helpful. If you have any questions, contact us at 865-240-2292 or Charlie@leadingedgeplanning.com. 865-328-4969 Cell/ Text or Schedule a time to chat...

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About the Author

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Some Thoughts on Compensation for Maintenance Professionals

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

I recently attended a conference with maintenance directors from some of the largest flight departments in the nation. While we discussed several topics related to personnel retention, as usual, compensation took center stage. While leaders believed compensation for maintenance personnel was rising in general, they were concerned about the rate of growth and the lack of consistent data for maintenance professionals. We'll address those two topics here with a surprising look at how the Fair Labor Standards Act (FLSA) may be affecting this problem.

Compensation Observations

Let's look at compensation growth first. Figure 1 provides a view of the data change in maintenance compensation since 2015 and shows that despite some erratic swings in compensation growth for maintenance professionals, the trend has mainly been positive.

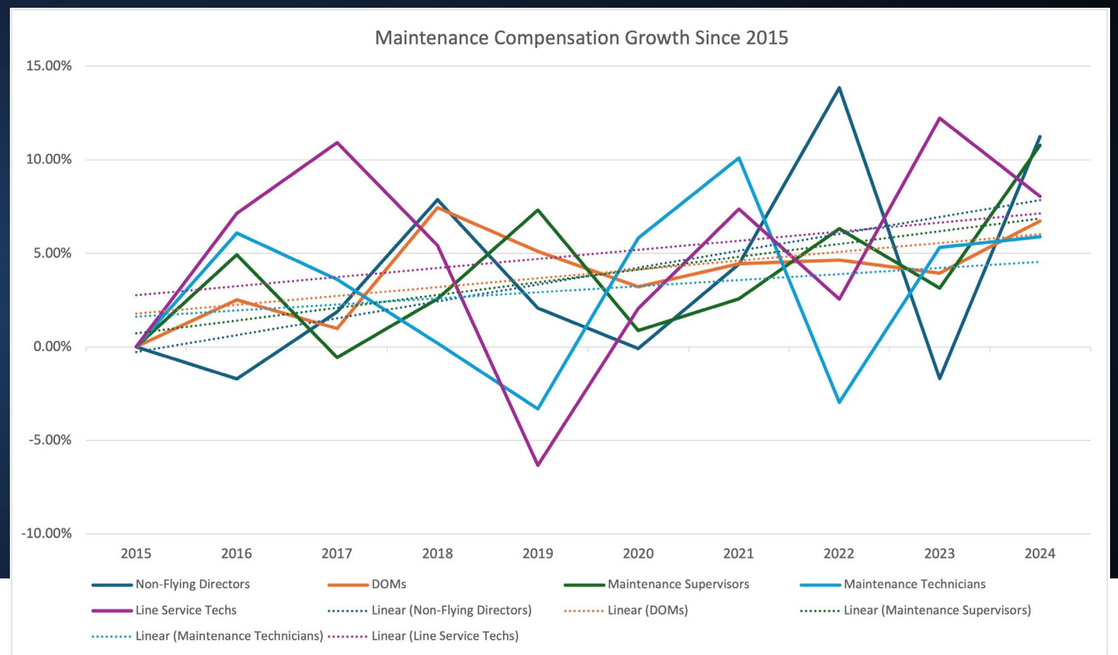


Figure 1 – Change in Maintenance Compensation – Average of Three Surveys

Using 2015 as a baseline, Figure 1 illustrates the annual change in total cash compensation levels for the five maintenance positions that the AirComp Calculator tracks. The solid lines are the actual annual percentage changes, and the dotted lines represent the overall trend. Table 1 indicates the total growth in compensation for each position over the nine-year period.

Table 1

Total Maintenance Compensation Growth, 2015 - 2024

Position	Total Compensation Growth
Non-Flying Director of Aviation	43.18%
Director of Maintenance	46.32%
Maintenance Supervisor	44.31%
Maintenance Technician	34.22%
Line Service Technician	59.92%

While the figures above do not reflect growth in total direct compensation, which includes long-term incentive (LTI) payments, the maintenance professionals I spoke with were generally in favor of the use of LTI as part of a compensation package and believed that it worked as a retention tool.

So now that we can show it is growing but perhaps isn't increasing at the rate of other personnel in the flight department, we need to understand why. One possible reason is the lack of consistency in job titles for maintenance personnel. But what does that look like and what impact can it have?

