October 2026

Aero Crew News™

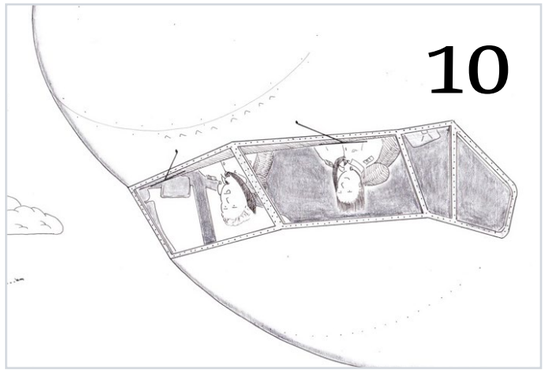
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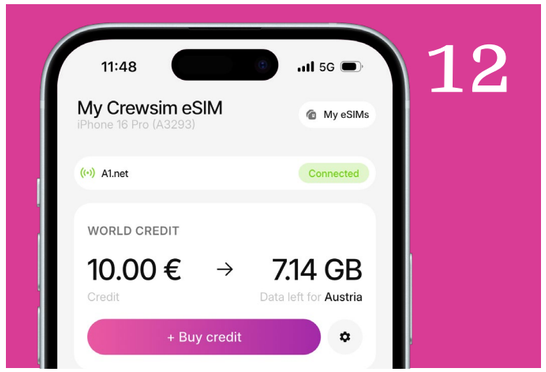
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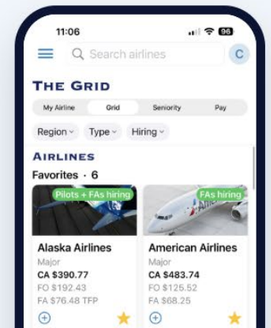
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Dear Readers,

October has a color. You'll see it all month: pink pins on lanyards, pink ribbons on uniforms, pink ties and pink epaulettes in the flight deck, and pink wristbands on the wrists of the people working your galley. Crews have made Breast Cancer Awareness Month their own for years, and it's one of the things I love about this industry. We show up for each other in a way you can see from across the terminal.

This one is personal for me. My mom had breast cancer, and we lost her in 2019. Anyone who has been through it with someone they love knows how the disease rearranges everything. The calendar fills with appointments, the phone calls take on a different weight, and you learn how much you can carry when you have to carry on.

Our schedules don't make any of this easier. We bid a month at a time, and a diagnosis doesn't wait for a good month. Every crewmember has had to be somewhere else when home felt like the only place that mattered.

So here's my ask this month. Book the screening. We'd never skip a recurrent or let a medical lapse, so treat this the same way: it's a date on the calendar. That goes for the men, too. It's less common, but men get breast cancer, and in a profession where most of the flight decks are still male, that's worth hearing. Then ask the people you love to schedule theirs.

If you're in the fight right now, or standing next to someone who is, this whole industry is in your corner. Wear the pink proudly this month.

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

Fly Safe,

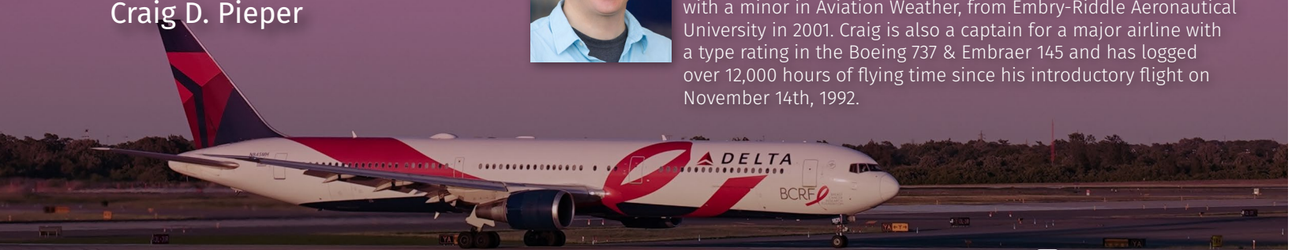
Craig D. Pieper

Craig D. Pieper



About the Publisher

Craig Pieper is the Publisher and Founder of Aero Crew News. Craig obtained his Bachelor 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 12,000 hours of flying time since his introductory flight on November 14th, 1992.



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Feature – The spirit of Envoy Air provides a smooth landing for experienced pilots at all phases of their careers.

Baggage – Learn how to cultivate hope, a valuable skill in these uncertain times.

Business Vector – Hiring and firing are necessary parts of any manager's job description but if priorities are misaligned, where is the benefit?

Coffee & Pretzels – The experience one has is a matter of opinion, but whose?

Desk One – AI is an oft-misused tool that impacts aviation at its foundational tenet — safety.

Fitness – Can you use a free, completely legal tool to help you achieve sleep faster. Read here. You're welcome.

Grey Matter – This article is setting the record straight on Equal Transit Theory.

Money – Retiring at mandatory age or contemplating before, due planning is key to ensuring it delivers on your post-career dreams.

Mortgage – There are more points to ponder than the interest rate when timing your home buy.

Perspectives – Leadership is a learned skill that all pilots must strive to gain and continuously hone.

Squall Line – The science behind ice-crystal icing with mitigating strategies is covered in this informative and instructive article.



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TSA Agents Conduct Gate-Level ID Checks and Bag Searches on United Flight Departing Las Vegas

Up to six TSA agents took over the boarding gate for a United Airlines flight from Harry Reid International Airport to Newark, conducting manual ID checks against the flight manifest... Read More



NTSB: Pilot Reported Radio Problem, Aborted Takeoff Before Fatal Sierra Sky Park Crash

The NTSB has released preliminary details on the fatal crash at Sierra Sky Park in Fresno, California, that killed a pilot and three passengers last month.
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Aerial Applicator Pilot Killed in Lee County, South Carolina Crash

A pilot died September 17 when a Weatherly 620B went down in a field near Lynchburg, South Carolina, the FAA confirmed. The Lee County Sheriff's Office received the call for a crash in the area of Red Top Road. The FAA placed the accident time at approximately 8:15 a.m. The pilot was the sole occupant. Read More

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crewsim

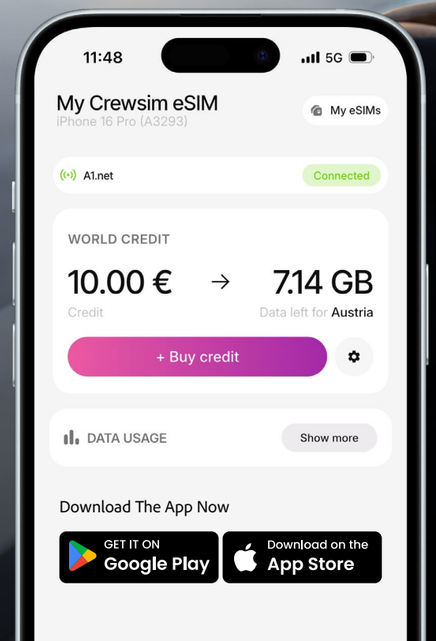
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NTSB Investigating Fatal News Helicopter Crash in Chatsworth That Killed Three

The National Transportation Safety Board is investigating a crash that killed at least three people, including the pilot and reporter aboard a news helicopter operating over the San Fernando Valley. Read More



U.S. Senate Passes John A. Hauser Mental Health in Aviation Act, Aviation Medication Transparency Act

Long-needed reform is finally within reach for pilots and air traffic controllers after the U.S Senate passed the John A. Hauser Mental Health in Aviation Act (MHAA) and Aviation Medication Transparency Act (AMTA). Read More



NTSB: Instructor Error Caused Cedar City Helicopter Crash During Hover Training

The National Transportation Safety Board has released its report on a helicopter crash at Cedar City Regional Airport in Utah that occurred May 23, 2026, finding that the flight instructor lost control during hover operations with no mechanical fault documented. Read More



American Airlines and Alaska Airlines announce plans for Alaska to join Atlantic and Pacific Joint Businesses

American Airlines and Alaska Airlines announced their intent for Alaska Airlines to join American's Atlantic and Pacific Joint Businesses, expanding international travel opportunities for customer... Read More



NTSB: Pilot Warned of Excessive Speed Before Amazon Cargo Plane Overran Miami Runway, Killing Five

