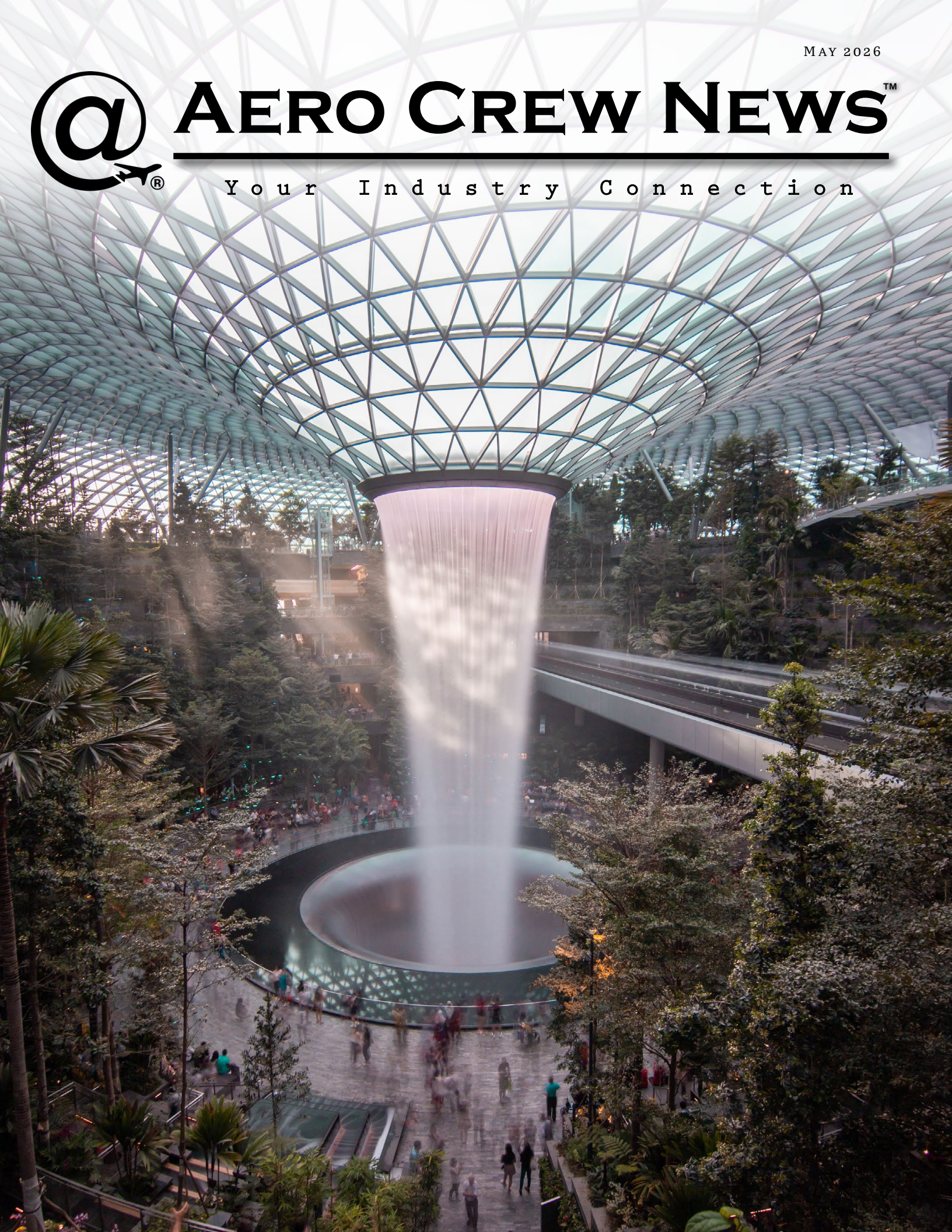
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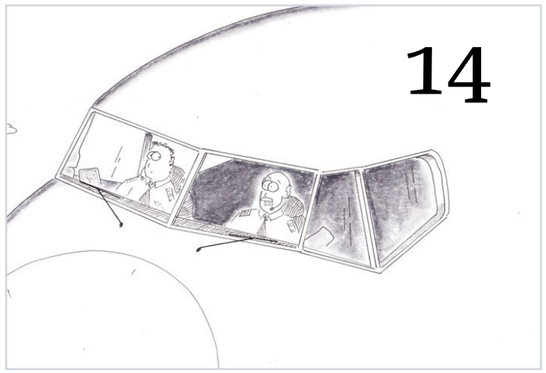
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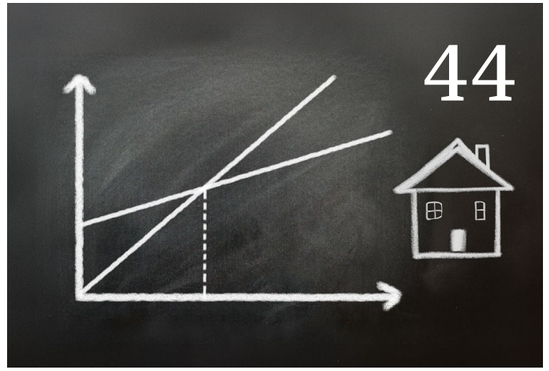
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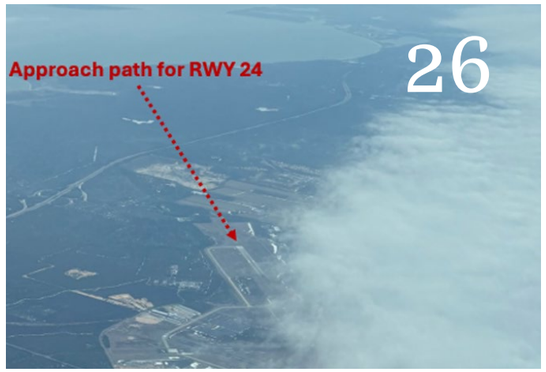
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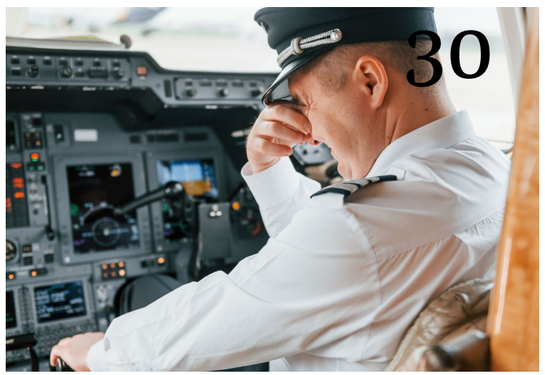









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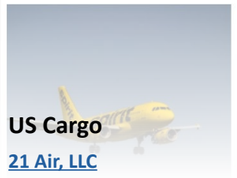
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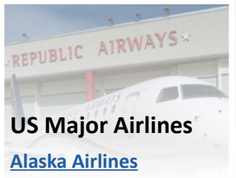


**US Charter**

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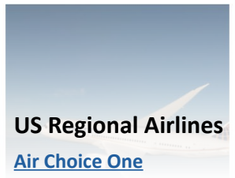
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[Alpine Air]
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The Grid (contract comparisons, pay charts, company details, etc.) has moved online. Click on the airlines above to go directly to that airline's information, or go to www. AeroCrewNews.com/go/thegrid.

# Dear readers,

One of the greatest privileges of a career in aviation is something we sometimes take for granted: the ability to experience the world in ways most people only dream about. Whether it's a quick overnight in a new city or a well-earned stretch of vacation, our profession opens doors to adventure, discovery, and perspective that extend far beyond the flight deck or cabin.

Recently, I had the opportunity to spend some time in St. Croix, U.S. Virgin Islands—a destination that, like many others we visit, reminds me why this career is unique. Getting there wasn't exactly straightforward, as there are no direct flights from Newark, which meant a bit of creativity and patience in the journey. But as we all know, sometimes the best destinations require a little extra effort—and they're almost always worth it.

One of the highlights of the trip was scuba diving off the Frederiksted Pier, a spot that consistently ranks among the Caribbean's unique dive sites. Descending beneath the surface, it quickly became clear why. The marine life was nothing short of incredible. We encountered sea turtles gliding effortlessly through the water, delicate seahorses tucked among the pilings, a massive school of tarpon moving in unison, and even spider crabs and flounder blending seamlessly into their surroundings. It was a vivid reminder of how much there is to explore beneath the surface—both literally and figuratively.

I had hoped to dive the famous wall as well, but with only ten days on the island, there simply wasn't enough time to do everything. And maybe that's part of the lesson too. Even with the travel benefits we enjoy, there's always more to see, more to experience, and more reasons to come back.

As crew, we occupy a unique space where work and adventure often intersect. We have the opportunity not only to connect people across the globe but also to immerse ourselves in the cultures, landscapes, and moments that make each destination special. Whether it's a planned vacation or an unexpected layover discovery, these experiences enrich both our personal and professional lives.

I encourage all of you to take advantage of these opportunities whenever you can. Step off the beaten path, try something new, and embrace the experiences that come with this incredible career. And if you'd like a glimpse of what lies beneath the surface, be sure to check out my video and photos from under the sea—I'm excited to share a small piece of that experience with you.

A special thank you to Nep2une Scuba Diving Dive Shop in Frederiksted, St. Croix, for their professionalism, guidance, and for helping make an unforgettable experience.

Blue skies—and in this case, clear waters,

*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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# April 2026

**Feature –** Did you know that GA figures prominently in conservation efforts? Read about SouthWings that arranges flights for just this type of initiative—another way pilots give back.

**Baggage –** What is Psychological Safety and its importance in the flight deck are explained.

**Business Vector –** Incentive compensation is packaged in a variety of ways.

**Coffee & Pretzels –** We can hope this FO ready for the real world.

**Desk One –** Learn from this case study of lost communications and its successful work-around.

**Fitness –** Eating while on trips is a challenge you can overcome to move toward your goals.

**Grey Matter –** Part 2 of Phones on Planes delivers statutory citations that you might need!

**Knowledge Base –** Temporary Flight Restrictions are explained in this column.

**Money –** Saving early is always wise with some options explained in this month's column.

**Mortgage –** Here is some solid advice for those thinking about investment properties to build wealth.

**Perspectives –** Building camaraderie in the training environment prepares students for the crew experience.

**Product Review –** Check out this cool new product that will be the envy of your fellow pilots.

**SkyWatch–** Spring stargazing is detailed to help you behold the wonders of dark skies.

**Squall Line –** Get the "why" behind the data to fully understand the v-speeds you're delivered.




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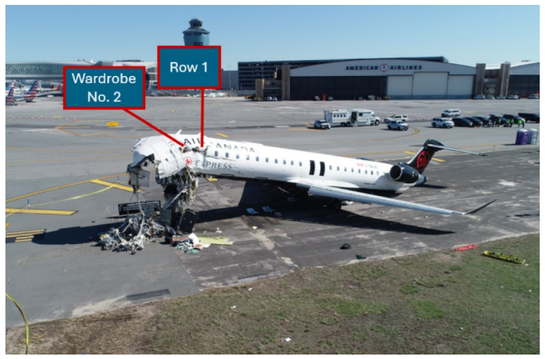

## Statement from United Airlines CEO Scott Kirby

Over the last two weeks, there's been a lot of commentary about a potential merger between United Airlines and American Airlines. And to be direct, here's what happened: I approached American about exploring a combination because I thought we could do something incredible for customers together. Read More




## United's Long-Term Strategy Remains Focused on Winning Brand-Loyal Customers, Boosted by Q1 Growth in Earnings and Margins

United Airlines (UAL) reported a first-quarter profit, delivering first-quarter pre-tax earnings of $0.9 billion, with a pre-tax margin of 6.0%, up 2.3 points... Read More




## Jazz 8646 NTSB Preliminary Report

The NTSB has released it's preliminary report on the Jazz / Firetruck collision at LGA. Below is a shortened timeline from the report:

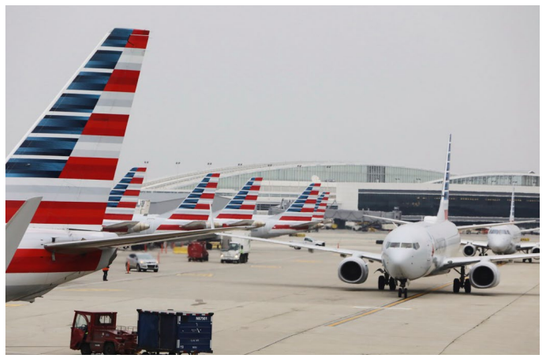
- 2331:42: Emergency declared by another aircraft at terminal B.