Number and Nomenclature of Job Titles

To provide some context for this discussion, see Table 2 below. These are the maintenance job titles used by the three major business-aviation compensation surveys.

Table 2
Survey Job Titles

NBAA Survey Job Titles	Gallagher Survey Job Titles	IBM Survey Titles
Director of Maintenance	Director/Manager of Maintenance	Chief of Aircraft Maintenance
	Chief Aircraft Inspector	Chief Aircraft Inspector
Manager of Maintenance	Senior Mechanic II	A & P Maintenance Technicians' Supervisor
Maintenance Foreman		
	Aircraft Inspector	Aircraft Inspector
A & P Maintenance Technician	Senior Mechanic	A & P Maintenance Technician - Master/Lead
		A & P Maintenance Technician - Senior
	Mechanic	A & P Maintenance Technician - Journeyman
Maintenance Technician Helper	Maintenance Assistant	Maintenance Technician - Entry
Avionics Technician	Avionics Technician	Avionics/Electronics Technician
Flight Technician	Flight Mechanic	Flight Technician
Line Service Personnel		Line Service Technician

(NBAA, 2024), (Gallagher Surveys, 2024), (Pearl Meyer, 2024)

Table 2 lists the maintenance job titles used by each survey and attempts to align them with their counterparts in the other surveys based on the associated job descriptions. There are two issues here. First, the list of jobs is not consistent across the three surveys. Second, the survey providers can't agree on the wording of the applicable titles. This is illustrative of the problem that exists in the industry where non-standard job titles make it more difficult to determine clear duties and responsibilities for each position and also makes it more challenging to understand where these jobs fall into a job-worth hierarchy, a key requirement in the construction of base-pay structures.

Exempt vs. Non-Exempt

One of the issues affecting job titles is generated by the efforts of some flight departments to transition their maintenance personnel from non-exempt to exempt status according to the Federal Labor Standards Act (FLSA). The reasoning is that if a non-exempt employee's title and accompanying job description are reworded appropriately, the new job will meet the FLSA test(s) for exemption. Caution should be exercised here. The applicable exemption tests are summarized in Table 3 below.

Table 3
FLSA Exemption Tests Applicable to Maintenance Personnel

Test	Primary Duty	Key Requirements
Executive Standard	Management of the enterprise, or a recognized department or subdivision	• Customarily and regularly directs the work of at least two or more full-time (or full-time equivalent) employees • Have the authority to hire or fire, or recommend hiring or firing; or have recommendations on these and other actions affecting employees given particular weight
Admin. Standard	Performing office or non-manual work directly related to the management or general business operations of the employer or the employer's customer, or non-manual work carrying out major assignments requiring advanced or specialized knowledge or skills	Exercises discretion and independent judgment with respect to matters of significance • Involves the comparison and evaluation of possible courses of conduct and acting or deciding after the various possibilities have been considered • Must have authority to commit employer in matters having significant financial impact

(World At Work, 2019)

The Highly Compensated employee exemption could also be considered if the employee makes more than $107,432 per year, but FLSA specifies that the employee must perform a non-manual job. In short, new job titles and revised job descriptions to facilitate the transition from non-exempt to exempt status may not stand the scrutiny of a Department of Labor audit if the job itself hasn't changed.

Whether the goal is to make the non-exempt to exempt transition, or merely to justify higher compensation in a base-pay structure, the continued use of non-standard job titles is a two-edged sword for maintenance professionals. While they may lead to higher pay rates, their use hampers the collection of survey data. In addition to the fact that a smaller number of data points per title might not be statistically significant, they might also not be compliant with the requirements of federal law.

Food for thought.