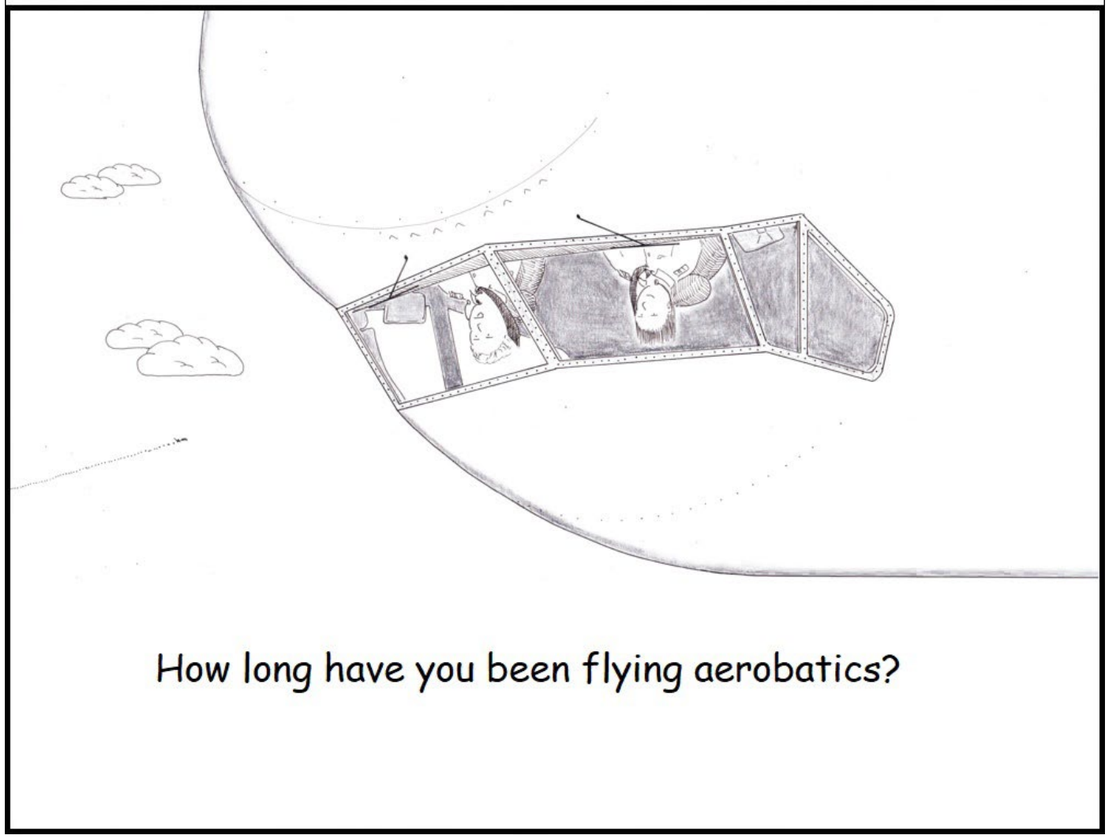
One of the two pilots aboard an Amazon cargo plane warned that the aircraft was coming in too fast — starting nearly two minutes before touchdown — and called for an aborted... Read More



ATSG Announces Agreement to Sell Omni Air International

Air Transport Services Group, Inc. (“ATSG” or “the Company”), a leading provider of aircraft leasing, air transportation, and aviation support solutions, today announced that it has entered into an agreement to sell Omni Air International (“Omni”), a provider of passenger ACMI and charter services, to OAI Holdings, LLC (“OAI”)... Read More

coffee & pretzels





Check Out Last Month's Cartoon



About the Author

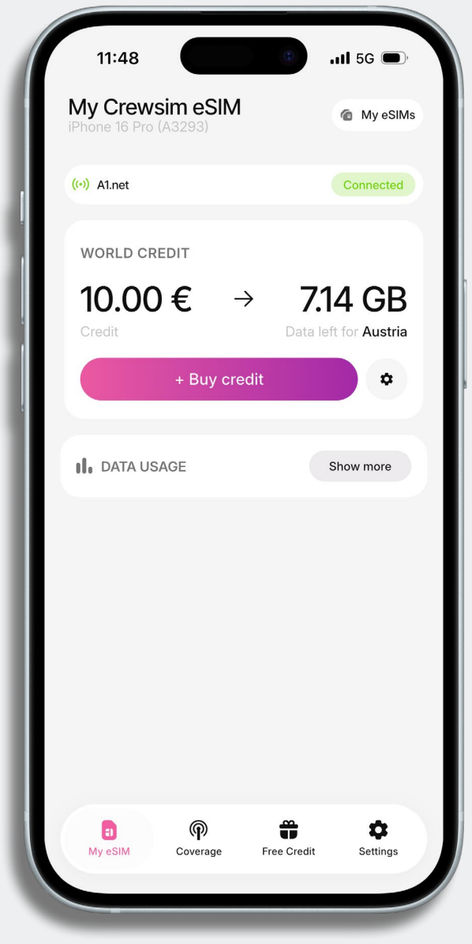
Greg Kaley is a pilot with a major airline who also happens to be a cartoonist. He started the cartoon "Coffee & Pretzels" in 2016. After graduating from Embry-Riddle Aeronautical University (Prescott Campus), he flight-instructed and subsequently... Read More...

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CrewSIM Delivers Internet for Every Layover



For pilots and cabin crew, international travel looks very different from a vacation. A two-day layover in Bangkok may be followed by another in London, Dubai or Johannesburg just a few days later. Sometimes there is barely enough time to get to the hotel before preparing for the next trip. Yet wherever crew members land, one thing is almost always needed immediately — internet access.

It might be to order an Uber, find the crew hotel, check a roster or flight information, navigate an unfamiliar city, or simply to let family know you have arrived safely. Traditionally, that has meant relying on airport Wi-Fi, paying roaming charges, buying a local SIM card, or purchasing a regional or another country's eSIM package. CrewSIM was created to make this much simpler.

One eSIM that stays with you

CrewSIM is a mobile internet service built specifically for pilots and cabin crew who regularly travel between countries. Instead of purchasing a new data package for every destination, users install the CrewSIM eSIM on their phone once and keep it there.

Before traveling, credit is added to their CrewSIM account. Upon arrival at a supported destination, CrewSIM connects to a local mobile network and mobile data can be used just as with a normal SIM.

There is no need to replace the eSIM when the next roster arrives. That seemingly small difference matters when your travel pattern is measured in layovers rather than holidays.

Ali, a pilot for Emirates, described how, before he invested in CrewSIM, arriving in another country often meant immediately looking for a mobile operator or purchasing and configuring another country-specific eSIM. On a trip to Azerbaijan, he needed to contact someone delivering a rental car but had no connectivity during the flight. Once the aircraft landed, CrewSIM gave him the connectivity he needed to make contact before leaving arrivals.

Pay for only the data you use

CrewSIM also works differently from many conventional travel eSIMs.

There are no fixed country packages that must be purchased for each layover. Instead, mobile data is deducted from the user's CrewSIM credit account based on the data actually used and the rate within that country. Most importantly for crew members, **any remaining credit does not expire**.

That means a crew member who only uses a small amount of data during a 24- or 48-hour layover doesn't have to purchase a multi-day package only to lose whatever remains.
That benefit comes up repeatedly in the experiences CrewSIM users share.

Flydubai cabin crew member Noemi recalls regularly buying four-day eSIMs for two-day layovers before discovering CrewSIM. Now, instead of losing the unused portion of a package, her CrewSIM credit remains available for wherever her roster takes her next.

Another cabin crew member described topping up CrewSIM only about twice a year while still having mobile data available whenever her flights take her somewhere new.

Connected when it matters

Internet access during a layover isn't always about scrolling through social media. It can become surprisingly important when plans change.

Noemi experienced this during a Bangkok layover when she became ill and was declared unfit to fly. Her crew returned to Dubai while she remained alone in Thailand. She needed to contact clinics, doctors and pharmacies, and having mobile connectivity made dealing with the situation considerably easier.

Other CrewSIM users describe using their connection to order transportation, navigate unfamiliar cities, check weather and flight information, or contact their families immediately after landing.

Boeing 787 First Officer Davide, for example, described walking through a street market during a Mumbai layover while remaining connected — able to call an Uber, check directions and look up information instead of searching for a Wi-Fi connection.

For crew, these aren't unusual use cases. They're part of everyday life on the road.

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Getting started

CrewSIM is exclusively available to members of the aviation community. After downloading the CrewSIM app, new users register and verify that they are airline crew. Once approved, they can install the CrewSIM eSIM on a compatible smartphone and add credit to their account.

The eSIM remains installed on the device, so there is no need to repeat the setup for every trip. When arriving in another supported country, the phone will connect through CrewSIM, and data usage is deducted from the existing balance.

Your normal SIM can remain in the phone for your regular number, while CrewSIM provides mobile data when traveling.

The result is intentionally simple:

- Install it once.
- Add credit.
- Use mobile internet wherever your roster takes you.

Built around the way crews travel

A conventional travel eSIM makes perfect sense for someone who knows they are spending two weeks in Thailand, for example. A crew member, however, may not know where they will be next week. This is the fundamental difference CrewSIM was designed around.

There is no need to predict which country package will be required next, no need to use the remaining data before a package expires, and no need to start searching for connectivity every time the aircraft arrives somewhere new.

For pilots and cabin crew, the internet should be one less thing to think about after landing.

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About the Organization

CrewSim was built up from the ground to be the best eSIM for pilots and flight attendants. Read More...

Internet for every layover!