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## Spirit Airlines Pilots Support Federal Relief Effort

The pilots of Spirit Airlines, represented by the Air Line Pilots Association, Int'l (ALPA), voiced their strong support for the Trump administration's proposed relief effort for Spirit Airlines. Read More



## American Airlines Reports First-Quarter 2026 Financial Results

American Airlines Group Inc. reported its first-quarter 2026 financial results, including:

- Record first-quarter revenue of $13.9 billion
- First-quarter GAAP net loss of $382 million, or ($0.58) per diluted share... Read More



## FAA Caps O'Hare Summer Schedule at 2,708 Daily Operations

The FAA has issued a temporary order limiting scheduled arrivals and departures at Chicago O'Hare International Airport to 2,708 operations per day from May 17 through October 24, 2026. The agency says the move is intended to reduce overscheduling, ease delay pressure, and improve on-time... Read More



## Allied Pilots Association Applauds House Passage of ALERT Act

The Allied Pilots Association (APA), certified collective bargaining agent for the 16,000 pilots of American Airlines, commended the House Transportation & Infrastructure Committee, Chairman Sam Graves, Ranking Member Rick Larsen, and the full House of Representatives for passing the Airspace Location and Enhanced Risk Transparency (ALERT) Act of 2026... Read More



## ALPA: The ALERT Act Is Not Enough

Capt. Jason Ambrosi, president of the Air Line Pilots Association, Int'l (ALPA), issued the following statement after the U.S. House of Representatives passed the Airspace Location and Enhanced Risk Transparency Act of 2026 (ALERT Act). The aviation safety legislation in response to the tragic accident involving PSA Airlines Flight 5342 now heads to... Read More



## Delta Air Lines announces March quarter 2026 financial results

Delta Air Lines reported financial results for the March quarter and provided its outlook for the June quarter.

“Delta’s results underscore the power of our brand and the durability of our financial foundation,” said Ed Bastian, Delta's Chief Executive Officer. Read More



## United Airlines Flight Attendants Union (AFA United MEC) TA2 Summary

Electronic Notification allows Crew Scheduling to contact Flight Attendants without phone calls, updated in TA2 based on member feedback from TA1. Read More




## JetBlue Announces First Quarter 2026 Results

JetBlue Airways Corporation reported its financial results for the first quarter of 2026.

“We delivered a strong first quarter, with revenue performance exceeding our expectations, driven by resilient consumer demand and an appreciation... Read More

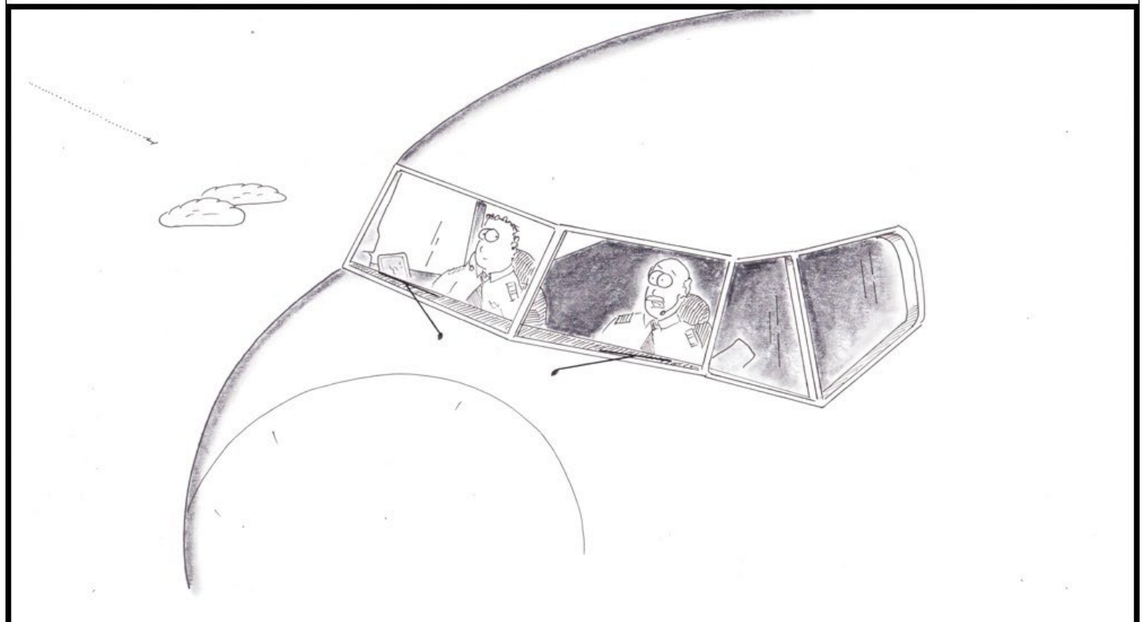



## Boeing and Copa Airlines Announce Order for up to 60 737 MAX Jets

Boeing and Copa Airlines announced the Panamanian operator has ordered 40 737 MAX airplanes. Under the agreement, Copa Airlines also has options to acquire up to 20 more of the single-aisle airplane family. Read More

## coffee & pretzels

Greg Kaley



I sure hope air traffic controllers have a wife or husband that tell ***them*** what to do all the time!



*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...








# Learning How to Be a Student Again

Written by: John McDermott

One of the most fascinating dichotomies of aviation, I find, is how to keep learning as a pilot. I have spent a few years in the industry and have found myself achieving a series of milestones, some coming in faster succession than others.

Back in my student-pilot days, career milestones were easy to come by: a first solo, meeting the aeronautical experience requirements for a rating, each checkride to take one step closer to my dream of flying professionally. When I became a full-time flight instructor, I took time learning how to teach flying and had the privilege of learning how to teach each certificate, from sport pilot through flight instructor, teaching to a wide variety of students with different skillsets and different needs.

Initially, as much as I learned as an instructor, I found myself over time in a somewhat predictable routine with tips and tricks ironed out through hundreds, and eventually over a thousand hours of dual instructing provided. I grew very familiar with the tool bag of tricks I had found to be predictable. Even moving to a new state to teach in a new airplane, the learning curve was shallow. All I had to do was apply the same principles to a slightly different airplane in terrain that while different, was not so different to force different habits.

In short, I let the high level of routine guide me into a sense of complacency that kept me from seeking ways to push myself. While the easiest ways for me to challenge myself were simply visiting new airports in new states, taking the path of least resistance helped me feel like my experience was more diverse—though there was more to learn.

Jumping into the airline world forced me to truly resume my role as student for the first time in years. When I arrived at Basic Indoc last November, for the first time I was entering a completely new world—one where the procedures, regulations, and systems felt infinitely more complex.

Going through such an intense training program reminded me just how much there is to learn in aviation, and the importance of keeping knowledge and skills proficient. This applies not just to flying my new type at my new company but also to returning to general aviation. I find myself in the process of remembering the feel of the planes I once operated so comfortably. Now, I need to be more on my game than I had for some time.

Learning a new operation, and a brand-new airplane, has been a great reminder of just how important it is to stay active and proficient. Being a student for a couple months reminded me why they say a pilot certificate is simply a “license to learn.”

Getting back into a situation where I’m out of my comfort zone has reminded me just how important it is to stay on top of preparation and planning for each flight I conduct.

It has also reminded me that with sufficient practice, it is in fact possible to grow as a pilot faster than I would have thought. Though a lesson in humility and patience, being able to grow into a new, bigger role has so far been thrilling, and I have enjoyed learning so much more about aviation and the industry.

Though airline training became a significant way of learning to be a student again, there are plenty of other ways that may be more in reach. Gaining a tailwheel endorsement, for example, was a great way to break out of my fixed-tricycle-gear comfort back when I was a full-time flight instructor. Adding a new category or class can also do the trick.

Adding new skills, in a big way or small, is necessary as a pilot to ensure that you stay sharp and prepared for whatever comes you way. The allure of the familiar is a tempting call, but I find I learn the most when I’m put in new places and new situations. I look forward to continuing to seek more experiences to expand my skills and remember how much more there is to learn as a pilot.



## About the Author

**John McDermott’s** passion for aviation began in a Michigan bookstore when he found a story about a chance encounter between enemy pilots during World War II. Soon, after watching countless hours of fighter jets and traffic from his home near O’Hare International Airport, he was hooked forever.. Read More...




# Passengers' Bill of Rights– What You're Entitled To

Written by: Richard Swindell

Our dedicated readers, you will recall that last month we firmly established that you do not have the right to talk on your phone on an airliner or ignore the instructions of flight crew, *lest ye face criminal fines and possible federal prison time* … This month we bring you, courtesy of the Airline Passengers' Bill of Rights, what you are entitled to. So, let's get started with your rights.

Unlike the actual Bill of Rights, which are the first ten amendments to the U.S. Constitution, ratified in 1791, and guaranteeing fundamental individual liberties to the citizens of these United States (though we're not going to go into the 1791 definition of citizen), the Airline Passengers' Bill of Rights (APBoR) is the collective term for an assemblage of Department of Transportation (DOT) enforceable provisions initially proposed in House Bill 1303 during the 110th Congress (2007-2008), passed in December 2009, having taken effect in 2010. (Even as early as 2007, all provisions of what came to be known as the APBoR applied equally to all airline passengers.)

The initial provisions of the APBoR included limits and fines to airlines for extensive tarmac delays (more than three or four hours), fair compensation for lost bags, and mandated better passenger communication with regard to delays and other operational issues. (See our previous series on passenger announcements.) "Tarmac," is any non-runway surface of an airport—ramp areas, taxiways, etc. The word "tarmac" is a British-Welsh compound of *tar* and *macadam* (crushed stone) and is actually a patented road-surfacing material that has become a term in common use, much like referring to making copies as "Xeroxing," or any internet search as "Googling."