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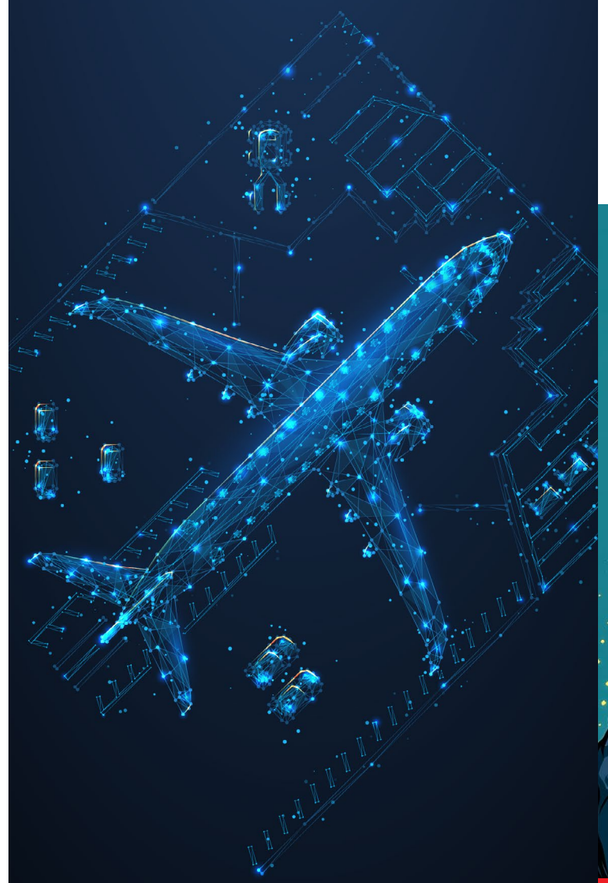
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MORTGAGE

Mortgage Rates– Market Dynamics to Date in 2025



Written By: Spencer Wartman

The U.S. real estate market in 2025 is experiencing significant volatility due to recent policy shifts and economic factors. President Trump's announcement of tariffs on imports from Canada, Mexico, and China in early February, followed by a temporary pause for Canada and Mexico, has created uncertainty in the housing market.

Impact of Tariffs on Housing

The potential implementation of tariffs could lead to:

- Increased construction costs due to higher prices for imported building materials.
- Rising home prices as builders pass on additional expenses to consumers.
- Possible supply-chain disruptions and construction delays.

Economic Implication

If seen through, tariffs are expected to have broader economic impacts that will indirectly affect the real estate market due to inflationary pressures. The tariffs may contribute to inflation, potentially leading to higher interest rates for an extended period.

Mortgage Rates and Housing Market Activity

- On January 29, 2025, the Federal Reserve decided to maintain the target range for the federal funds rate. This decision reflects the Fed's ongoing concern about inflation, which remains somewhat elevated despite recent progress.
- According to Forbes, markets currently see a possibility that short-term interest rates may not decline in 2025 at all, with a small chance they could even rise. The recent announcement of tariffs on imports from China, Canada, and Mexico could complicate the Fed's decision-making process.
- These (potential) tariffs may lead to increased prices, potentially making it more difficult for the Fed to achieve its 2% inflation target.

Switching Domiciles and in the Market? Strategies for Your Relocation

- Start your search early: Begin monitoring your target market now to understand trends and pricing. Touch base with a reputable realtor.
- Get pre-approved: With mortgage rates still high, securing a pre-approval a couple months before planning to move will give you a clear budget and make you a more competitive buyer.
- Act decisively: With sales potentially projected to increase, be prepared to make quick decisions when you find a suitable property.
- Negotiate smartly: Use market data, a sharp realtor, and the potential for increased inventory to your advantage in negotiations. By staying informed about these market dynamics and being strategic in your approach, you can position yourself to make the most of your relocation in 2025.

Stay informed about economic indicators and Fed announcements if you are planning a relocation. Working with a lender who specializes in airline-pilot pay, conventional, investment and VA loans is crucial to ensuring you get the best deal for you and your family.

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 or spencerattrident.com and let him help you secure your future home!

Also, feel free to reach out to Spencer directly if there's a topic you'd like for him to touch on

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...

FEATURE

Airline Employees 4 Health Freedom

Written By: Captain Laura Cox and Captain Sherry Walker

The Mandate

At 0730, on August 6, 2021, the phone rang. When I answered, I heard, "He did it, he went and did it."

In May 2021, United Airlines management negotiated with its various unions offering employee incentives in the form of pay and/or vacation days to encourage employees to receive the COVID-19 vaccine. United's agreement with the Air Line Pilot Association (ALPA) contained both incentives (up to 14 hours of pay) and punitive measures for those who chose not to be vaccinated.

Punitively, in an unprecedented move, the pilot union agreed to allow management to restrict certain destinations from unvaccinated pilots costing them thousands of dollars. More damning was the fact that United, alone, was granted the authority to determine the restricted destinations and was, therefore, able to add cities/countries, almost weekly. It did not matter that many destinations did not require air crew be vaccinated for entry as evidenced by that fact that other carriers' unvaccinated crew came and went freely. In addition to dropping trips without pay that were awarded during monthly schedule preferencing, these pilots were blocked from picking up replacement work. Flight Attendants suffered the same but were also charged disciplinary attendance points.