With CrewSIM there's no expiry date for using the data and I don't have to buy a specific data pack for a specific country. ***Purnima, Air India Cabin Crew***

I'm a missionary pilot in East and Central Africa and CrewSIM has been a life saver, especially when I got stuck in South Sudan without my usual roaming data working. It's been a comfort to know that I can just turn it on when needed and it will get me back in touch with the outside world. ***Baden, Africa Inland Mission International Pilot***

After landing, it always connects automatically to the best available network (usually 5G) without requirement for manual selection of available networks. Data consumption is so low (I don't know what is the reason) that I am still having enough data out of my first 10 Euros deposit after using it for more than six months. ***Awais, Fly Jinnah Pilot***



It's still amazing to me how I can use my phone and all the apps while being in the middle of a street market in my layover in Mumbai in India! As a matter of fact, it helped so much several times in such places to call Uber, to check a direction, or simple getting information! ***Davide, Norse Atlantic Airways Pilot***

Everything changed after my fourth layover, in Tbilisi, Georgia. I was trying to figure out which SIM to buy when one of our pilots recommended CrewSIM to me. That was the turning point: from that layover onwards, every layover completely changed for me. CrewSIM covers 170+ destinations, and I can choose exactly how much credit I want to load, with no expiration date***. Noemi, flydubai Cabin Crew***



Having one solution that works across destinations saves both time and effort. I would definitely recommend CrewSIM to other pilots and flight attendants.
It helps us stay connected wherever we fly, making both work trips and personal travel more comfortable and convenient. ***Dang Dinh, Vietnam Airlines Cabin Crew***

What I enjoy most about CrewSIM is that I can purchase a relatively small amount compared to other services, and the price is very reasonable. ***Denis, Pilot***

With CrewSIM, connecting to the internet wherever I land takes just a few seconds. I enjoy the seamless and uninterrupted connection wherever I go, as well as how simple and user-friendly the app is. ***Murat, Pilot***

crewsim



SKYWATCH

The Quiet Skies of Autumn

WRITTEN BY: HOWARD PARKIN

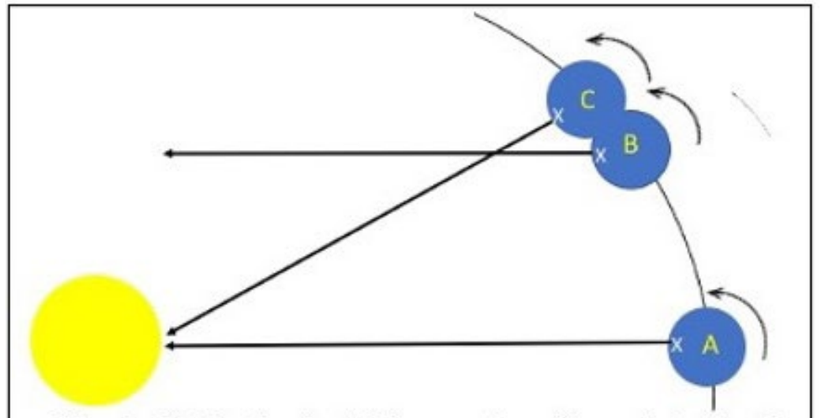
Most astronomers look at the night sky on a seasonal basis, and we tend to identify certain groups of stars or constellations depending on what is visible at about 2200 hours at that time of year. But as we head into the fall in the northern hemisphere, many stargazing flight crew will have noticed how the night sky changes quite dramatically through the fall evenings.

In fall, in the early evening, the sky can be described as quiet. While it does darken earlier, there do not appear to be many bright stars in the night sky. The three stars of the summer triangle are still visible in the early evening, but they disappear quite quickly into the western dusk skies. This leaves us with the notably fainter fall constellations. However, if you are flying throughout the evening, it will immediately become apparent that as we turn our attention towards the eastern night sky, a good many very bright stars start to appear.

The skies darken earlier each night as the Sun heads south until the December solstice which in 2026 occurs at exactly 1550 EST on Monday, December 21 when it is over the Tropic of Capricorn. This gives rise to the popular misconception that the bright stars of winter are more prolific because it is winter. This does not apply if you venture into the southern hemisphere where the same stars will be visible in their summer.

All this has to do with the Earth's annual passage around the Sun, and thus we see a different sky based on the location of the Earth at a particular time of the year. So, in the northern hemisphere in the fall, if you observe the night sky at 2200 hours, you will see the faint fall (spring in the southern hemisphere) constellations of Andromeda (The Princess), Pegasus (The Winged Horse) and Pisces (The Fish). However, if you look at around 0400 hours, you will see the bright stars of Orion (The Hunter), Taurus (The Bull), Gemini (The Twins) and Canis Major (The Big Dog) which includes the brightest star in the night sky Sirius, also known as The Dog Star, the brightest star in the constellation of The Big Dog.

Many casual observers do not realise that the stars and the various celestial objects move quite appreciably in our skies, and there is a distinctly seasonal nature to the sky. This movement occurs because the Earth turns daily on its axis and also orbits around the Sun. The "Sidereal" day is the time it takes to return to the same position relative to the stars (marked as "B" on the diagram below). The "Solar day" is the time the Earth turns precisely once on its axis in relation to the Sun and returns to the same position facing the Sun (marked as "C" on the diagram).



- When the Earth is at location A, it is noon at the position marked with an X
- One sidereal day later, Earth has rotated once and moved along its orbit to position B.
- For it to be noon again, Earth has to continue rotating for another 3 minutes and 56 seconds to position C to complete a solar day.

Solar and Sidereal days

As well as rotating on its axis, the Earth also orbits the Sun, and in 24 hours it will move approximately 1/365th of its orbit around the Sun. The consequence of this difference is that the stars appear to rise 3 minutes and 55.6 seconds earlier each day.

It is straightforward to prove this for yourself. On a clear night, look in a southerly direction and identify a bright star and time exactly when it is due south on your personal or aircraft's compass. The following night, look for the same star about five minutes earlier. Look at the same star and you will notice that it will be in precisely the same spot a fraction under 5 minutes earlier. The arrival at this position is actually 4 minutes and 56 seconds earlier each day (known as the sidereal day) and is simply due to the Earth rotating on its axis in 24 hours (the solar day) while also moving 1/365th per day on its orbit around the Sun. If you look for the same feature in the sky over a few days or weeks, you will quickly notice that the sky clearly moves from east to west.

The same motion can also be seen in the northern sky as the Big Dipper moves around the Pole star on an annual basis. The Pole star, or Polaris, is always due north and is the same height above your horizon as your latitude. (If you are looking from your aircraft in the southern hemisphere, of course Polaris will never rise above your horizon. Sorry!)



If we take a list of the thirty brightest stars in the night sky and classify them as fall, Winter, Spring and Summer, and we will also add to this list those stars which are exclusively visible in the southern hemisphere the following facts emerge:

1 bright star visible in fall
12 bright stars visible in winter
4 bright stars visible in spring
4 bright stars visible in summer
9 bright stars only visible in southern skies

This is why, from a northern-centric perspective, we tend to believe the brightest stars are visible in our winter months. It all has to do with the position of the Earth as it orbits the Sun.



About the Author

Inspired by the space race in the 1960s, **Howard Parkin** has been an enthusiastic astronomer since childhood and has become an accomplished and entertaining speaker on the subject throughout the... Read More...

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In Ground Effect – That Delightful “Cushion of Air”

Written by: Richard Swindell and Andrew Ross

Welcome back to Grey Matter, and an aerodynamic continuation (kind of like the phenomenon of this article) from last month when we discussed the myth and reality of equal transit theory, which if it can’t be eliminated from the FAA canon, should probably be referred to as the asymmetrical flow hypothesis...

Anyway, this month, we’re doing the same thing for *in ground effect*, that “cushion of air” which would reveal itself as no cushion at all if you opened the door to the plane and stepped out. Let’s get on with it.

The Cushion of Air

There comes a moment in every pilot’s life when the airplane seemingly refuses to land. Truth be told, there are many moments if you stick with flying long enough. You’ve reduced power. You’ve flared. You’re holding it off — it’ll be a greaser if it’ll just touch down. And yet, the aircraft continues to skim down the runway like it has suddenly discovered anti-gravity. Congratulations. You’ve now met *in ground effect* (IGE), the aerodynamic equivalent of a smug grin.

Pilots and even CFIs often identify and describe it as a “cushion of air.” This is of course technically incorrect, but emotionally accurate, since it feels like you’re trying to force two opposite ends of a magnet together as a result of the airplane having just become 15% more aerodynamic out of spite.

In reality, what’s happening is far less mystical and more physical. When you fly within roughly one wingspan of the ground:

- Wingtip vortices weaken
- Downwash decreases
- Induced drag is reduced
- Lift increases for the same airspeed

In plain English, the airplane becomes more efficient at flying right when you’re trying to make it stop flying. Yet it doesn’t just happen during landing, but during takeoff as well, which pilots tend to talk and think about far less than IGE encounters during landing.

On Takeoff: The False Confidence Phase

On departure, ground effect can be seductively helpful. The airplane lifts off early. It feels light. Powerful. Capable. You think, “Look at that climb performance.” The airplane thinks, “We are not climbing. We’re hovering dramatically.”

What to do? Pitch up – absolutely not. You’ll stall despite all that power and hit the ground, hard. Instead, remain in ground effect and continue to accelerate, because if you pitch up too soon, the cushion vanishes and gravity resumes its contractual obligations.

On Landing: The Endless Float Phase

Come in faster than necessary (arriving over the threshold with excess energy) and you’ll discover the true personality of IGE.

You flare.
You wait.
You float.
You pass midfield.
Passengers begin evaluating alternate transportation.

The airplane is perfectly content to remain six inches above the runway indefinitely, having discovered peak aerodynamic efficiency at precisely the wrong time. Moreover, it doesn’t matter if you’re flying a C-172 or a B767, running out of runway will eventually occur unless you do something, soon.

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Options (remind me of the *Choose Your Own Adventure* books from childhood):

1. Verify idle thrust, ever so slightly increase the flare (angle of attack), and/or use a small amount of flight spoilers if available – or use a lot, and you will definitely land. (Make sure you brief this option with your fellow crew if you are in a crewed environment).
2. Instead of increasing the angle of attack, consider gently relaxing backpressure to reduce the pitch of the aircraft and allow the airplane to settle onto the runway; you will be faster than ideal, but this allows you to start using the brakes – just be cautious to avoid wheelbarrowing or landing nose wheel first, and this technique often does the trick.
3. Go-around with max thrust, but do not change configuration until you have a verified positive rate of climb, because dumping flaps like in a standard go-around or missed approach will result in a catastrophic loss of lift; also, do not pull for max pitch because the same thing will happen if you over rotate – or at the very least, you'll drag the tail down the runway.