Through the years that followed the original provisions, rights were strengthened and added to the APBoR. These included requiring airlines provide reimbursements for meals and lodging as well as rebooking due to *controllable cancelations*, meaning the airline canceled the flight for aircraft or crew issues—not weather, airport, or ATC issues. I.e., these rights apply when it's the airline's fault. Under certain circumstances, other guarantees for compensation and refunds were also instituted alongside specific airline obligations for passenger support during delays, cancelations, and overbooking.

However, some provisions have recently been repealed under current Secretary of Transportation Sean Duffy, including the requirement that airlines provide immediate compensation to passengers for significantly (three or more hours) delayed or canceled flights that are within the carrier's control. Although passengers are still entitled to full refunds for canceled flights, the requirement for automatic compensation for delays and provisions for hotel stays and meals have been suspended.

Yet how did this come about and what about the dark ages of airline passenger travel?

Back in 2006 or so, if an air carrier were delayed due to weather, passengers would have had to wait to leave their point of embarkation for their destination until the weather improved. Delays ensued. People slept in terminals. There were great wailing and gnashing of teeth. Today, this has not changed because the airlines still do not control the weather.

But back about 20 years (which is a long time if you're a new first officer at an airline), with snow and ice falling at LaGuardia Airport in New York, and with nearly zero-percent chance of taking off in the next six-hours, we would still board up, try to taxi out, and then sit there until we reached takeoff fuel limits and then return to the gate and deplane. And typically, the flight would cancel a short time later.

Today, what has changed is that we do not board the plane unless we're reasonably certain we can takeoff within a certain period of time based on all presently known factors that include weather, ATC traffic flow,



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aircraft maintenance, any airport operational considerations, and sometimes flightcrew availability issues. We don't board. Crew wait, often with passengers, in the boarding area standing by for the flight to cancel, then crew go to a hotel and passengers go to the special services counter to be rebooked for a time when the weather will be better. As a passenger, at least you didn't spend the day on the plane sitting between Bob the power broker and Aunt Maude and her hemorrhoids talking on their phones.

In the past, airlines used to lose more bags; yet, once they were fined for it (fines they pay to the government, not passengers), they started losing fewer bags. These days, "mishandled" bags are rare, mostly due to barcodes and computer algorithms that scan and guide bags from terminal to plane, and back again.

While there are more protections for passengers and their travel footprints, which is positive, there are also negatives as well. For example, in the days before "long tarmac delay" provisions, the crew could opt to get the passengers on board the plane and try to get into a position to take off (usually succeeding, but not always), thereby affording a greater chance of getting passengers to their destinations—albeit late, but at least to where they wanted to go, even if it meant sitting on the plane for several additional hours. These days, a potential risk exists in not boarding and waiting for "ideal" conditions to. The risk of "rolling delays" is the distinct possibility that the flightcrew will "time-out" before ideal conditions conjoin with weather and ATC flow. This means the crew will reach the end of their federally mandated on-duty time and will result in stiff fines for the offending airline if this situation is somehow missed or ignored and the crew "overflies" their duty time limits.

Referencing last month's article regarding cell phones on planes, you will have noticed throughout this article that there was no mention of an entitlement under the APBoR to use your cell phone on a plane in flight. Provided the airline is at fault, what you are entitled to is being rebooked free of charge, reimbursed if your flight cancels, compensated if they lose your bag, and you don't have to suffer sitting on a plane all day going nowhere. Instead, you can suffer with dignity inside an airport terminal going nowhere.

In addition to phone calls on a plane, here's something else to which you are not entitled: you're not actually guaranteed the seat you believe you have "purchased" for your flight from point A to B. The issue of what you have "bought" with respect to airline transportation, is yet another misunderstanding in the annals of passengerdom.

But stick with us. And in an effort to shed light on this great mystery, next month we'll delve into the airline fine print, the *contract of carriage*.

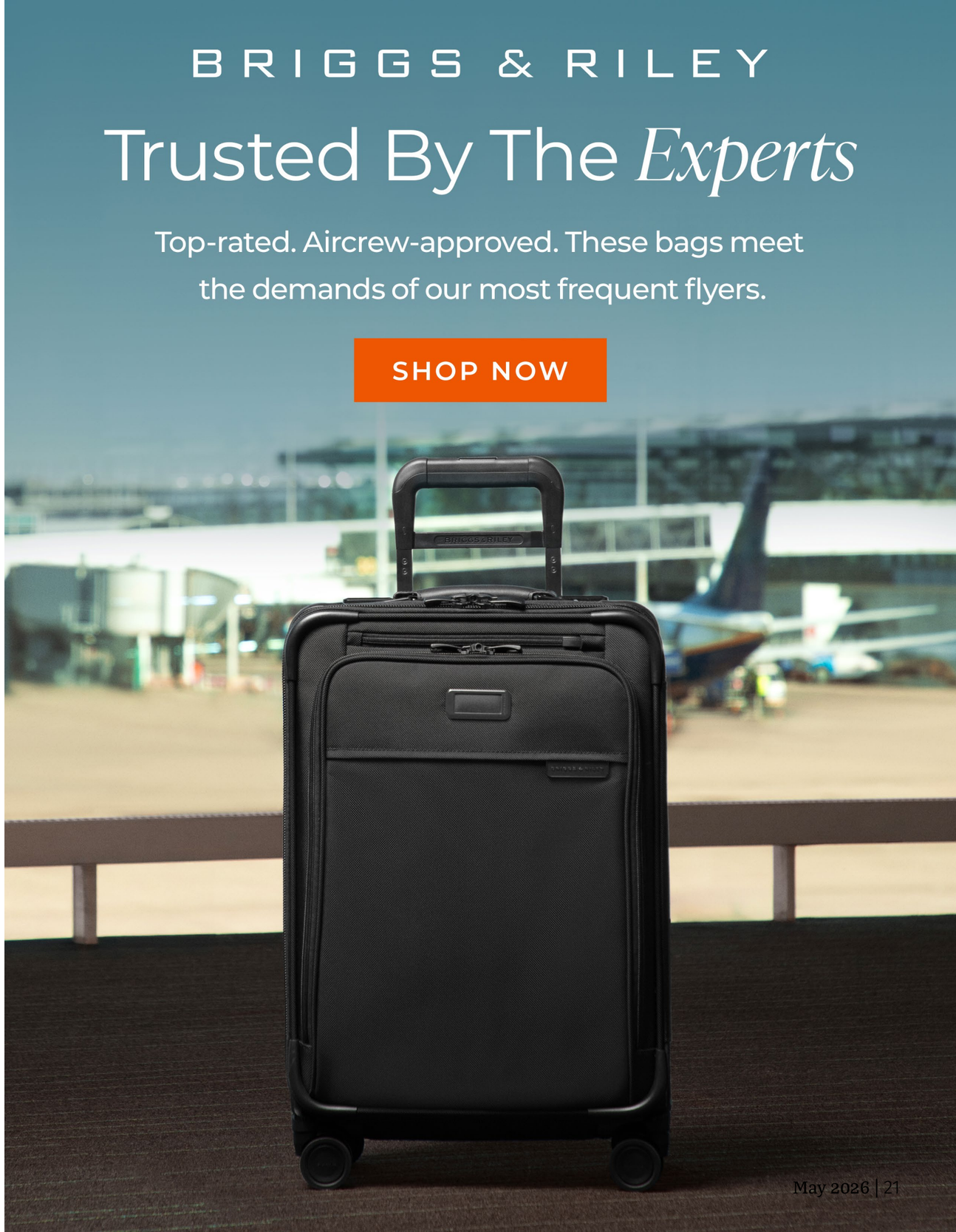



About the Author

**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 Checkride Guide – Studying Made Simple.

## Checkride Prep Built Around the FAA Airman Certification Standards

Written by: Jack Pfannkuch

*The Checkride Guide* was developed by FAA-approved check instructors to simplify and streamline checkride preparation for private, instrument, and commercial students. Built directly around topics from the FAA Airman Certification Standards (ACS) and currently trusted by over 100 pilots, *The Checkride Guide* provides organized, structured, easy-to-understand information. It helps reduce two of the most common causes of unsatisfactory checkride performances: **lack of depth in knowledge** and **gaps in knowledge**.

All in one place, *The Checkride Guide* first helps students gain a deeper level of knowledge on each topic by providing clear explanations, summarized content, and links to official FAA references for deeper study. Visual learners also benefit from helpful new graphics covering topics like basic VFR weather minimums, national airspace, holds, and more. This systematic approach of breaking down ACS topics and subtopics helps to prevent gaps in knowledge by keeping students from having to jump around hundreds of scattered resources without guidance. It makes studying simple and more efficient.

Currently, *The Checkride Guide* is offered for private, instrument, and commercial ASEL. It includes **scenario-based questions for each topic**, **common checkride errors**, and a **"Helpful Resources" section** with links to many external resources covering special emphasis areas such as CFIT, LAHSO, ADM, SPRM, TFRs, runway incursions, stall and spin awareness, windshear, wake turbulence, runway signs and markings, and more.

*The Checkride Guide* is **completely FREE to all CFIs** and very affordable for students. It also provides a 14-day free trial. **Readers can use the code "aerocrewnews" when joining to receive an additional month free and cancel anytime with no minimum commitment.**

### What's Next

Going forward, developers of *The Checkride Guide* plan continued expansion of useful new tools and resources to help members go beyond the rote level of knowledge. Additions under development include:

- An expansion of scenario-based questions - As an important pillar to checkrides, expanding scenario-based questions within *The Checkride Guide* is under consideration to encourage students to go past mechanical memorization to be able to apply what they learn.
- "Ask a CFI" is a chat function that will allow members to launch a chat with a CFI when they have questions during their studies.
- "Focus Topic Articles" will be individual articles, published over time to further delve into some of the most challenging topics.

### How to Join

- Visit: www.thecheckrideguide.com
- Use code: aerocrewnews for a free month!
- Always FREE for CFIs

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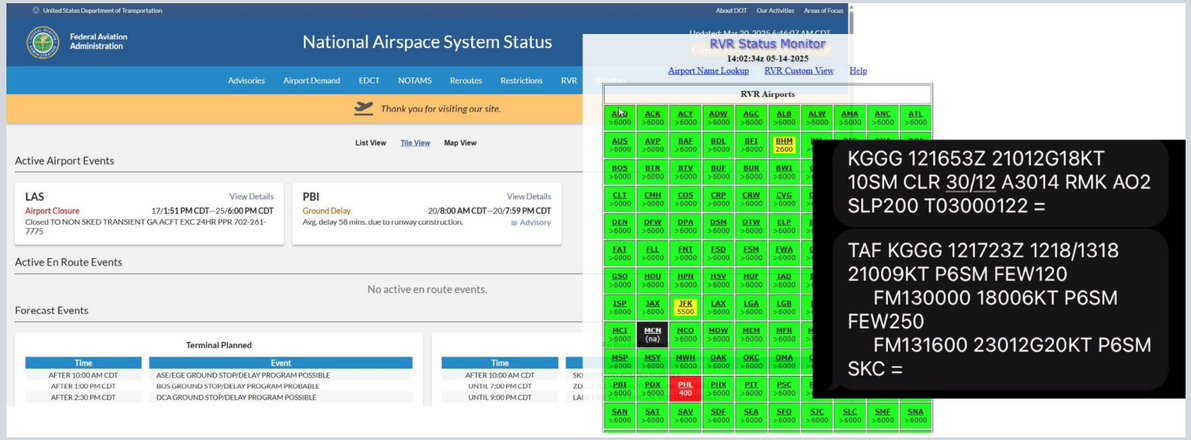
- www.thecheckrideguide.com
- Instagram: thecheckrideguide



About the Author

The Checkride Guide was founded by **Jack Pfannkuch** who completed training in both Part 61 and Part 141 environments before becoming a flight instructor, Read More...