Still, by late summer 2021, only about 60% of United employees were voluntarily vaccinated. United Airlines CEO Scott Kirby knew something needed to be done as he raced to be the first "fully-vaccinated" airline—a marketing strategy to convince the public to travel during that upcoming busy holiday travel season. Discovery documents later show that, motivated by financial markets rather than safety, Kirby went against the recommendations of his senior leadership. On August 6, 2021, Kirby imposed one of the strictest COVID-19 vaccine mandates in U.S. private industry telling his 60,000+ employees that if they did not comply, they would be terminated. Now, his employees were facing a September 27, 2021, deadline—be vaccinated or be terminated.


THE CORONAVIRUS CRISIS

United Becomes The 1st Major U.S. Airline To Require Employees Be Vaccinated

AUGUST 6, 2021 · 11:41 AM ET

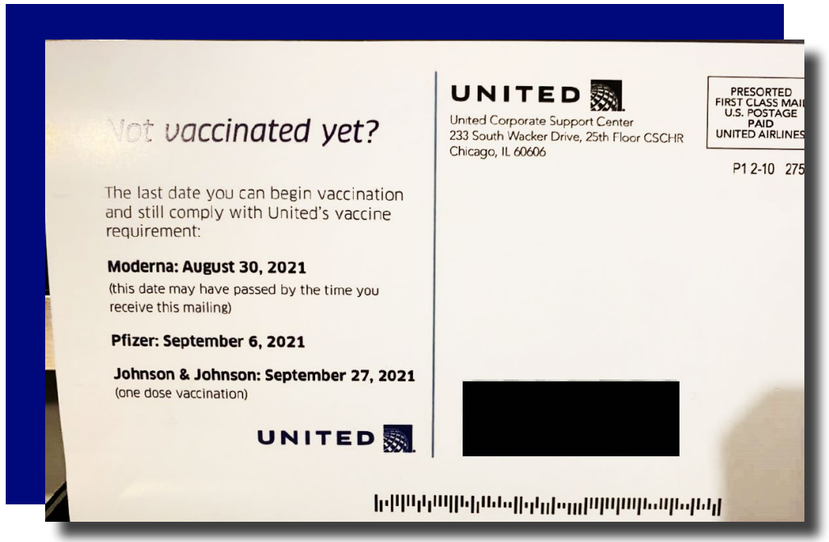
By Scott Neuman

A United Airlines jetliner taxis down a runway for take off from Denver International Airport last month. The carrier has become the first major U.S. airline to require employees be vaccinated against COVID-19.

David Zalubowski/AP

After the mandate was announced, thousands of employees across all departments began requesting Reasonable Accommodations under the Title VII of the 1964 Civil Rights Act and the Americans with Disabilities Act (ADA). To achieve total mandate compliance, United immediately began pressuring employees not to seek accommodations. In an internal "town hall" Kirby threatened employees to "be very careful" about requesting such accommodations because "few people" would "get through the medical and religious exemption process." And Kirby derisively described such employees as "all [of a] sudden decid[ing] I'm really religious." Making his plans clear, Kirby warned that employees requesting an accommodation were "putting [their] job on the line."

The coercion campaign was only beginning. United sent postcards (broadcasting the vaccination status of its employees) through the U.S. postal system intending spouses read the warning that the unvaccinated would be terminated so as to pressure vaccine uptake. Kirby even toyed with placing stickers on the badges of the unvaccinated. Unsurprisingly, United's lawyers shot down that idea, but HR employees were taken aback, exclaiming that these stickers are "like the scarlet letter...Oh my goodness. Who are we?" Still, by the accommodation submission deadline, August 31, and by United's own



admission, some 5,885 employees had requested mandate exemptions.

By Labor Day, United HR managers began responding to employees' requests with probing and demeaning questions. They had heard Kirby's message loudly and clearly and felt free to mock and criticize the faithful. One even suggested, "[t]hese people are probably… buying fake vaccine cards and adding it or filing a 'religious exemption'…Our employees cannot be trusted." Another criticized an employee seeking a religious accommodation, claiming that the employee "purchase[d] a statue of Buddha from Amazon." This would all be concerning if it were not true. But through United's own testimony, these and even more harsh statements were made by HR representatives about their coworkers.