Why it is Not Actually a Cushion

There is no pillow of compressed air. The ground isn't "pushing" or "holding" you up. What's really going on is that the ground interferes with the wing's vortex arrangement, decreasing induced drag. With less drag, the aircraft doesn't decelerate as quickly. With less downwash, effective angle of attack increases slightly. The result is sustained lift.

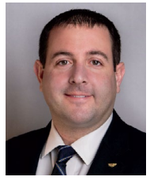
The practical reality is that ground effect is strongest over smooth surfaces (e.g., a runway), and within about one wingspan of the surface, but especially within a half wingspan. (Do you know your aircraft's wingspan?) It helps you accelerate on takeoff AND it helps you float on landing. HOWEVER, it does not improve your climb performance.

Final Thoughts

In ground effect is not magic. It is not a cushion. It is not your friend. It is a temporary aerodynamic loophole that exists solely to test your airspeed discipline and runway management.

Anticipate it, actively manage it, treat it with respect, and it will make you look smooth.

Ignore it, and you will give your passengers a full tour of the runway and perhaps introduce them to the local crash-fire-rescue team.



About the Authors

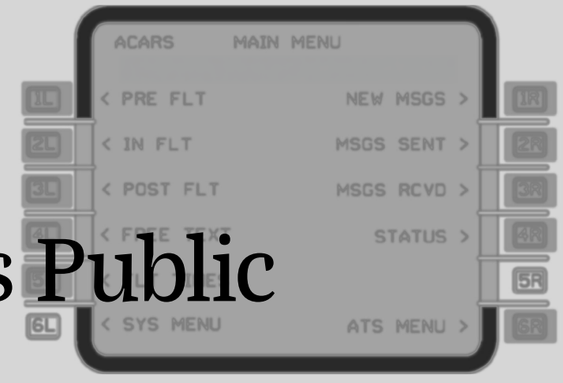
Andrew Ross is a pilot at a major airline flying the Boeing 787, previously the Boeing 757 and 767 domestically and internationally, and prior to that flew the Embraer 145. Read More...



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...

DESK ONE

ACARS Data Is Public



Written by: Laura Laster

ACARS (Aircraft Communications Addressing and Reporting System) is a great link between crews and dispatchers. ACARS helps with many additional functions used on each flight and sends/receives countless messages every day around the world. Many of those messages are routine position reports, maintenance messages, or performance calculation requests. My guess is that most dispatchers and flight crew using ACARS for messaging in flight do not give much thought to who reads the messages beyond their intended audience.

Recently I stumbled upon a few websites live-streaming ACARS messages with a very slight delay to "enhance security." Looking at the live stream, I was struck by how many messages go by every second and how most of them are completely undecipherable. But there *are* messages with potentially sensitive content. (Some of it is fun!) Obviously, these example messages have not been edited to correct spelling, grammar or punctuation.

Example:
QUNDCULUA~1MSG FROM EWROO UA0065/23 LPPT KEWR SENT: 11:29:45Z

SENDING CAPTAIN ##### [surname removed] A NOTE OF CONGRATS ON YOUR RETIREMENT. WATER SALUTE UPON ARRIVAL HAS BEEN COORDINATED. WHAT ARE YOU SHOWING AS AN ETA? EWROO [name removed]

This message also included the flight number (UAL65) and the tail number (visible on the site where I found this message). Sometimes messages include a full flight release including employee ID numbers and full names. (In the previous message, I deleted the names for privacy reasons.)

You can search old messages by keyword here: https://app.airframes.io/messages/historical

Here is an example of a security related incident, which many messages involve:
OS KDFW /FTM

HEADS UP WE HAD A THREAT LEVEL 1 IT HAS BEEN DEESCALATED I WOULD LIKE LEO AND GSC TO MEET US. SEAT 32G [deleted passenger name] AND SEAT 17H [deleted passenger name] BECAME DISRUPTIVE AND INSULTING TO SEAT 18J AN EXECUTIVE PLATINUM INCLUDING SPILLING WINE ON HIM WHEN HE WOULDN'T SWITCH SEATS.

Some messages push the boundaries on essential communications:

C311 2HI COULD YOU PASS ON THE JAYS SCORE IF YOU ARE NOTTO BUSY

Or this one...

OS KPIT /FTM NYY VS BOS SCORE...

Or even this one...when I searched for keyword "pizza."

OS CLT /FTMOK WE WANT PIZZA IN CLT PEPPERONI (That was from a US-based regional airline, so not a private flight. I assume it was sent to the dispatcher as a request.)

Or check out this one where perhaps the crew is trying to help stranded passengers?

FTX01YX5642/22221345KLGAKIND 08/22/26 13:45Z 0083 N40 20.3 W076 31.7 --FREETEXT-- THATS PROB HOW ATC FEELS ABOUT PIZZA DURING SHUTDOWNS. IS THERE A JIMMY JOHNS/Q I THINK THOSE ARE OPEN LATE AND DELIVER.

This one includes comedy (?) on the very unprofessional practice of "meowing" on 121.5.

QUNDCULUA~1MSG FROM PILOT UA3922/17 LEMD KIAD

SENT: 13:08:37Z MESSAGE FROM UAL261:

SMOOTH TO 37W CONT LITE TURB TO 40W NOW SMOOTH NY AT 40W 17946/13306 WE ARE AT 320 CUZ WE R MAKING MONEY FOR THE CO. WHILE U GUYS ARE NOT. MANY UFOS MEOWING ON COMMON BUT NO SIGHTINGS

This one has a crew using lots of paper from the ACARS printer!

3J01 DSPTCH 0003/26 KDCA/KSEA .N581AS VERY LONG. ZERO REMORSE FOR COSTING OUR COMPANY MONEY IN ACARS PAPER.

Some messages involve detailed medical instructions:

GOOD MORNING CAPT [surname removed]

LOST CONNECTION WITH FAS REGARDING PAX IN 3H MEDLINK RECCOMENDS VERIFY PAX HAS NO ALERGIES BEFORE GIVING A TABLET OF ONDANSETRON TO DISSOLVE IN THE MOUTH. NO FOOD OR DRINKS FOR 30 MINUTES. MAY GIVE A WARM COMPRESS FOR ABDOMINAL DISCOMFORT THEN KEEP WELL HYDRATED WITH JUICE AND WATER. MAY OFFER ACETAMINOPHEN 2 TABLETS 325MG FROM THE IMK WITH WATER

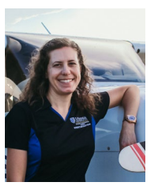
IF NEEDED PLS CALL BACK FOR REPATCH NO MEDICS ARRANGED AT THIS TIME CASE NO. IFN 0009097 FD54 [dispatcher name removed] END

Spending too much time searching ACARS messages by keyword? Some sites will even filter it for you. Consider www.acarsdrama.com which claims to provide only the "dramatic" type messages rather than https://app.airframes.io/ which feeds **everything**.

The takeaway for flight crews and dispatchers: the public can see your ACARS messages. With ever more sophisticated AI filtering tools, I have privacy concerns since these messages are public. Do we need to include full names of passengers, crew, and dispatchers? What about employee ID numbers? These may be necessary on the release paperwork which is sometimes sent via ACARS. Do these sites need better filtering, or should they be taken down entirely?

ACARS Drama (the dot com) claims to be a project "dedicated to showcasing the behind-the-scenes, heroic efforts of commercial aviation." They say they delay messages by around five minutes and do seem to remove names. Yet other sites like https://app.airframes.io/ don't filter at all. What do you think? Reach out in **Comments** and pass it on to your fellow pilots and dispatchers. Remember the public could be reading what you send.

Here's a video I made to summarize: https://youtu.be/Yp-daweUbUc or scan this QR code to watch or share:



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...



FITNESS

Why “Eat Less, Move More” Stops Working at 30,000 Feet

And what is actually happening, according to the research

Written by: Scott Darragh

You’ve heard it said a thousand times, “Losing weight isn’t hard, just eat less and move more.” This is a fundamental of sustainable weight loss. It’s not wrong. But what happens when it isn’t enough?

I know the person reading this doesn’t have a 9-to-5. You travel every week. You eat out not because you’re lazy but because you have to. You sleep in a different bed twelve to fifteen nights a month. Your schedule is in constant chaos. Eating less and moving more may not always be a consistent option.

You’re not lazy. Lazy people wash out of this industry fast. It takes discipline to get into a flight deck and it takes discipline to stay there.

The missing variable in crew member weight loss usually isn’t effort. Sometimes it’s too much effort aimed at the wrong thing — because the standard advice doesn't account for the variables that age us faster than the average fitness client.

So today let’s explore why, “Just eat less,” may not solve your weight-loss problem, and why in some cases it can make it worse.

The deficit doesn’t work in a vacuum

You’ve got myfitnesspal®, or Lose It!®, or one of the other calorie counters. You followed it for a few weeks, maybe a couple of months, and you lost weight. Congratulations — the laws of thermodynamics are still in effect. Then something happened. Either you stopped tracking, or you noticed the same number of calories stopped producing the same results. Same effort, less return.

That brings us to the first thing worth understanding: **the way your body uses calories is not fixed**. It adjusts. That's a good thing — it's the reason our species survived famine — but it makes for a frustrating fight when you're trying to lose fat. Your body does not care that you want a smaller waist. It cares about keeping you alive. So, when you respond to a stall by feeding it less, and less, and less, you’re not overpowering the system. You’re triggering it.