DESK ONE




# A Dispatcher's Favorite Hacks: Weather & Ops

Written By: Laura Laster

**Here are a few tricks of the trade accumulated by your friendly aircraft dispatcher, plus a few contributed by another dispatcher, a friend of mine! I hope they help in your flight experiences, so pass them on to help your fellow aviation lovers. I have sorted these into two main categories related to dispatch: weather and operations.**

To quickly get a METAR and TAF, text the following to 358-782 (FLT-SVC): MT KZZZ (whatever airport or airports you want). Or if you just want a METAR or TAF, just send M KZZZ or T KZZZ respectively. You'll get a fast reply that is also easy to copy, paste and to someone else. To really cheat, add PT to the end, and it will translate into plain text. (MT KZZZ PT)

Regularly updated video weather briefings are available for every center in the United States here: https://aviationweather.gov/pdwb/ The videos are usually 2-4 minutes long and a nice little outlook of the weather for that region for the day. These are watched by controllers when reporting for duty.

Forecast discussions are excellent for going a bit deeper into the TAF and for meteorologist rationale when written. For example, sometimes they don't include thunderstorms in the TAF due to low probability, but the area in question still has thunderstorms possible. To communicate this, they add it to the forecast discussions, available here: https://aviationweather.gov/gfa/#afd

Of course, Windy and SkyVector are always handy, SkyVector especially so because you can make your route and overlay weather, but you can also make a route and overlay weather on AviationWeather.gov on their main observations map using the "Flight Path" tool on the right-side top menu.

For better satellite views also outside the United States, check out the College of DuPage: https://weather.cod.edu/satrad/?parms=gulf-04-24-0-100 The TCF is what ATC utilizes for convection prediction that is likely to impact traffic flow: https://aviationweather.gov/tcf/ so it's nice to have a look at what they are using. Getting deeper into convection forecasts, check out LAMP https://lamp.mdl.nws.noaa.gov/lamp/cnvltg.php for convection probability.

I love this customizable tool for RVR at a glance: https://rvr.data.faa.gov/ and click "custom view" from the top menu to set up your favorite airports to monitor. It defaults to a collection the FAA thinks you'd like to see, but pick your list and let it update for you in near real-time.

It's helpful to check the FAA's ATSCC site for the operations plan, see what ground delay programs or ground stops are in effect, and review routing restrictions. Their site is at https://nasstatus.faa.gov/ which also lets you use the EDCT lookup tool—so handy for checking *your* flight's assigned delay (top menu) and also look up the FAA's SWAP routes using the Playbook (bottom link).

This site also lets you check airport demand to see how many arrivals can be accepted each hour and how many flights have planned to the airport—again to help predict where flow control programs might be implemented. As mentioned, this site shows you the ops plan (scroll below "Forecast Events" which is updated many times daily and includes items like VIP movements, space launch activity, expected and current delay programs plus the reason and the probability of extension.

Finally, for fun, check out www.badbadweather.com which is an accumulation of the worst weather around the world, automatically accumulated and displayed. Where's the highest gust in the world at this moment from all the METARs? As I write this, it's at ENUG (Enugu, Nigeria) currently gusting to 62 knots! Bad Bad Weather is great for quizzing yourself on reading METARs and general wasting time while waiting during a weather (or other) delay on your next flight. It must be worse somewhere other than where you currently are, right?



About the Author

**Laura Laster** graduated from LeTourneau University in 2004, becoming a flight instructor for the university. She then worked for Dynamic Aviation as a King Air survey pilot and eventually worked at Dynamic Airways during their air carrier certification for Part 121 Supplemental operations... Read More...



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SQUALL LINE

# The ”Try-Again” Trap: Breaking the Cycle through CRM and TEM

Written by: Ajay Raghavendra, Ph.D.

When Higher Approach Minimums > Lower Approach Minimums: A masterclass in Meteorology, Technological Limitations, Crew Resource Management (CRM), and Threat and Error Management (TEM), specifically highlighting how a crew can pivot from a repetitive threat to a creative analytical solution.

## Preflight and Weather

In the flight deck, the line between persistence and “get-there-itis” is often blurred by the comfort of a familiar approach and strategy. The deteriorating weather conditions at Tweed-New Haven Regional Airport (KHVN) was a known threat to both the pilots and dispatcher, who had diligently planned and dutifully filed a destination alternate. Sufficient uplift fuel was added to account for the alternate, required reserve with a generous amount for holding. The latest weather report prior to landing showed winds at *220° at 06 knots, 2sm visibility, mist, broken cloud later at 300 ft., and a temperature and dewpoint of 08°C.*

## The Three Approaches and Finally a Landing

The ILS approach for RWY 2 was selected despite the 6-knot tailwind since this approach offered a Decision Altitude (DA) of 294 feet. Unfortunately, after two consecutive missed approaches on the ILS RWY 2, the crew found themselves in a holding pattern. The captain who was pilot monitoring (PM), proposed a third attempt at the same approach and elaborated that if the third attempt is unsuccessful, we shall proceed to our filed Alternate Airport. The first officer shared some concerns and offered his suggestion. Since the field conditions remained unchanged, the first officer shared that a third attempt at the same ILS approach will once again result in a missed approach given the static weather conditions. The first officer added that the lower amounts of mist and cloud density north of the airport, and approach path over land makes it favorable for the RNAV (GPS) RWY 20 approach with an LNAV/VNAV DA of 522 feet (Despite the DA being 228 feet higher than the ILS RWY 2 approach). After some debate, the captain agreed with this assessment and the pilots set-up and briefed the RNAV (GPS) RWY 20. Approximately 3.5NM from the runway, the pilots were pleased to break-out and witness 2-white and 2-red on the precision approach path indicator (PAPI) along with the runway edge lights. A normal approach to landing followed with the passengers overjoyed to deplane at their destination airport and not an alternate.

## The Meteorology

The approach path for the ILS RWY 2 took the aircraft over the Long Island Sound which makes conditions ripe for both advection fog (humid air parcel over cold water body) or steam fog (cold air over warm water body). This localized micrometeorological phenomenon was hindering the aircraft from making a successful approach and landing. Surface friction over land creates turbulence that can help break up low-level stratus/fog, whereas the smooth, cool surface of the Long Island Sound stabilizes the air and thus keeps the fog intact.

## ASOS Instrument Errors and Limitations

The Automated Surface Observing System (ASOS) Laser Beam Ceilometer (LBC) determines cloud height and coverage by measuring the return time of a vertically aimed laser, yet it possesses several critical limitations that pilots and meteorologists must consider. Because the sensor only looks directly overhead and relies on a 30-minute weighted average to estimate total sky cover, it can produce “false” reports if a single cloud lingers over the sensor or if rapidly moving convective weather causes a lag in reporting. The primary technical constraints include a narrow field of vision that cannot detect nearby hazards like cumulonimbus or funnel clouds, and an inability to identify the nature of the clouds (e.g., distinguishing between fair-weather cumulus and thunderstorms. Furthermore, LBCs are prone to erroneous readings during precipitation (where rain or snow may trigger lower-than-actual cloud heights), and the physical lens is susceptible to environmental contamination (e.g., dust



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or bird droppings) that can result in “sky condition missing” reports (AOPA Air Safety Foundation, 2001).

The ceilometer has a significant blind spot, i.e., it only sees what is directly above the location site and is limited by temporal averaging and spatial gaps. The LBC transmits a vertical laser pulse and measures the time it takes for the light to reflect off cloud bases back to the receiver. The METAR for the event (KHVN 081559Z) reported BKN003 (Broken clouds at 300 feet). While technically accurate for the sensor’s location, this highlights a critical limitation of the ASOS that every pilot should remember. In this case, if a localized fog bank sits over the approach end of a runway (especially one near water), the ceilometer located mid-field may report a much higher ceiling than what the pilot encounter at the Decision Altitude (DA). The image below highlights this limitation:




In this image, while the ASOS reports broken clouds at 300ft. over Francis S. Gabreski Airport (KFOK), an approach for Runway 24 may proceed visually with unrestricted visibility and no ceilings over the north-half of the airport. However, both the TACAN RWY 6 or RNAV (GPS) RWY 6 will most likely lead to a missed approach outcome.

## The Strategic Pivot—Land vs. Water

The first officer recognized and voiced his concern—the weather conditions were static. This decision-making skill was rooted in a sophisticated understanding of local meteorology. While the ILS offered lower minima, its path over water (a known source of moisture and low-level advection fog) was the primary threat. By opting for the RNAV approach over land, the crew exploited better visibility and higher ceilings caused by surface heating and terrain friction, eventually catching the PAPI lights 3.5nm out. This is a prime example of TEM—Threat: low ceilings/fog over water, Error: repeating a failed strategy, and Management/Mitigation: tactical switch to an over-land approach path. By switching to the RNAV RWY 20 approach, the crew not only avoided the fog but also traded a 6-knot tailwind for a 6-knot headwind, providing an added safety buffer especially when landing a Boeing 737-800 on a 5,600-foot-long wet runway.

## Crew Resource Management (CRM)

Instead of passive compliance, the first officer utilized inquiry and advocacy. By suggesting the RNAV approach to the opposite runway, the first officer effectively mitigated the threat of a third missed approach, which would have further depleted fuel reserves and increased crew fatigue.

Of course, success of this flight hinged on the captain’s commitment to a shallow power gradient, and transforming the cockpit from a hierarchy into a highly functioning team. By fostering a safety attitude long before the landing gear was pinned, the captain ensured that the first officer felt not just permitted but professionally obligated to challenge the “try-again” bias. When the first officer advocated for the RNAV approach, the captain’s professionalism was evidenced by an obvious lack of ego, prioritizing flight safety over personal persistence, and actively listening to the technical merits of the land-vs.-water observation. This culture of mutual respect allowed the crew to break the cycle of repetitive errors, proving that a leader’s greatest tool is the ability to listen when the environment demands a change in strategy.

## Lessons Learned

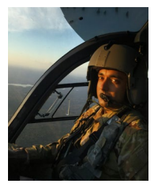
This successful landing wasn’t just about stick-and-rudder skills, it was about situational awareness. The crew recognized that the ASOS data was a localized “snapshot” that didn’t account for the land/water dichotomy. When faced with conflicting information, i.e., ASOS vs. reality outside your windscreen, use CRM to advocate for a change in strategy before you’re forced to head to your alternate.