United's reasonable accommodation process (RAP) was, itself, a form of coercion. By crafting a "purposefully vague" and impersonal electronic system that did not afford participants to submit both religious and medical accommodation requests, United held the upper hand. Further, by purposefully not responding to inquiries in a timely manner or by requiring short, 3-day response times, often over holidays or while employees were out of the country on flights, many missed deadlines or simply did not understand their rights and gave up. The September 27, 2021, deadline loomed ever closer.

Between the threat of indefinite, unpaid leave (effective termination), unending, often discriminatory, coercion from front-line managers, and Kirby in the media, approximately 96% of United employees either acquiesced, resigned or retired under duress, or were terminated. However, just over two thousand employees banded together, forming Airline Employees 4 Health Freedom.

AE4HF
AIRLINE EMPLOYEES FOR HEALTH FREEDOM

Through the organization's 501(c) 4 status, the employees funded litigation in the Northern District of Texas, Fifth Circuit defending their religious liberty and medical autonomy (*Sambrano v. United Airlines*). On September 23, 2021, United entered into a two-week agreement to stay the mandate. Not surprisingly, the airline violated that agreement the following day. And, over the next two months, United's propaganda and last-minute legal decisions drove more to acquiesce, but the legal fight these two thousand individuals undertook is one for the history books.

Legal Battle

On September 21, 2021, under the expert leadership of Captain David Sambrano, a request for preliminary injunction was filed in the Northern District of Texas—Ft. Worth Division. After a series of hearings and stay orders, United modified its accommodation from unpaid leave to a draconian "masking and testing regime" applicable to employees deemed non-customer facing (non-flight crew). The affected could remain working, but only under the new, severely punitive policy.

These newly classified "non-customer facing employees" included ramp service agents, dispatchers, technicians, managers, and some customer service agents who were accommodated by being moved to a newly created position called "agent on demand," whereby they answered customer inquiries via an iPad while locked in small—often closet-sized—spaces. All were subjected to draconian rules, isolated from co-workers, and prevented from accessing breakrooms and other employee work areas.

The accommodation required non-customer facing employees wear N95 respirators anytime on company property, even outdoors, when alone, and while in parking lots. Management ignored OSHA regulations governing the use of respirators including fit testing and oxygenation breaks. In fact, OSHA in the state of Virginia fined United for their punitive actions.

Additionally, these employees were required to test two times a week, at their own expense, and upload the results, even when on days off, on leaves such as FMLA, and vacation. Even single-day violations resulted in termination after only a one-warning system obviously designed to be punitive.

These employees were also harassed by coworkers and managers, daily. Many were prevented from accepting overtime and other special assignments. The most egregious actions happened at the hands of their coworkers who felt emboldened to discriminate and harass these faithful employees, both on company property and on internet forums.

United did nothing to styme the derogatory remarks. In fact, emboldened from the rhetoric of the CEO on the "morning shows," some were even told by co-workers that they hoped they died from COVID. The overwhelming discrimination caused members to retire or

resign under duress. Knowing what the entire country now knows regarding the effectiveness of the vaccine, one asks, “To what end?”

At the same time, due to the *Sambrano* litigation, United was forced to keep the pilots and flight attendants in the air. At one point, the company claimed it was losing millions of dollars every week due to the court’s order, going as far as to suggest that vaccinated pilots were refusing to fly with unvaccinated. When this was posted online in pilot discussion groups, the litigants received 500+ emails of support in less than 24 hours from vaccinated pilots stating they were happy to fly with their unvaccinated co-workers. Once again, United’s claims failed in court.
Through all the litigation in the fall of 2021, the faithful stayed together. Yet, their request for an emergency injunction was denied by Judge Pittman on November 8. However, one small victory was achieved. In his ruling, Federal Circuit Court Judge, Hon. Mark Pittman, concluded that the efforts by CEO Kirby and his managers were merely a pretext for a marketing campaign by which to convince the public to return to flying during the pandemic. In other words, all the discrimination, pain, and suffering were merely to improve United’s bottom line setting the groundwork for an appeal at the Fifth Circuit.

Awaiting their hearing, 350+ pilots, 700+ flight attendants and hundreds from other work groups were placed on indefinite, unpaid leave. Not only did they lose access to their accrued benefits, but United also denied access to retirement funds, other non-customer-facing jobs, insurance, and, in general, forced them into poverty.