What happens to your thyroid

Here’s the mechanism, because this gets thrown around loosely and it’s worth being precise. Your thyroid mostly produces T4, which is essentially a storage hormone — it doesn’t do much on its own. Your body converts T4 into T3, the active form that enters cells and sets your metabolic rate. There’s a third player: reverse T3, an inactive mirror image that occupies the same receptors without doing the work. Think of T3 as the crew flying the trip, and reverse T3 as a deadheading crew occupying the seats.

Under stress (caloric restriction is a stressor), your body shifts that conversion away from T3 and toward reverse T3. This isn’t merely a theory. In a study published in the Journal of Clinical Endocrinology & Metabolism, researchers found that total fasting produced a 53% reduction in serum T3 alongside a reciprocal 58% increase in reverse T3. And here’s the part worth underlining for our audience: in that same study, subjects eating diets containing at least 50 grams of carbohydrate showed no significant change in either T3 or reverse T3. The fuel available mattered — not just the total.

You might be thinking that’s starvation-level restriction, and you’d be right. But more recent work found that just **five days** of moderate caloric deficiency was associated with lower TSH (thyroid-stimulating hormone tells your thyroid gland how much energy-regulating hormone to produce), lower total T3, and an increase in reverse T3.

Five days — that’s a four-day trip and the commute home! So, the pilot who responds to a stalled scale by eating less, while sleeping badly on the road, is often manufacturing the exact metabolic slowdown that’s about to derail the next three months.



Then there's sleep

Circadian misalignment is a serious obstacle with or without a caloric deficit. Sleeping poorly at irregular hours affects nearly every metabolic lever you have — and for good reason. Your body is trying to keep you functional through something it reads as a threat.

The research here is not ambiguous. Sleep curtailment in healthy young men has been associated with decreased leptin, elevated ghrelin, and increased hunger and appetite. Those are your satiety and hunger hormones, moving in opposite directions, both toward eat more. That 3 p.m. decision in front of the Cinnabon® isn't a character test. It's two hormones doing exactly what they were told to do.

One week of sleep restriction has been shown to reduce insulin sensitivity in healthy men. And in the study I'd point to above all others, researchers restricted subjects to 4.5 hours in bed versus 8.5 hours for four days — **under controlled conditions of caloric intake and physical activity** — and found impaired insulin signaling in fat tissue. Read that again. Calories held constant. Activity held constant. Insulin sensitivity dropped anyway.

That single study design is the entire argument. If "eat less, move more" were the complete equation, holding both sides constant should hold the outcome constant. It doesn't. On the circadian side specifically, researchers using a forced desynchrony protocol found that misalignment between the body clock and the sleep-wake schedule increased post-meal glucose and insulin responses — reduced glucose tolerance from the misalignment itself, independent of what was eaten. That's not a description of a lifestyle choice. That's a description of a bid line.

Your body triages

Here's the frame that helps most of my clients. If a building were on fire, would it matter that you'd planned to renovate the break room that week? Of course not. You would deal with the fire. Your body agrees. Fat loss and muscle gain are renovation projects. They happen when things are going reasonably well internally. When insulin signaling is impaired, when the thyroid conversion has downshifted, when cortisol is elevated at the wrong end of the day — your waistline is not the priority. Staying alive is — once again, for good reason.

To be clear: this is not an excuse

I want to head something off, because in your seat, I'd be thinking it. None of this is permission to stop trying. It isn't a note from the doctor. Energy balance is real, protein still matters, steps still matter, and nobody has ever gotten leaner by ignoring what they eat. What this is, is a reason to measure before you cut.

If you've already done four rounds of eating less and each one worked a little worse than the last, the next round of eating less is not the answer. First, you need to know what's actually happening inside.

What I recommend instead

A functional approach is to understand **how your body is producing energy** before you take energy away from it. In our coaching practice, when we run labs on crew members, we commonly see patterns in insulin, liver markers, and hormones. All of these limit how far "eat less, move more" can take someone. Can you lose weight with those markers out of range? Sure. Will it hold? Usually not. The body doesn't want to struggle. It wants to run well. When it doesn't have what it needs to run well, we tend to see it at the waistline — and it isn't simply overeating.

What to do Monday

Here's the most useful hundred dollars you can spend on your health this year: **buy an over-the-counter continuous glucose monitor (CGM) and wear it for a few weeks**. Until 2024 these required a prescription. They no longer do. As of now, there are two available over the counter in the U.S. — Dexcom's Stelo and Abbott's Lingo. Both run roughly $89 to $99 a month, both are HSA and FSA eligible, and Lingo sells a single starter sensor for around $49 if you want to try it before committing. A small sensor goes on the back of your arm and streams your glucose to your phone — no fingersticks, no doctor's visit. One caveat: these are cleared for adults who don't use insulin. If you're insulin-dependent or prone to hypoglycemia, you need a prescription device with alarms. Talk to your physician.

Here's why this is the right first move rather than another diet. A CGM gives you a window into how your metabolism is actually functioning, in your real life, on your real schedule. Not a snapshot from a lab draw at 8 a.m. after a good night's sleep at home, but actual measurements. How does it look on day three of a four-day, at the hotel, after the food you actually ate?

Run the experiments yourself:

- Eat the same meal twice, once with the carbohydrate first and once with the protein first. Watch the difference.
- Eat an identical breakfast after a good night at home and after a short overnight. Watch what changed when nothing about the food did.
- Take a ten-minute walk after dinner one night and skip it the next.
- Watch what happens to your overnight numbers after two drinks on a layover.

You will learn more about your own metabolism in three weeks of that than in three years of tracking calories.

And you don't need to wear one forever. Run a two-to-four-week audit, learn your patterns, and stop. If something you see concerns you, that's the moment to ask your physician to add fasting insulin to your next panel — not just glucose, and not just A1c. Fasting insulin rises years before glucose does, which is exactly why a standard physical can come back clean while you feel like something's off. Good information regardless. No pressure. Just data.



About the Author

Scott Darragh is a Boeing 737 Captain and the founder of Jet Set Trainer, a metabolic health coaching company for pilots, flight crew, and frequent travelers. He holds NASM-CPT and CNC certifications. Read More...

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Who Are You When You Are Not Flying? *Tips For Building Identity Outside the Flight Deck*

Written by: Reini Thijssen

For many professionals in high-performance environments, a career is frequently more than just a paycheck. It becomes who you are. Reaching the top takes years of hard work, intense discipline, and constant testing. You get used to a specific routine, wear a uniform that commands respect, and speak a professional language that only your coworkers really understand. If your job takes up too much headspace, it is easy for the line between what you do and who you are to disappear. You do not just do your job; you are your job.

That's not a character flaw. Spending your career being evaluated on competence, precision, and calm under pressure will shape how you see yourself. It is normal, and for a long time even useful; it is part of what makes you good at the job.

This article is about understanding that shaping more clearly: how your sense of identity actually forms, why one role quietly takes over others, and practical ways to build a version of yourself that exists independently of the flight deck.

We spend a majority of our time in our professional roles, and it makes sense that our identities are partly shaped by our roles, titles, and careers. It is common and completely normal that your job tells something meaningful about you. However, the risk arises when you derive your entire identity from your job. If your professional title determines everything about your self-worth, what happens if that role disappears?

Is Your Professional Identity Dominant?

To figure out how much space your career has taken up, ask yourself the following questions:

- **Intro:** How do you describe yourself to strangers? How much of that description relies on your rank, title, or company? How fast do you bring up your job when meeting someone new?
- **Time:** Where do you spend the majority of your energy? Has anyone close to you ever mentioned that you are too often (mentally or physically) at work?
- **Thoughts:** How often do you think about your job outside of work? Do you find it difficult to engage in conversations that have nothing to do with your industry?
- **Hobbies:** Do you have hobbies that are completely unrelated to your professional skillset? Do you consistently spend time exercising parts of your brain that your job does not use?
- **The Big Picture:** How would you feel if you could never step into your professional role again?

If your answers to these questions cause some concern, it is a sign to start making intentional adjustments, for example, by protecting your free time and learning skills that have no professional value.

How The Mind Organizes Identity

To understand how our identity forms, it helps to look at how the mind organizes who we are. Psychological research suggests that identity is not a single, fixed concept but comprises multiple self-aspects, including roles, relationships, and personal characteristics. You have professional roles (the expert), relational roles (the partner, the parent, the friend), and personal roles (the athlete, the creator).

When one role (career) becomes dominant and overtakes other areas of your life, this is called "enmeshment" in psychology. When you are enmeshed with your job, your personal self-worth becomes tied to your professional success.

If your career faces a sudden change, like an unexpected furlough, a medical issue, or retirement, it is no longer just a career transition; it can become an existential crisis. Without the work, you are left wondering: *Who am I?*

Exercise: The Role Audit

This exercise helps you visually map the different roles you have, allowing you to see exactly how much mental space your professional identity is consuming.

Step 1: Chart Your Current Distribution of Roles
On a piece of paper, draw a large circle. This circle represents 100% of your current time, mental energy, and sense of self-worth.

Now, divide this circle into sections based on how much each of your roles *actually* take up right now. Be completely honest about where your mind goes when you are off the clock.

- **The Professional Role:** Your job title, operational stress, thinking about work off-hours, and monitoring schedules.
- **The Relational Roles:** Your presence as a partner, parent, friend, or family member.
- **The Personal Roles:** Your identity as an athlete, a creator, a learner, or a person prioritizing physical health and personal interests.