This scenario highlights the importance of knowledge, critical thinking, problem solving, and decision making in aviation. Command Authority is not about being right, but about ensuring the best information is used to make the right decision. When the destination airport is reporting low IFR (LIFR) weather conditions, conventional wisdom suggests that pilots choose an instrument approach with the lowest minimums. While this makes sense in most scenarios, there are exceptions and this article highlights one such exemption, meteorology, instrument errors and limitations, Crew Resource Management (CRM) and Threat and Error Management (TEM), and overall safe outcome of a flight.

Aside from land/water temperature differences, what other geographical features at your frequent destinations have you noticed consistently “trick” the automated weather reporting?

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About the Author

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BAGGAGE

# Managing Stress in Aviation: From Interviews to the Flight Deck

Written By: Reini Thijssen

Stress is a constant factor in aviation. It can show up during interviews, checkrides, medicals, networking events, and moments of uncertainty in general. While the situations and contexts might change, the underlying question remains the same: how do we manage stress without letting it interfere with performance, safety, or decision-making? To answer that, it helps to understand three key things: how stress is designed to function, what happens when it fails to shut off, and the practical, reliable strategies that allow us to respond effectively and recover fully.

This article will explain how the stress response is meant to work, what happens when it stays switched on, and the practical, evidence-based tools that help manage stress effectively without compromising performance or safety.

## Recognizing Stress in Real Time

Stress often builds quietly. Before it becomes overwhelming, it usually shows up in subtle ways:

- Physical signs such as a racing heart, shallow breathing, or muscle tension
- Mental changes like scattered thoughts or difficulty concentrating
- Emotional shifts such as anxiety, irritability, or frustration
- Behavioral changes: speaking faster, fidgeting, or acting impulsively

A way to check in is to ask: ***On a scale from 1 to 5, how stressed am I right now?***

This is not about diagnosing anything; it is about self-awareness. Awareness is always the first step toward regulation.

## Stress Explained

Stress is unavoidable. It is simply how your body and brain respond when something matters, when there is pressure, uncertainty, or a perceived threat. Even though stress gets a bad rep, stress is absolutely not automatically a bad thing.

In fact, in the right amount, stress is useful. Stress helps you stay alert, focused, and sharp when a lot is at stake. In aviation, we see this all the time: tight timelines, checkrides, emergencies, and other abnormal situations. That surge of stress can actually improve performance in those circumstances.

At that moment, stress triggers the release of adrenaline and cortisol. Your heart rate goes up. Your focus narrows. Your reaction time speeds up. You get a temporary boost of energy to deal with what is in front of you. That is your system working exactly as it was designed to.

## When Stress Becomes a Problem

The problem is not stress itself, but how long it lasts. Your brain was never meant to stay in high-alert mode all the time. When stress becomes constant, the body fails to receive the signal to calm down. Over time, that wears the system out, and performance starts to decline. A certain amount of stress is actually helpful. It sharpens focus and improves reaction time. Too little stress and people get complacent or checked out. The challenges happen when stress is too high for too long. At that point, attention narrows, memory becomes unreliable, and mistakes become more likely.

## The Amygdala (Alarm System)

The amygdala becomes overly sensitive and starts reacting to minor challenges as if they were serious threats. This keeps the body in a state of heightened alert, even when the situation does not actually require that level of response.

## The Prefrontal Cortex (Thinking and Decision-Making)

The prefrontal cortex becomes less effective under ongoing stress. Focus is harder to maintain, decisions may feel rushed or rigid, and emotional reactions become more difficult to regulate. It is not a loss of skill or judgment; this part of the brain simply has fewer resources available when stress stays high.

## The Hippocampus (Memory and Learning)

The hippocampus also takes a hit under chronic stress. It becomes harder to store new information and to retrieve information that is already there, which is why people sometimes blank on things they know well under pressure.

These are normal, predictable responses to perceived threats. Your brain is doing exactly what it was designed to do in an attempt to keep you safe. That is also why the solution is not “pushing through.” You will not be able

to work with a nervous system that is stuck in high alert. The solution is regulation, helping the nervous system settle so the brain can return to baseline, and clear thinking can come back online.

## Steps to Get Back Online

The good news: stress is reversible. When stress is regulated effectively, the brain begins to recover. The alarm system becomes less reactive, access to clear thinking and decision-making returns, and memory becomes more reliable again. These changes are adaptive and reversible, not permanent.

As a result, the focus is not on eliminating stress, but on learning to respond to it and recover more efficiently. The following steps are designed to do exactly that: help the nervous system settle so your thinking can come back online.

## Step 1: Calm the Body

Clear thinking does not return until the nervous system settles. When stress is high, the fastest way to regain access to cognition is to start with the body. Breathing techniques and physical resets are some of the most effective tools for reducing the stress response because they directly signal safety to the nervous system. Helpful options include:

- **Slow exhale breathing,** such as inhaling for four counts and exhaling for eight seconds. This technique gently lowers heart rate.
- **Box breathing**, using a steady four-count inhale, hold, exhale, and hold, which creates rhythm and control.
- **The physiological sigh is** a double inhale followed by a long exhale. This exercise rapidly reduces threat signaling.
- **Dropping the shoulders** helps release built-up tension and signals the body that it no longer needs to stay braced.
- **Unclenching the jaw** reduces one of the most common, unconscious stress responses and lowers overall muscle tension.
- **Pressing the feet firmly into the ground** increases physical stability and sends a clear sense of grounding to the nervous system.

These techniques down-regulate the sympathetic nervous system and help interrupt the body's high-alert state.

## Step 2: Stop Feeding the Stress

An effective way to manage emotional stress is by understanding the 90-second rule. When an emotion is triggered, the brain releases stress chemicals that trigger physical sensations such as a tight chest, a clenched jaw, or a racing heart. This chemical response lasts about 90 seconds. After that, the body is physiologically ready to move on. If the emotion persists, it is usually because the mind is replaying the situation, re-triggering the stress response over and over.

**How it works:**

- Pause when you notice a strong emotional reaction.
- Remind yourself, "This will pass in about 90 seconds."
- Breathe and observe the sensation without judging it or trying to fix it.
- Negative emotions dissipate quickly on their own. What keeps them alive is mental replay. Awareness, combined with patience, prevents unnecessary stress from lingering for hours.

## Labeling Emotions Reduces Their Power

When stress shows up, naming it matters. Saying, "This is anxiety" or "This is frustration" reduces amygdala activation and restores emotional clarity. Labeling separates the physical sensation from the story that your mind wants to attach to it.

In aviation contexts, a useful reframe is: "This is interview stress, not danger." That distinction often reduces the intensity of the response.

## Step 3: Narrow Focus and Act

Under stress, attention scatters. Thoughts multiply, options feel overwhelming. Once the body is calmer and stress is no longer being engaged with, the brain is ready to think again, but it needs structure.

Instead of asking, *"What do I do now?"* ask, ***"What is the next smallest useful action?"*** Deliberately narrowing focus keeps thinking online. One effective way to do this is by using a sensory anchor, a single point of attention that brings awareness back into the present moment:

**Sight:** choosing one fixed point in the room or flightdeck

**Sound:** noticing the engine hum, airflow, or your own breath

**Pressure:** feeling your feet on the floor, hands on the controls, or your back against the seat

You do not need to calm down or fix anything. Simply noticing a sensation is often enough to restore cognitive access.

## Step 4: Recover and Build Capacity

Stress resilience is not built through major life changes. It is built through small, repeatable actions over time.  A few key habits play an important role in recovery:

1. **Consistent sleep and bedtime routine:** Give the brain time to repair stress-related changes and restore emotional regulation.
2. **Regular movement (such as walking or moderate exercise):** Helps regulate stress hormones and supports neuroplasticity, making the brain more flexible and resilient over time.

These habits do not need to be intense to be effective. In fact, micro-resilience often matters more than intensity. One intentional breath, one deliberate pause, or one moment

of anchored focus, practiced consistently and slowly, slowly increases capacity. Over time, these small actions shorten stress responses, speed up recovery, and make it easier to stay clear-headed under pressure.

## Final Thoughts

Stress is unavoidable, especially in aviation. What is changeable is how we respond and recover.

The most important question is not *"How do I get rid of stress?"* It is the question: *"What is one small action I can take today to shorten my stress response and recover more quickly?"* That shift, practiced consistently, builds resilience over time and helps keep your brain online, without getting into stress overdrive.

If stress has become a consistent background noise, there are ways other than "pushing through." Learning to work with stress, rather than fight it, can protect your performance, safety, and well-being. Support does not mean something is wrong; it means you are taking care of the system that allows you to think clearly, make good decisions, and keep showing up at your best.

At Emerald Mental Health, the focus is on helping people understand their stress responses and build practical skills to regulate them, without judgment or pressure. Whether you are navigating interviews, flight-related stress, or the weight of a demanding career, support is available. If you want to learn more, you can reach out to **reini@emeraldmentalhealth.com** or visit www.emeraldmentalhealth.com.

## Resources


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About the Author

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# The 4-Day Trip Protocol: What to Do When the Hotel Gym Isn’t Happening

Written By: Scott Darragh

Last month, we talked about food—the unglamorous reality of eating well when your schedule looks nothing like a normal person's. What truly works when you're running on three hours of sleep in a city you've never been to, with a vending machine as your closest option.

This month, we go practical—in a different way.

**No gym. No equipment. No excuses.**

Here is a full four-day trip, day by day, with exactly what to prioritize—and how to actually enjoy doing it.

## Day 1 — Arrival and the Circadian Reset

You’ve crossed time zones. Your body doesn’t know what time it is. Your gut is confused. Your cortisol is running on fumes or running too hot—there’s no in-between on day one. This is not the day to grind.

**Your one job today is to anchor your circadian rhythm.**

Get outside. Natural light, ideally within an hour of landing or upon waking at your layover destination. Even ten minutes on a hotel balcony count. Light is the most powerful signal your internal clock has. Use it.

Eat your first real meal at a time that aligns with the local time zone—not your home base, not what your body is screaming at you. If it’s lunch hour where you are, eat lunch. Even if it feels like 3a.m. Lead with protein. Eggs, chicken, Greek yogurt—something that gives your body a metabolic anchor before you do anything else.

Keep the steps moving. You don’t need a structured workout. A 20-minute walk after you check in is not optional—it is the session.

Sleep is the priority tonight above everything else. Blackout curtains, phone face down, room cold. If you can protect one thing on day one, protect this.

## Day 2 — The Layover Is Not Wasted Time

Here’s a reframe that changes everything. Most crew treat the layover as something to survive—a block of hours between now and the next sign-in. You scroll; you nap too long and ruin your sleep. You end up at the hotel bar because there’s nothing else to do and at least that’s social.

**What if the layover were the best part of the trip?**

You are in a city. There is something happening there. What is the single best thing you can do for your body—zone 2 cardio, cortisol regulation, mood support, fat oxidation—is also the thing that lets you experience it. Walk!

**Walk somewhere worth walking to.**

Before you check in or before you wind down for the night, open your phone and spend five minutes answering one question: What is happening in this city right now?

Google the city name and “events this weekend.” Check if there’s a waterfront, a market, a neighborhood known for street art or architecture. Look up that restaurant you bookmarked six months ago and see if it’s close. Search for a comedy club with a show tonight. Museums often have evening hours. Farmer’s markets happen on weekday mornings in more cities than you’d think.