Then, on February 17, 2022, the Fifth Circuit reversed the district court’s ruling, stating that the United group had, indeed, suffered *irreparable harm*. Therefore, the case was remanded back to Judge Pittman for further consideration, and as a result, on March 10, 2022, United announced that the pandemic receded enough that the workers could return to work on March 29, 2022, just in time for the summer flying schedule.

Of note are the words of Appellate Court Judge, Hon. James C. Ho, who wrote:

Imagine that your employer suddenly declares that he finds one of your religious beliefs offensive. It could be your view on abortion, marriage, or sexuality, or gender, or any number of other religious tenets. Your view has no economic impact whatsoever on the company. But it offends the sensibilities of the executives who populate the C-suite.

So, the company puts you on unpaid leave for an indefinite period of time. And the only way you can reclaim your job is to abandon your religious convictions—and to do so irreversibly.

Imagine further that you love your God—and you also love your family, who counts on you and your livelihood to survive.

Finally, imagine that, if you can’t get preliminary injunctive relief, you’ll have no choice but to sacrifice your faith, in order to avoid sacrificing your family.



Click above to view footage and messages from airline employees affected by vaccine requirements.

Now ask yourself this question: What measure of damages would make you whole? Put another way: For how much would you sell your soul?

If the very thought of this question vexes or offends you, you’re not alone. For millions of Americans, you’d be hard-pressed to come up with a more obvious and compelling example of an incalculable, irreparable injury.

It has been three and a half long, hard-fought years. In June 2024, the *Sambrano* group was finally granted class. To date, they are one of the largest religious discrimination classes ever certified against a private employer. United, of course, appealed, and the case rests before the Fifth Circuit Court of Appeals. It is the belief of all AE4HF members that they will prevail.

Lessons Learned

Sambrano v. United Airlines teaches us that the reasonable accommodation process is a right to which every employee is entitled. You may have deep faith beliefs, faith that aligns with an established religion, attend an online prayer group, or simply know in your heart that your faith is strong. No employer has

the right to discount your faith because you do not attend a formal church. At the same time, the ADA mandates that employers must accommodate those with disabilities. There are nuanced details, but the ADA is one of the most powerful protections available to disabled employees. Often, unions disregard both Title VII (faith protected rights) and your rights under the ADA or claim that defending your rights are outside of the union's purview. Still, your rights exist.

No matter how badly one's employer fights to deny you your rights, as an airline worker, the men and women of AE4HF stand with you and will help you. You are stronger standing with a group than as an individual, and we have become good at what we do.

United Airlines is not the only airline that discriminated against its employees due to their vaccine status. AE4HF proudly supports and provides services to the unvaccinated employees of Hawaiian Airlines and Kalitta Air. We track and assist the vaccine injured; those who were granted Conditional Job Offers (CJO) then held out of work due to their vaccine status; or who acquiesced to the mandates. We are collaborating with disabled pilots who were denied union representation or contractual improvements. We support individual airline workers who are navigating the RAP process in lieu of succumbing to DEI training that violates their faith. We help individual pilots discriminated against for their religious beliefs—most recently, this includes a Jewish pilot seeking an accommodation for facial hair due to his faith. We fight against age discrimination across the industry, maternity rights, and lobby for reasonable legislation that positively enhances the faith and careers of our members.

Over the last four years, the organization has filed amicus briefs in *Groff v. DeJoy* which overturned the legal precedent of de minimus harm, a concept that United relies heavily on in their defense in *Sambrano*. We also wrote in *Brown v. Alaska, and Odell v. Kalitta*. Our organization's lessons are now proudly being used to help airline workers across the industry fight back against religious and medical discrimination.

One last footnote. While *Sambrano v. United* continues through the courts and may, very well, end up in the U.S. Supreme Court, the efforts to return our terminated coworkers and those forced to retire or resign will not end. At the same time, the fight for restitution for those placed on unpaid leave and those forced to endure the retaliatory "respirator and testing" regime will not end until all are made whole. Two more appeal briefs will be filed with the Fifth Circuit followed by a hearing late spring. To learn more watch the AE4HF promotional video or visit www.AE4HF.org.



Leaders of AE4HF: Captain Sherry Walker, Captain Laura Cox, and Danielle Runyan, Esq.



About the Author

Captain Laura Cox has been an airline pilot for 39 years, currently flying the 777 internationally. She has been a passionate advocate for parental rights and co-founded AE4HF to combat employer... Read More...



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