Step 2: The "Shock Test"
Imagine that tomorrow morning, due to an unexpected event, your Professional Role is removed. Erase or cross out that massive section from your circle.

Look objectively at what is left on the page.

- Write down the first three feelings or thoughts that surface when you look at this empty space.
- Does losing that single professional piece leave your life feeling almost entirely blank?

Step 3: Map Your Resilient Role
On a new spot on the page, draw a second circle. This represents your future, resilient life. Divide this circle into the way you ***want*** your identity to be distributed.

Intentionally cap your professional role so it cannot expand past a healthy boundary (for example, keeping it to a maximum of 40% or 50% of the circle).

Give the remaining space back to other specific, active roles. Label them clearly using action-oriented language. For example, The Intentional Partner, The Adventurous Traveler, The Amateur Photographer, The Fitness Enthusiast.

Step 4: Reactivate One Role
Look at the non-work roles you defined in Step 3. To keep a role active, you have to give it attention. Choose one role to intentionally activate this week and commit to a single action:

- **Personal Role:** Block out one hour to engage in a hobby or interest.
  Choose activities where you are allowed to be a beginner, make mistakes, and explore without judgment. For example, cooking, playing music, exercising, reading, photography, building something, or spending time outdoors. Focus on being present instead of achieving an outcome.
- **Relational Role:** Schedule regular time with your partner, family, or friends where the goal is connection rather than discussing work. Try setting a boundary such as: *"For the next few hours, I am not a pilot; I am a partner, friend, or family member."* Use that time to ask questions, share experiences, create memories, and strengthen relationships that exist independently from your career.
  Your job might be a significant part of who you are, but people close to you usually value you for much more than your professional role.

When professional demands begin to overwhelm your focus, look at your chart to remind yourself: your job is a highly important role you play, but it is never the only one you have.

Five Habits Worth Building

When you are ready to expand your life beyond the workplace, here are a few exercises to build a strong foundation for your other roles:

1. Create a "Clocking Out" Routine
The uniform comes off, but does the mindset? Many people struggle to shut off their minds when they walk out the door and bring the stress home. To break this habit, create a clear boundary between your work self and your home self:

- **The Physical Shift:** The moment you finish work or get home, take off your work clothes, badge, or watch. Put them out of sight.

- **The Digital Boundary:** When you are off the clock, put work emails, scheduling apps, and notifications on silent. If you are constantly checking work updates on your days off, your mind never actually leaves your job.
- **The Commute Decompression:** Use your commute home to switch gears. Listen to a podcast, a book, or music that has absolutely nothing to do with your industry or professional skills.

2. Protect Free Time
Successful professionals are great at following a published schedule and terrible at protecting unscheduled time. Block real personal time on the calendar before the month starts, including time with the explicit purpose of doing nothing productive.
If you want to build a life outside of your career, you have to treat your personal time with the same respect you give to your work schedule.

- Block It Out: Look at your calendar and lock in specific windows for pure fun and relaxation before the month even starts.
- Schedule “Do-Nothing” Time: Set aside at least an hour or two a week where the goal is explicitly to achieve absolutely nothing. No tracking your fitness stats, no studying for work, no managing a side hustle. Give yourself permission to relax.

3. Spend Time with People Who Don’t Care What You Do
When your whole social circle consists of people from your industry, your time off just turns into a second debrief. You end up talking about management, industry gossip, and work problems. To break out of this, it helps to mix up your community. Find spaces where nobody knows, or cares, what you do for a living.

- Join a local recreational sports team, a running club, a hobby group, or a volunteer organization.
- Enjoy the freedom of being liked and valued just for your personality, your humor, or your friendship.

4. Be Bad at Something
Aviation professionals are used to being in charge, competent, and in control. Trying something new can feel uncomfortable. However, intentionally putting yourself in a beginner’s shoes is a great way to build mental strength.

- Take a pottery class, learn to play an instrument, try a sport, or start learning a new language.
- Embrace learning new things and forget about passing a test or being perfect. This teaches your brain that you are still worthy and capable, even when you are not the expert in the room.

5. Remember Your Strengths
It can be challenging when a person’s identity becomes closely tied to their work or professional role. When asked to describe yourself without your job title, it might be challenging to identify aspects of yourself outside of your career and accomplishments. To fix this, it is helpful to separate your personal strengths from your job description.

The traits that make you great at this job belong to you:

- Your ability to stay calm and think clearly under pressure
- Your capacity for deep focus and paying attention to your surroundings
- Your leadership and communication skills

These are your personal qualities. You can use these for various things outside of aviation as well; your ability to handle chaos to coach a sports team, use your structural thinking to build furniture, or use your quick decision-making to manage personal projects. The strength is how your brain works, and you take that with you wherever you go.

Final thoughts

Building a life outside the flight deck or office does not make you less dedicated to your job; it makes you a more resilient person. When you stop needing your title to tell you who you are, you gain something valuable: to see the job for what it is — a demanding skill, a passion, a calling you have worked hard for, and will continue to do so.

There is nothing wrong with being deeply committed to flying, as long as it is your own choice, not one that is being made for you. It only becomes a risk when the pressure of the job demands wears down your health, your relationships, and your overall state of mind. This is often seen in high-pressure, specialized fields like aviation, where the career path gets locked in early, sometimes before you have the opportunity to find out who you are outside of it.

If you are realizing your professional identity has taken over the majority of your roles, or if you are facing a shock like a medical deferral, a furlough, or an unplanned career change that is impacting you; you do not have to sort through that alone. To start rebalancing your roles and regaining real control over your life, reach out to Emerald Mental Health at reini@emeraldmentalhealth.com or www.emeraldmentalhealth.com for specialized counseling and coaching.

Resources:

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About the Author

Reini Thijssen is a licensed mental health counselor (LMHC, LPC) and a certified life coach specializing in supporting pilots and individuals in high-demand professions both within and outside of aviation. She has been a writer for Aero Crew News since 2019 and covers various aviation-related topics... Read More...

MORTGAGE

The Lock-In Trap: *Why Pilots Are Perfectly Positioned to Move When Other Homeowners Can't*



Written by: Spencer Wartman, NMLS #2109932 | Loan Originator, Trident Home Loans

There is a quiet crisis playing out across the American housing market right now, and it has nothing to do with prices or interest rates — at least not directly. It has to do with paralysis.

Millions of homeowners bought or refinanced during the pandemic at rates below 4%. Some are sitting on 2.75% mortgages. A few are even lower. These homeowners would like to move — to upsize, downsize, relocate for work, or simply change markets — but they have done the math. Trading a sub-3% mortgage for one north of 6% is a monthly payment increase that, for many, simply does not compute, so they stay put.

Economists call this the mortgage rate lock-in effect. The real estate industry has taken to calling it "The Great Stay." Whatever you call it, the result is the same: a housing market with a dramatically reduced supply of move-up sellers, fewer available listings, and a buyer pool that is largely stuck waiting for conditions that may or may not arrive. Here is what most of those waiting buyers do not realize — and what almost no one is writing about for your specific situation: airline pilots are largely exempt from this trap. And that exemption is worth real money right now.

How Bad Is the Lock-In Effect?

The data is striking. According to Redfin, the typical American homeowner now stays in their home for about 12 years — nearly double the median tenure from two decades ago. The housing market that once turned over regularly has effectively seized up.

A recent report from Best Interest Financial and Clever Real Estate found that more than a third of homeowners holding a mortgage rate below 6% say they would not give up their current rate under any circumstances. Another 47% say they simply could not afford today's borrowing costs if they had to take on a new mortgage. That is not indecision — that is a financial wall.

The knock-on effect is reduced supply. When existing homeowners do not list, move-up inventory dries up. Fewer homes hit the market. The buyers who are willing to transact compete over a shrinking pool. That dynamic has kept prices from falling meaningfully even as rates have remained elevated. It is a market in a holding pattern, waiting for a catalyst that has not arrived.

Pilots Do Not Get to Stay Put

Now contrast that with the airline pilot career trajectory. Your housing decisions are not driven by preference. They are driven by the job.

A new hire at a regional carrier moves to domicile. An FO who upgrades to captain may get a new base assignment. A lateral move to a major carrier likely means a different city entirely. A senior captain who finally holds the line they have been waiting years for may be bidding a new domicile for the first time. And through all of it — the upgrades, the carrier moves, the domicile changes — housing decisions get made not when the market is perfect, but when the career demands it.

Most pilots I work with do not view this as a financial advantage. They view it as a constraint. The market is not ideal. Rates are elevated. The timing is not their choice. All of that is true. But reframe it slightly, and a different picture emerges.

You are being forced to enter a market where the competition is thin, sellers are motivated, concessions are available at historic levels,

and inventory has meaningfully improved. The homeowners who might otherwise be competing against you are frozen by their own golden handcuffs. That is not a bad market to be in. It is actually a better negotiating environment than anything buyers saw between 2020 and 2023.

What the Market Looks Like Right Now

As this article goes to press in early October, the housing market is navigating meaningful uncertainty. The 10-year Treasury yield has been volatile — trading as high as 4.91% in mid-September, which pushed mortgage rates back toward the upper 6s. Where things land over the next few weeks from publication is genuinely unclear. Anyone telling you with confidence that rates will be lower — or higher — by the time you read this is speculating.

What is not speculative is the inventory and negotiating picture. Total housing inventory is up roughly 9% year-over-year nationally, putting the market at approximately 5.1 months of supply — firmly in neutral territory after years of extreme seller dominance. Seller concessions appeared in 46% of home sales this past spring, the highest share ever recorded for that time of year. Homes are sitting on the market longer. Price cuts are near multi-year highs.