**The point is this: skip the bar and go find something.**

A 45-minute walk to a comedy show is zone 2 cardio. A stroll along a waterfront to a restaurant you’ve been dying to try is zone 2 cardio. Wandering through a street fair is zone 2 cardio. None of it feels like exercise. All of it is.

You come back having done something. Not just having survived a layover.

Protein still anchors your meals today—not because you're tracking macros, but because it keeps hunger stable and gives your body something to work with while it adapts to a new environment. Make protein the first decision at every meal, then build around it.

*Aim for these targets: 8,000–10,000 steps, one intentional destination, protein at every meal, water instead of a second drink.*

## Day 3 — The Danger Day

We don't talk about day three enough.

Day three is where most crew fall apart—not because of lack of willpower, but because of physiology. Cumulative fatigue sets in. Cortisol, which has been elevated since day one, starts to show up as cravings, brain fog, low mood, and zero motivation to do anything that resembles self-care.

**This is not weakness. This is biology.**

Your job on day three is not to optimize. It is to hold the line.

The walk still counts, even if it's shorter. Even if it's just around the block to grab a coffee before pickup. Even if it's ten minutes of movement in a hotel room that smells like recycled air. Keep the habit alive. Lower the bar on purpose.

The trap on day three is the same as every other hard day: high fatigue drives high-sugar, high-fat decisions. Front-load protein before you get hungry enough to stop caring. Have something ready — a bag of jerky, a protein bar that isn't made of candy, an easy order you already know from the hotel menu. Take the decision out of the equation before your willpower runs out.

Sleep is non-negotiable tonight. Do the math backwards from your pickup time and protect those hours like they're the most important meeting of the trip. Because they are.

## Day 4 — The Return Setup

You're heading home. The temptation is to white-knuckle through the day and collapse on the other side. Understandable. But the choices you make on day four directly shape how you feel on day five—and determine whether this trip cost you something or gave you something back.

Light movement this morning does two things: regulates your mood for the travel day and starts winding your circadian clock back toward home. Keep it easy. A walk around the block. Some bodyweight movement in the room. Nothing that leaves you more depleted before a long haul.

The moment you step on that aircraft, hydration becomes your job. Cabin humidity sits around 20 percent. You are dehydrating faster than you feel it. Water before the flight, water during, and a deliberate decision to skip the alcohol that will slow your recovery once you land. One drink is fine. Three drinks and a bag of pretzels is a day-five recovery tax you didn't need to pay.

When you get home—easy protein meal, early sleep. That's it. Your body is in a fragile state and it wants one thing: rest and raw materials. Give it both.

## The Real Shift

Crew members who build lasting change don't do it by punishing themselves in hotel gyms at 6a.m. They do it by making healthy choices the interesting ones.

They walk to the good restaurant instead of ordering room service. They find the Saturday morning market instead of sleeping through it. They skip the fourth drink and actually remember the city they visited.

Early sleep, water, walking, protein first—none of this is a sacrifice. It's just a different way of spending the same hours. One version leaves you feeling wrecked by the end of a four-day trip. The other leaves you feeling like you really lived it.

Whatever you do, whatever decisions you make compound—trip after trip, month after month, year after year. You determine your trajectory.

## That is the protocol.




About the Author

**Scott Darragh** is an MSP-based 737 airline captain, former U.S. Army helicopter pilot, aviation officer, who holds a BS in history and journalism from Washington State University. Read More...




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BUSINESS VECTOR

# Leadership: *The Quiet Crisis in Business Aviation*

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



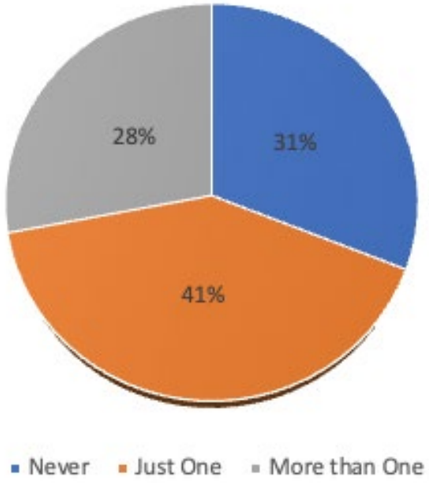
In early April, my podcast, "The Flight Department Show," debuted. The show has been well received and has generated the conversation I hoped it would, and that is about the quiet crisis we have in business aviation—the crisis of leadership.

One of the stories I used in the opening episode of the podcast was about the most memorable commander/leader I have ever had, Lieutenant Colonel Alvia "Mud" Moore. I may have mentioned him in one of my previous articles. When I was flying A-10s in Europe during the Cold War, Colonel Moore was one of my squadron commanders in the 78th Tactical Fighter Squadron, based at RAF Bentwaters/Woodbridge.

In those days, we trained for the possibility that the U.S.S.R. and its Warsaw Pact allies would invade Western Europe, largely through the Fulda Gap on what was then the border between East Germany and West Germany. When we did NATO Tactical Evaluations, the Allied variant of an operational readiness inspection, we simulated the wartime environment by deploying to one of the forward operating locations in West Germany and then flying non-stop sorties over three days at the pace we'd have to endure in wartime. On the third day, the evaluation would typically end with the scenario of nuclear release, whereby the NATO allies, on the verge of being overrun, would employ nuclear weapons to stop the oncoming horde. It was a dire scenario that fortunately, we never had to execute.

But here's the point that I want to emphasize. Even in the wake of such a dire scenario, every one of us in the 78th TFS would have followed Mud Moore into battle without a second thought. He was irascible and cursed like a sailor, but he had the gift of making you want to follow him into battle and into war.

I've never seen a leader like him in any business aviation organization where I've been employed. A leader that I would "go to war" with in a figurative sense. And apparently, I'm not alone. In an informal survey I conducted on LinkedIn a few months ago, I asked members of the business aviation industry if they had ever worked for a leader they would figuratively "go to war" for. The results were interesting but not surprising.




Nearly a third of the respondents indicated their experience had matched my own, they had never seen a leader for whom they would "go to war." The majority of the respondents, 41%, had only seen one leader they felt that way about and about a quarter of the respondents said they had seen two or more leaders who met that criteria.

Granted this data is more anecdotal than empirical, but does that sound like we're doing a good job growing leaders in our industry?

There are many reasons for this crisis in leadership but perhaps the most prominent one is that we don't train people to lead. We assume that because someone can perform pilot-in-command duties in the cockpit, or manage a complex repair on the hangar floor, they are automatically qualified for leadership. We also assume that just because someone has seniority in the organization, they are qualified for leadership. Both of these assumptions are critically flawed for three reasons:

1. Some people don't want to be in leadership;
2. Some people aren't capable of leadership;
3. Those who want to be in leadership and are capable of leadership, must be taught leadership.

Let's start with the easy one first. There are those in business aviation, or in any profession, who simply don't want the responsibilities and headaches that come with leadership. They just want to go to work, perform their tasks, and go home. We've all met people like this. There's no shame for those who take this track. In fact, I would say this choice manifests a high degree of self-awareness.

Next, there are those who aren't capable of leadership. I'm aware that this statement isn't politically correct, for there are a host of authors, consultants, and human resources personnel who subscribe to a theory that for them is a mantra, i.e., *anyone can be a leader*. That might be a great slogan for selling books and services and perhaps inflating egos, but it is utter nonsense. There is a crucial foundational element that has to be embedded in the human personality for someone to lead effectively. I call it leadership DNA. If it's there, we can build upon it. If it isn't there, someone can receive all the leadership training we can provide and while it might make that someone an effective manager, it won't teach them to lead. We've all known people like this too. Unfortunately, they can sometimes be in actual leadership positions. They are easy to identify because despite whatever training or experience they may have, they simply don't perform well in a leadership role. I'm not talking about those who are new to leadership and misstep. I'm talking about those who have been in leadership roles for a while and still micromanage, don't solicit feedback, aren't self-aware, and are generally more about themselves than their people.

Finally, there are those are who want to lead and are capable of leadership. I believe there are many people in our industry who fit these criteria. The problem is that we don't train them to lead. If you've heard the phrase, "great leaders aren't born, they're made," this is where that comes into play. A person can have leadership DNA like Patton's, but they still need to be trained to lead. And we in business aviation simply aren't doing it. While the NBAA Certified Aviation Manager (CAM) is a great credential, and has leadership material as part of its library, that only scratches the surface. Certainly, there are commercial training programs that deal with leadership, but they aren't available to all personnel for reasons of cost and limited access. The truth is, that until we in business aviation come together and develop a consolidated syllabus to teach people how to lead effectively, this crisis will not be solved.



About the Author

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

MORTGAGE

# The Fine Print Matters: *Why the Lowest Rate Isn't Always the Best Deal*

Written by: Jonathan Kulak



If you've ever booked an airline ticket, you already know how this works. You see a great price—looks like a steal. Then you go to check out and suddenly there are seat fees, bag fees, priority boarding, and a few other extras layered in. By the time you're done, that "cheap" ticket isn't so cheap anymore.

Mortgages work the same way.

One of the biggest mistakes I see—especially with pilots shopping rates online—is focusing only on the interest rate without looking at what it actually costs to get that rate.

Let's break down what's really going on.

## The Flashy Rate Trap

Most lenders can show you a lower rate if you're willing to pay for it. That's done through points (also called discount points) or added lender fees. On paper, it looks great. You see a lower monthly payment, and it feels like you're winning. **B**ut what matters is how long it takes to recover that upfront cost.

Example:
Let's say one lender offers you:
- 6.25% with zero points
Another offers:
- 5.99% but costs you $8,000 in points and fees

At first glance, 5.99% looks like the obvious winner, but if that lower rate only saves you $150 per month, it takes over four years just to break even on the cost. And that's assuming you keep the loan that long. That's the part most people miss.

## Why Breakeven Matters More Than Rate

The right way to evaluate a mortgage isn't just "what's the rate?" It is: How long until I actually benefit from paying for that rate? In today's environment, that question matters even more. We're not in a rising-rate market anymore. Most expectations point toward rates gradually coming down over the next couple of years. That means there's a strong chance you won't even keep this loan long enough to hit the break-even point.
Paying thousands upfront for a slightly better rate often doesn't make sense.

You have three options:
1. Take the lowest rate possible and pay for it.
2. Take a no-cost or low-cost option.
3. Find middle ground.

For most pilots right now, option #2 or #3 is where the math works best.

## Airline Ticket vs. Mortgage Pricing

Think of it like buying a ticket. Would you pay extra for first class if you knew the flight were only 45-minutes long? Probably not.

The same idea applies here. If you're likely to refinance in the next couple years—or move bases, upgrade, or sell—paying for a long-term rate benefit doesn't align with how long you'll actually use it.

Keep the upfront cost low, keep your flexibility, and take advantage of better rates later when they show up.

## What To Look for Instead

When you're comparing lenders, don't just ask for "the best rate."