That picture may shift between now and when you are reading this. But the underlying dynamic — locked-in sellers reducing supply, motivated sellers offering concessions, and competition from other buyers remaining subdued — is not going to reverse overnight. The lock-in effect unwinds slowly, and with the 10-year yield elevated, the incentive for sub-4% homeowners to sell remains very low.

The Seller Concession Play: More Valuable Than You Think

Here is where pilots who are moving by career necessity can capture real value that most buyers leave on the table.

In the current environment, negotiating a seller concession is often more financially powerful than negotiating a price reduction. Most buyers instinctively push for a lower purchase price. But run the numbers: a $10,000 price reduction on a 30-year mortgage saves you roughly $60 per month. A seller-funded 2/1 buydown on that same loan could save you $400–$500 per month in year one and $200–$250 in year two, targeting the early years when cash flow is tightest right after a move.

A 2/1 buydown works like this: the seller funds a temporary reduction in your mortgage interest rate — 2% lower in the first year, 1% lower in the second year, then at the full market rate from year three forward. In a market where sellers need to compete for fewer buyers, many are willing to fund this to get their home sold. The result is a meaningfully lower payment during the years you are absorbing relocation costs and settling into a new market.

Concessions can also cover closing costs entirely, reducing your cash to close and preserving liquidity for the move itself. For pilots relocating without the luxury of months of preparation, that is a significant practical benefit.

None of this is guaranteed on any individual transaction — market conditions vary by city and neighborhood, and some tighter markets still favor sellers. But the national trend is clearly in the buyer's direction, and a lender who understands how to structure these concessions correctly is essential to capturing the value. Improperly structured, a seller concession can complicate your loan. Properly structured, it can fundamentally change your payment picture in the early years of ownership.

The VA Loan Amplifier

For veteran pilots, this market dynamic is even more favorable, because the VA loan removes one of the biggest barriers that other buyers face in a higher-rate environment: the down payment.

Conventional buyers entering this market at 6.5–7% rates are often trying to put down 10–20% to keep their payment manageable. That is a significant cash requirement on top of relocation costs. VA-eligible pilots have no down payment requirement on primary residence purchases — which means capital that would otherwise go toward a down payment stays in reserve, can be used for relocation, or can fund other financial goals.

Layer the VA benefit on top of seller concessions, and the picture gets even better. A veteran pilot can potentially move into a new domicile home with zero down, seller-funded closing costs, and a rate buydown that reduces the payment for the first two years — all in a market where the competing buyer pool is historically thin.

The veteran pilots I work with are often surprised by how much leverage they actually have in this market once we structure the transaction correctly. The rate is not ideal — no one is pretending otherwise. But the overall deal — the price, the concessions, the terms — can be significantly better than anything available during the pandemic-era seller's market when inventory was almost nonexistent and buyers were waiving contingencies just to compete.

The Refinance Runway

The rate you close at today is not necessarily the rate you will carry for 30 years. That point is often made, but it is worth being specific about what it means in practice for pilots.

If the Fed continues its trajectory — and again, this is uncertain as of this writing — there is a reasonable case that rates in the mid-to-upper 5s become available within the next 12–24 months. If that happens, pilots who closed in the 6s this fall will have a clean refinance opportunity that drops their payment materially. The home they bought at today's rate, in today's buyer-friendly negotiating environment, becomes cheaper to hold.

The pilots who waited — trying to time a rate they could not predict — will re-enter a market where the lock-in effect has weakened, more sellers are willing to list, inventory is tighter again, and the negotiating leverage they had this fall is gone. The home they buy will likely cost more in price, even if the rate is slightly lower.

Date the rate. Marry the house. It is a cliché because it is consistently true.

What This Means Practically for Your Next Move

If you are a pilot approaching a career transition that will require a housing change, here is how to position yourself:

- **Start the lender conversation early.** Before you have an offer accepted, before you are even actively looking, talk to a lender who understands your pay structure. Know your qualifying number, your DTI ceiling, and what seller concession structures work with your loan type. Compressed timelines kill options. The pilots I see struggle most are the ones who call me when they are already under contract.
- **Know what concessions are available in your target market.** This varies city by city. Some markets are more competitive than others even within the national trend. Ask your lender and agent to pull recent concession data for the specific zip codes you are targeting. Do not assume the national trend applies uniformly.
- **Structure concessions for maximum payment impact, not just closing cost coverage.** Closing cost credits are valuable, but a rate buydown typically delivers more monthly relief. Have your lender run both scenarios so you can make an informed decision based on your cash position and how long you expect to hold the home.
- **If you are VA-eligible, understand your entitlement before you start shopping.** Remaining entitlement, prior usage, and how your current properties interact with a new VA purchase all affect what you can do. This is not a conversation to have for the first time when you are writing an offer.
- **Keep the refinance option in your flight plan.** Know what rate drop would trigger a refinance that makes financial sense for you. Have that conversation with your lender at closing so you already know the target. When the market gets there, you can move quickly instead of starting the analysis from scratch.

The Advantage You Did Not Know You Had

The lock-in effect has built a wall that most of the housing market is staring at, waiting for it to come down. Pilots are on a different side of that wall. Your career moves on a schedule that does not care about rate cycles. You will buy when the job says buy.

What you can control is how you enter the transaction. In a market where sellers are motivated, concessions are at record levels, and the typical move-up buyer is frozen in place, pilots who show up prepared — with the right lender, the right loan structure, and a clear picture of their qualifying numbers — are operating with genuine leverage.

The Great Stay is your competition's problem. Make it your advantage.

Contact Spencer at **spencer@mythl.com** or visit **spencerattrident.com**. Have a topic you'd like covered? Reach out directly.

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About the Author

Spencer Wartman is a Loan Originator at Trident Home Loans, a veteran-owned and operated mortgage lender. He is a proud 2024 NAMB Top Veteran Loan Originator, a USAF veteran, Lieutenant Colonel in the Missouri Air National Guard, and an active UPS 757 Captain. Read More...



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Nonstandard Considerations When Preparing for Airline Training

Written by: John McDermott

Towards the end of September, I finally received the long-awaited email that I would soon begin my training for a U.S. regional airline. Almost two years after passing my initial flight instructor checkride, it suddenly became time to take the next step in my career.

A lot of preparation goes into airline training. I have already submitted multiple background checks, fingerprints, and drug tests, and I have a somewhat-expedited timeline to start studying for the ATP written exam ahead of my ATP-CTP course.

Behind the scenes, however, other preparations must take place. Besides beginning the process of handing students off to other instructors (save one or two whom I shall attempt to prepare for checkrides in the next few weeks), I must consider how I must prepare my personal life for the change.

Almost immediately, I booked a trip to visit family back home, while I also began planning my drive from Pennsylvania to the training center in Utah. Included is a consideration as to whether to get maintenance on my car beforehand, what to pack, as well as where I should stop along the way.

Equally, I must consider how I will spend my time over the next few weeks. With under a month until my journey out west begins, as best I can, I must balance my current job with the family and friends around me. Perhaps the biggest challenge of this process will be the relationship between the work I must do — the remaining students whose training supplies my paycheck and the study and preparation I have — and spending quality time with the most important people in my life.

I am aware that initial type and ATP training is an intense process. I have heard from current and former employees of my soon-to-be employer that training is purposely intense, and in terms of physical distance it's almost as far from the rest of my family as I can be. So to me, spending quality time with friends and family is just as much a part of my preparation as completing documentation and preparing for written exams. I am excited for the opportunity to relax, take a small step back from work, and reset to ensure I'm alert and focused heading into training.

Equally critical is spending time relaxing away from work. Though I am not completely stepping away until soon before training starts, it is worth noting how significant of a break this is, as it is for many instructors who have had intense time-building as a fact of life for a considerable period. Critical to preparing for air-carrier class is breaking out from that rhythm to restore and replenish considerable energy in preparation for the focused phase of study and training.

As I write this I still have over a month until I start, but it is critical that I start my preparations as early as I reasonably can to have a clear picture of the coming weeks. Just as I think as far ahead as possible while flying, I think far ahead while I prepare for my next stage in order to navigate the transition smoothly. The farther ahead I can be aware of what to expect, the more easily it will be to plan the work, rest, and travel I need to succeed.

Yes, preparing for my new position involves significant planning and preparation, and it has required me to "think outside the box" in order to set myself up well. It is critical I consider each aspect of my planning to set myself up for success — at least as much as I possibly can. I look forward to the new challenge of airline training and remain grateful for each experience I've had thus far.



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...



Staffing Challenges in Business Aviation

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

Ordinarily, this would be the article where I examine my predictions for compensation growth vs. the survey data. But, since one of the major surveys still hasn't dropped, we'll go in a different direction and talk about workforce issues in general. But stay tuned for my predictions coming soon.

The business aviation industry is entering a period of significant workforce change. Corporate flight departments, charter operators, fractional providers, aircraft management companies, and aviation service organizations are all competing for a limited pool of qualified professionals. The challenge extends well beyond pilots. Maintenance technicians, flight attendants, schedulers, dispatchers, aviation managers, and other specialists are increasingly important to an industry that must deliver safe, reliable and highly personalized transportation.

It's not simply a question of how many people are available for hire. It is a question of **finding qualified personnel, retaining experienced employees, developing future leaders, and creating compensation and career structures capable of competing with other aviation sectors — all the things we discuss on my podcast,** *The Flight Department Show.*

The Pilot Challenge

Pilots remain the most visible staffing concern in business aviation. The commercial airlines continue to draw experienced aviators either in or sought by corporate flight departments and charter operators. Airlines offer compelling compensation, defined career paths and the opportunity to have a predictable schedule. Therefore, for some business aviation pilots, particularly those in their 30s and 40s, an airline position can represent a captivating alternative.