Ask for:

- A no-cost option
- The break-even timeline on any points
- Total lender fees—not just the rate

The answers will provide real apples-to-apples comparisons. Two lenders quoting the "same rate" can be thousands of dollars apart in actual costs.

## Pilots Lending to Pilots

At Trident, we structure loans with this in mind from the start. Our goal isn't just to show the lowest rate on paper—it's to give you the best overall deal based on how long you'll realistically keep the loan.

We don't load up loans with unnecessary points or hidden fees. Most of the time, we're setting things up so you can refinance later without feeling like you wasted money upfront.

And because we're pilots too, we understand how often things change—new base, new seat, new plan. Flexibility matters.

## Final Approach

The lowest rate isn't always the best deal. What matters is what it costs you—and how long you'll actually benefit from it.

If you're looking at options and something seems too good to be true, it usually means the cost is hiding somewhere else.

*Have questions or want a second look at a quote?*

*Email me at jk@mythl.com or call/text 850-377-1114, or visit tridenthomeloans.com/jonathan-kulak — always happy to help a fellow pilot think through it.*

*This article is part of my ongoing mortgage series for AeroCrew News—helping pilots build smarter financial flight plans.*



### About the Author

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



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MONEY

# We're Expecting! Planning Beyond the Nursery



WRITTEN BY: ZACK PAYNE

My wife and I recently found out that we're expecting our first child—a moment we've dreamed about for years. It's an incredibly exciting season, but like many first-time parents, we're also navigating a lot of new experiences and unknowns. And with the unknown often comes anxiety.

As I've been preparing my own family—mentally, emotionally, and financially—I realized that many pilots and young families may be going through similar transitions. My hope is that sharing what we're doing may help you prepare as well.

## 1. Building Cash Flow Awareness and an Emergency Fund

Before the baby arrives, revisit the basics—starting with **cash flow**.

As a financial advisor, I always recommend that clients maintain an emergency fund. A common rule of thumb is to save three to six months of essential living expenses. I define essential expenses as those bills and costs that would continue to accrue even if both you and your spouse lost your jobs tomorrow.

To calculate your emergency fund, start by adding up your core expenses, including housing, food, gas, and utilities—essentially, the necessary expenses your family incurs. Take that total monthly amount and multiply it by three to six months, or even up to 12 months if you have a spouse who stays at home. This should give you a rough estimate of how much you should have in your emergency fund. From there, you can adjust the figure upward or downward as your circumstances change.

Since estimating that number can be tricky, I encourage people to begin **budgeting**. A budget isn't just for restricting spending—it's a tool that gives you insight into where your money actually goes each month. I think this is budgeting's best value-add. Once you understand those expenses, you can determine the appropriate size of your emergency fund.

Next comes the question: **"Where should I keep my emergency fund?"**

Traditional checking and savings accounts often pay very little interest. I prefer **money market funds** or **high-yield savings accounts**, which typically offer higher interest rates and create more incentive to build savings.

Once your household emergency fund is in place, the next question becomes: **"How much extra should I save specifically for pregnancy, childbirth, and medical expenses?"**

This depends heavily on your health insurance plan—deductibles, out-of-pocket maximums, and what coverage looks like once the little one comes along.



## 2. Preparing for Medical Expenses

Once my wife and I had our emergency fund and budget in good shape, our next step was saving enough to cover our **deductible and out-of-pocket maximum** in anticipation of delivery costs.

- A deductible is the amount of medical expenses you will pay out of pocket each year before your insurance benefits kick in.
- The out-of-pocket maximum is the most you will pay each year for health costs. This number includes your deductible, copays, and coinsurance. Once you hit this amount, your health costs are then covered completely by your insurer for the remainder of the year.

There are two main accounts I recommend for this:

**Health Savings Account (HSA)**
If you're eligible, this is one of the best tools for medical savings because:

- Contributions are tax deductible.
- Investment growth is tax free.
- Withdrawals are tax free for qualified medical expenses.

**High-Yield Savings Account**
If you don't have access to an HSA or want to supplement the HSA, a high-yield savings account is also effective. It doesn't have tax advantages, but the higher interest rate helps your savings grow over time.

## 3. Estate Planning Essentials

Beyond cash flow, expectant parents should review or create basic estate-planning documents. At a minimum, both you and your spouse should have:

- Last Will and Testament
    - Make sure your will includes guardianship for your children if something were to happen to you and your spouse, i.e., simultaneous death.
    - If guardianship isn't listed in your will, the courts will decide who becomes the guardian of your children should you.
- Durable powers of attorney
- Advance healthcare directives

People often ask: **"Do we need a trust?"**

Not everyone does, but it's worth discussing with your financial advisor and estate attorney. What *is* essential is checking your **beneficiary designations** on retirement accounts, life insurance policies, bank accounts, and investment accounts.

Remember: **beneficiary designations override your will.**

If your will states person A inherits everything, but your 401(k) lists person B as the account's primary beneficiary, the 401(k) will go to person B—not person A.

## 4. Reevaluating Insurance Needs

Insurance becomes even more important once you have children—or children on the way. The easiest and most cost-effective starting point is often your **employer-provided life insurance**, which may not require medical underwriting (up to a certain limit).

The hard part is deciding: **"How much life insurance do I need?"**

The answer depends on:

- How much debt you would leave your spouse
- Whether your spouse works
- Expected childcare or daycare costs
- Your long-term financial goals for your family

While employer coverage is helpful, **term life insurance** is usually the most cost-efficient way to add additional protection for young families. It doesn't build cash value, but it provides the financial safety net your spouse and child would need if something happened to you.

## 5. Important To-Dos After Your Baby Is Born

A few key reminders once your child arrives:
**Add your baby to your health insurance plan.**
Most insurers require notice **within 30 days** of birth. Check your plan rules before delivery.
**Start thinking about savings for your child.**
One of the top questions I get is:
**"What kind of account should I open for my child?"**

The two most common options:

**529 College Savings Plan**

- Designed for education
- Often includes state tax benefits
- Covers more than just tuition (room, board, meal plans, etc.)

**General Brokerage Account**

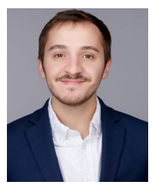
- More flexible (if your child decides not to go to college)
- No penalties for noneducation expenses
- Can be used for things like first car funding, wedding costs, or a down payment later in life

The right choice depends on your goals and overall financial picture.

## Final Thoughts

There are many factors to consider when preparing for a child, but these are some of the most important financial steps my wife and I have been working through. If you'd like help navigating your own situation or have questions about planning for your growing family, feel free to reach out anytime at **zack@leadingedgeplanning.com**—I'm always happy to help.

Best wishes to you and your family as you enter this exciting new chapter.




About the Author

**Zack Payne**, CFP®, serves as a paraplanner, supporting the firm's advisors through detailed financial analysis, plan preparation, and client service. Read More...



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# 2026
## Aero Crew News
# PHOTO CONTEST

**AIRPORTS—YOUR PERSPECTIVE**

Thank you to everyone who participated in our "Airports—Your Perspective" photo contest! We were truly impressed by the incredible images you captured—your photos showcased airports from fresh, compelling angles, highlighting the energy, people, aircraft, design, and unique character of these vital aviation hubs. Each entry offered a distinctive look at the places where journeys begin and end, and we're grateful for the creativity and effort you put into sharing them. After our public vote, we're proud to present this year's winners—congratulations to all!

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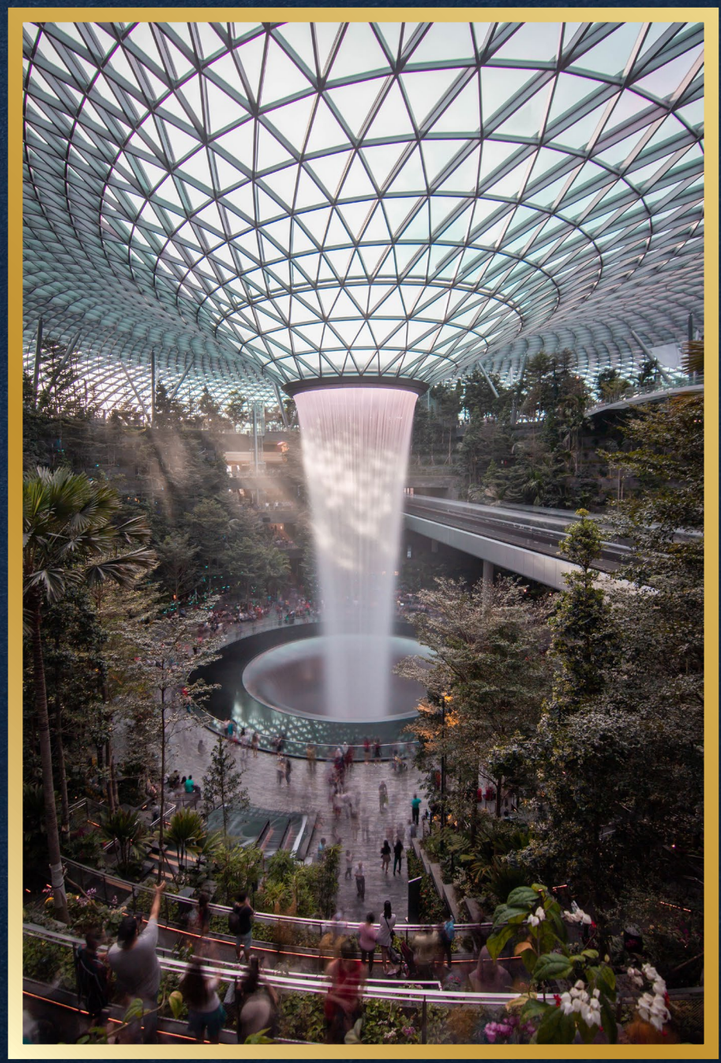
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AERO CREW SHOP

# Grand Prize Winner

## Wait, This Is an Airport?

**John T.**



The rain vortex is the crown jewel of Changi Airport, the world's tallest indoor waterfall. Cascading water from 130 ft. wows locals and tourists alike as they swarm the atrium. And there's no bad seat either. Whether you're up close at the base, standing at a vantage point nestled among plants, or up close while riding the monorail, it's an engineering spectacle that demands your attention.

# First Runner-Up

## Parallel Parking

**Todd M.**




Taken in Vancouver prior to an Alaskan Cruise on Princess Cruise Line.

# Second Runner-Up

## Longbow on the Line

**Austin W.**



Wheeler-Sack Army Airfield at dusk. An endless expanse of concrete interrupted only by painted geometry and the king at the top of the apron. The AH-64 Longbow sits perfectly centered on the line. At any airport, those lines matter. They are boundaries. They are guides. They are discipline made visible. They define where you stop, where you turn, where you belong.  In the Apache, staying on the line is a point of pride. It is a powerful, slightly squirrely machine on the ground, eager to move, eager to lift. Holding it steady and precisely aligned takes touch and intent. As the sun dropped, I worked to frame its last light through the rocket pods. The window of light lasted seconds. The glow caught between steel and composite felt like a warning, not warmth. Silhouetted against the fading sky, the Longbow looks less like a taxiing helicopter and more like a predator waiting for release. The concrete is calm. The lines are steady. But this beast is ready for the night, until the mission ends and it returns to the concrete paradise of the airport once again.

# Third Runner-Up

## Holding Short of a Kiss

**Austin W.**




I spent my birthday across the bay from San Francisco International Airport hoping to catch something memorable. SFO delivered. From this angle, two United widebodies appear nose to nose, as if they are about to kiss across the airfield. In reality, they are separated by taxiways, sequencing, and layers of coordination. But airports compress distance and create illusions. Giants look inches apart when they are safely thousands of feet from each other. Airports are built on relationships. Controllers and crews. Ramp teams and pilots. Departures and arrivals sharing the same concrete. Even airplanes seem to have their own moment of connection before heading in opposite directions. On my birthday, SFO gave me a reminder of why I love airports. Precision that looks like poetry. Infrastructure that feels human. And two jets sharing a quiet moment before each continue its own journey.



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## Parallel Arrivals

Maurizio D.

I took this photo at the threshold of runway 16R at Van Nuys Airport. I arrived about an hour before sunset and waited near the approach end, watching the rhythm of arrivals as the light slowly softened. I wasn't there by accident. Aviation has been part of my life for decades. On this particular evening, I went to the airport not to fly, but to sit with the realization that flying would no longer be part of my professional path. Instead of resisting it, I decided to witness it. As the business jet crossed the runway numbers, just a few feet above touchdown, the sun was descending at almost the same angle behind it. For a moment, both were on final approach—the aircraft to the runway, the sun to the horizon. I awaited that alignment. I adjusted my position slightly along the fence line to frame the jet against the descending sun, exposing for the highlights to preserve the silhouette. The timing had to be exact—too early and the sun was too high, too late and the jet was gone. When the shutter clicked, it felt symbolic. Two arrivals. Two descents. One ending … and the beginning of something else.



## Final Approach

Photo by James D.

Farnborough Airport lies ahead as a line of heavy weather moves in from the west. The runway leads the eye into the frame, lit by brief sunlight breaking through the cloud, while a dark rain shower hangs over the airfield in the distance. To the right, lighter skies pick out the hangars and surrounding buildings, creating a clear contrast between sun and storm. Below, the airport is framed by woodland and housing, underlining how closely aviation and everyday life sit together here. The image captures a fleeting moment where changing weather and a quiet airfield meet.

# Honorable Mention



## A Salute to Heroes

Ben R.

I was covering the departure of the Buffalo-Niagara Honor Flight's first all-female veteran flight. I asked the airline employees if I could go down on the ramp to photograph the water cannon salute as the flight taxied out. After a few minutes, I got the green light to go down and was escorted onto the ramp. It was great to see the support from the Buffalo-Niagara International Airport’s fire department and Southwest Airlines of the veterans.




## De-icing Ops Before a Late Evening Departure

John B.

Captured this shot during a brief pause on the ramp between calls. Ground crews de-ice an aircraft ahead of a late evening departure, with steam rising into the night air.



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# Congratulations to our Top 15



## Red, white and BLUE

Shawn T.

Airbus A220-300 posing in the bay for scheduled maintenance.

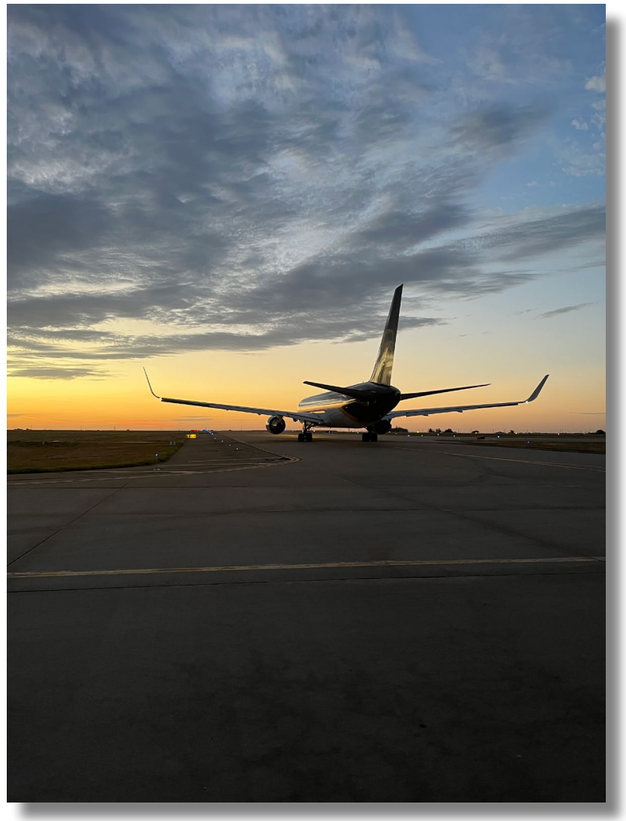


## Reflect

Pat B.

KMBT Murfreesboro, Tennessee—A visit from a group showcasing the glorious B-17. Awoke to a dense fog advisory and while awaiting my shift to start, I decided to step out onto the ramp to admire this beautiful machine. I caught this image once the fog had lifted somewhat and wanted to share with fellow aviation enthusiasts!

## Honorable Mention



### See Ya Later

Reed W.

This photo shows a UPS cargo plane waiting to take off from Lubbock International Airport.



### Enjoying the Breeze

Reed W.

This photo was taken of a King Air 350 on the ramp of Coulter Field in Bryan, Texas, just outside College Station.

## Congratulations to our Top 15



### Good Morning

Reed W.

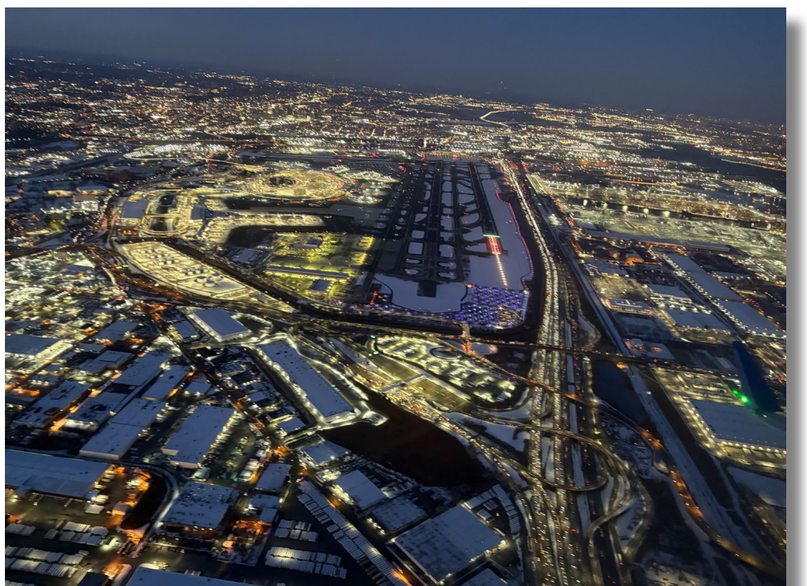
This photo was taken early in the morning on the UPS cargo ramp at Lubbock International Airport in Lubbock, Texas.

### LGA Lineup

Josh W..

Awaiting departure as LGA moves metal, as they do.

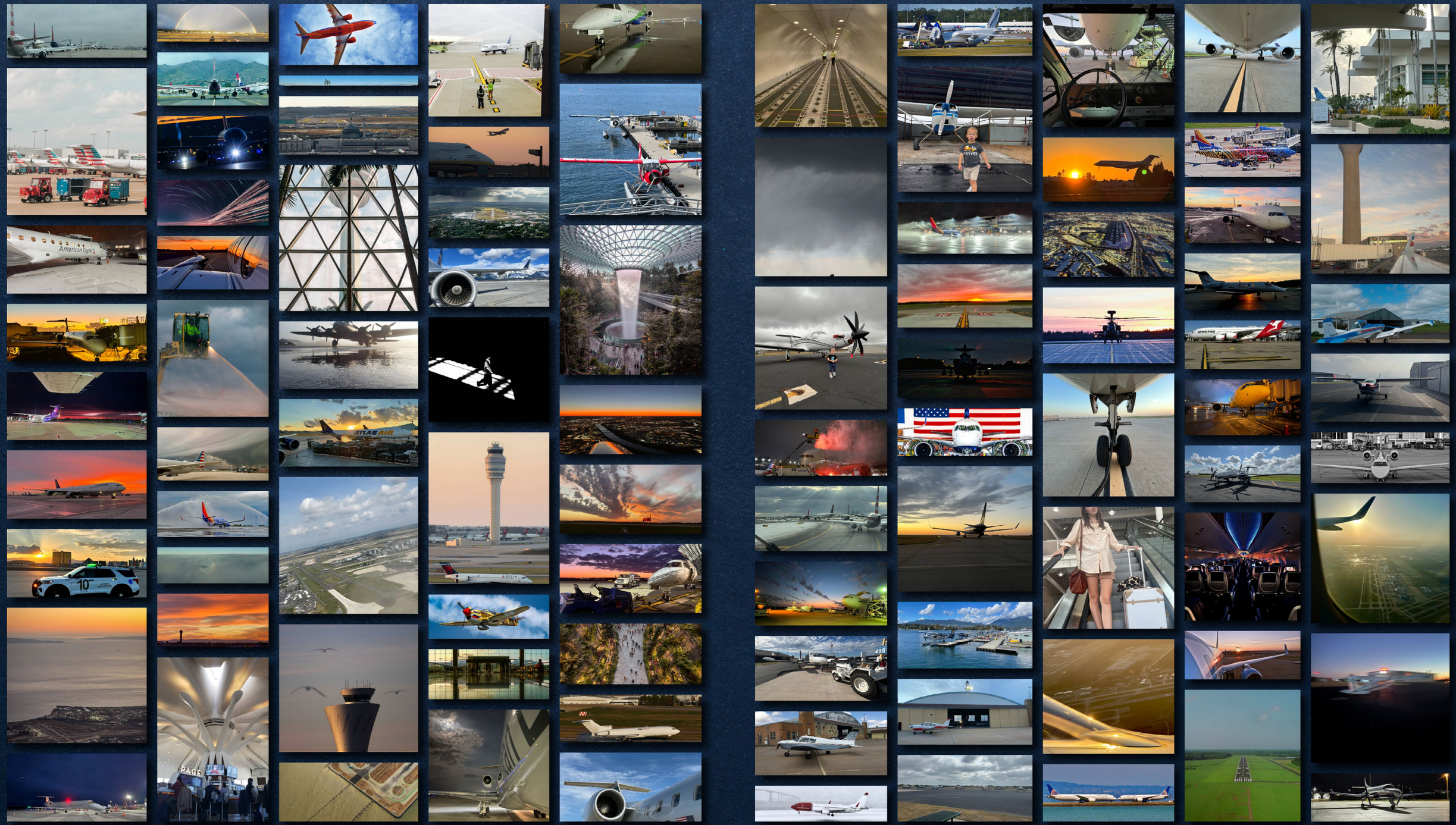




### Newark on Departure

Josh W.

View of EWR (Newark) off the right side of the plane on a snowy night departure.




**Thank you to all who participated in the Aero Crew News 2026 Photo Contest. We hope to see you next year!**




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