We know that business aviation has advantages that airlines cannot duplicate. Corporate pilots may have more personal interaction with passengers, fly a wider variety of missions and operate aircraft with smaller crews. Nevertheless, compensation remains an important factor. A corporate flight department that loses an experienced captain may discover that replacing that individual requires more than simply matching a salary. The organization may need to compete on schedule, benefits, retirement programs, quality of life, vacation, training opportunities and career development.

Maintenance Technicians: A Critical Bottleneck

While pilots receive most of the attention in discussions about aviation staffing, the lack of qualified maintenance professionals represents one of the industry's most important underlying challenges. Business jets require highly trained technicians capable of maintaining increasingly sophisticated systems. Modern business jets incorporate advanced avionics, digital flight controls, composite materials, and complex propulsion systems. Finding technicians with the appropriate certifications and experience can be difficult.

The problem is compounded by demographics. A significant portion of the aviation maintenance workforce is approaching retirement age, creating a need to replace experienced technicians while simultaneously developing the next generation. Depending on which study you consult, the median age for business aviation technicians is approximately 54. The U.S. Bureau of Labor Statistics currently projects 13,100 openings per year for aircraft and avionics technicians through 2035, with many of the openings occurring due to retirements.

Unlike some professions, aviation maintenance has a relatively long learning curve. An organization cannot instantly replace a technician who has accumulated decades of experience on a particular aircraft type. Institutional knowledge — understanding recurring maintenance issues, aircraft-specific characteristics and operational history — can be extremely valuable. This creates a two-sided workforce problem: recruiting enough entry-level technicians while retaining experienced technicians long enough to transfer their institutional knowledge to the next generation.

The Compensation Challenge

Like it or not, compensation is at the center of virtually every staffing discussion in business aviation. Flight departments frequently compete against airlines, charter operators, fractional companies, and other corporate employers. Two organizations may offer similar base salaries but have dramatically different total-compensation packages.

A meaningful compensation analysis should therefore examine the entire rewards package, including:

- Base salary
- Incentive compensation
- Overtime
- Per diem
- Retirement contributions
- Health and welfare benefits
- Paid time off
- Training and recurrent qualification
- Aircraft or fleet premiums
- Signing and retention incentives
- Work schedules
- Travel requirements
- Job security and career progression

This is particularly important because business aviation positions can vary enormously. A Gulfstream captain operating a large corporate flight department may have very different responsibilities from a captain flying a light jet for a charter operator. Simply comparing job titles can therefore produce misleading conclusions.

Quality of Life Is Becoming Compensation

One of the most important changes in aviation employment is the growing importance of quality of life. Employees increasingly evaluate jobs based on the entire employment experience rather than salary alone. In business aviation, scheduling can have a particularly significant impact.

A corporate flight department might provide a predictable schedule but require considerable flexibility when executives change travel plans. A charter operator may offer different scheduling arrangements but potentially more variable demand. A fractional operator may have a highly structured schedule but extensive time away from home.

For employers, understanding these differences is critical. Two pilots receiving the same annual salary may place very different values on their schedules. One may prioritize compensation, while another may place greater value on predictable time off. Consequently, staffing strategies increasingly need to consider total value to the employee, rather than focusing exclusively on cash compensation.

The Leadership Problem

Staffing challenges also extend into aviation management. As experienced aviation professionals retire or leave the workforce, business aviation organizations must develop future leaders. The industry needs people capable of managing safety, personnel, budgets, vendors, regulatory requirements, and increasingly complex aircraft operations.

The director of aviation or chief pilot position, for example, combines operational and managerial responsibilities. The individual may need to understand flight operations while also dealing with human resources, finance, insurance, aircraft acquisition and executive management. Finding someone who possesses both technical aviation expertise and sophisticated management skills can be difficult.

This creates an important succession-planning issue. Organizations that wait until an experienced aviation manager announces a retirement may discover that there is no obvious replacement.

Looking Ahead

Staffing will remain one of the defining management challenges in business aviation. The industry needs to address several issues simultaneously: an aging workforce, competition for pilots and technicians, changing employee expectations, rising compensation costs and the need to develop future leaders.

There is no single solution. Successful organizations will likely approach staffing as a strategic business issue rather than simply a function of the human resources department. They will monitor compensation, understand employee expectations, invest in training and succession planning, and create career paths that encourage experienced employees to remain in the industry.



About the Author

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



MONEY

Zero-Closing-Cost Mortgages: *When and Why a Pilot May Consider One*

Written by: Jonathan Schultz, Portfolio Management Analyst and Paraplanner



What Is a Zero-Closing-Cost Mortgage?

A zero-closing-cost mortgage is a home purchase or refinance loan structured so that the borrower does not pay certain lender and third-party closing expenses out of pocket at closing.

Closing costs may include:

- Loan origination, underwriting, processing, and administration charges.
- Appraisal and credit-report fees.
- Title search, lender's title insurance, settlement, and recording fees.
- Government transfer taxes or recording-related charges, where applicable.
- Prepaid interest.
- In some cases, points paid to obtain a lower interest rate.

The term "zero closing cost" does **not** necessarily mean that you won't have to bring money to the closing table. Borrowers may still need funds for a down payment, homeowners insurance, property taxes, escrow reserves, prepaid items, and other transaction-specific expenses.

The mortgage lender commonly handles closing costs in one of two ways:

Structure	How it works	Main tradeoff
Lender credit	The lender provides a credit that offsets eligible closing costs	The borrower accepts a higher mortgage interest rate
Costs financed into loan	Eligible costs are added to the mortgage balance	The borrower starts with more debt and may pay interest on those costs over time

Some loans use a combination of both.

Why the Closing Costs Are Not Actually "Free"

With a zero-closing-cost loan, the lender is still paying third parties and incurring underwriting, funding, and operational expenses. The lender typically recovers that value through pricing most often by charging a rate above what the borrower could have received by paying closing costs directly.
For example, assume a borrower is refinancing a $400,000 loan and has two choices:

- **Option A:** Pay $6,000 in closing costs for a 6.25% fixed interest rate.
- **Option B:** Receive a lender credit covering the $6,000 but accept a 6.50% rate.

The second option may conserve $6,000 today, but it raises the monthly principal-and-interest payment and can create substantially more interest expense if the borrower retains that mortgage for many years. The better choice depends heavily on how long the borrower expects to keep the loan.
This is a break-even analysis:

Break-even period (months) = Total upfront closing costs ÷ Monthly payment savings
For example, if paying $6,000 upfront reduces the monthly payment by $100, the approximate break-even period is 60 months, or five years. A borrower expecting to sell, refinance, or pay off the loan within two or three years may reasonably prefer the lender-credit option. A borrower who expects to keep the mortgage for ten or 20 years may find that paying closing costs for a lower rate is more economical.

That calculation should be viewed as a starting point, not a final decision. It does not capture investment returns on retained cash, tax considerations, opportunity cost, liquidity needs, or the possibility that market rates change and create a refinance opportunity.

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Who May Benefit?

A zero-closing-cost mortgage can be attractive for borrowers who value liquidity or expect a shorter loan horizon.

Potentially appropriate situations include:

- **Short expected ownership period.** A pilot who expects to move and sell within a few years and may not retain the loan long enough to recover upfront closing costs through a lower interest rate.
- **Likely near-term refinance.** If a borrower reasonably expects to refinance because of future income changes, a planned loan restructuring, or potentially lower market rates, reducing current upfront costs can make sense. This should not be based on a prediction that rates will certainly fall; refinancing is never guaranteed.
- **Emergency-fund preservation.** A pilot may prefer to retain more cash reserves for repairs, relocation costs, potential furlough, medical expenses, or general financial stability.
- **High-priority debt reduction.** If the borrower has high-interest debt, using cash to eliminate or reduce that debt may be more beneficial than using the same cash to obtain a modestly lower mortgage rate.

How to Evaluate the Offer

Borrowers should request written loan estimates to compare the changes between a zero-closing-cost mortgage and conventional mortgage.

The comparison should focus on the following items:

- The note rate and annual percentage rate (APR)
- Total lender credits
- Exact fees paid by the borrower versus financed costs
- Total cash needed to close
- Monthly principal and interest payment
- The loan balance after five, seven, and ten years.
- The total interest expected during the borrower's likely holding period
- Whether the refinance resets the amortization schedule
- Any prepayment penalty or other restrictive terms

The Bottom Line

A zero-closing-cost mortgage is not inherently good or bad. It is a financing choice that exchanges upfront cash savings for a higher rate, a larger loan balance, or both. It can be highly effective for borrowers with expected shorter loan horizons, limited liquidity, or a strong reason to preserve cash reserves.

However, for borrowers likely to keep the mortgage for many years, paying closing costs upfront in exchange for a lower rate may create lower total borrowing costs. The best option depends on the borrower's break-even period, expected time in the home and loan, cash reserves, competing uses of capital, and long-term financial goals.

Before selecting a zero-closing-cost mortgage, compare multiple written loan scenarios and evaluate the decision based on total cost over the expected ownership period and not just the amount due at closing.



About the Author

Jonathan Schultz earned his Bachelor of Science degree in Aeronautics from Liberty University. He is currently pursuing his CERTIFIED FINANCIAL PLANNER™ (CFP®) credential. Read More...

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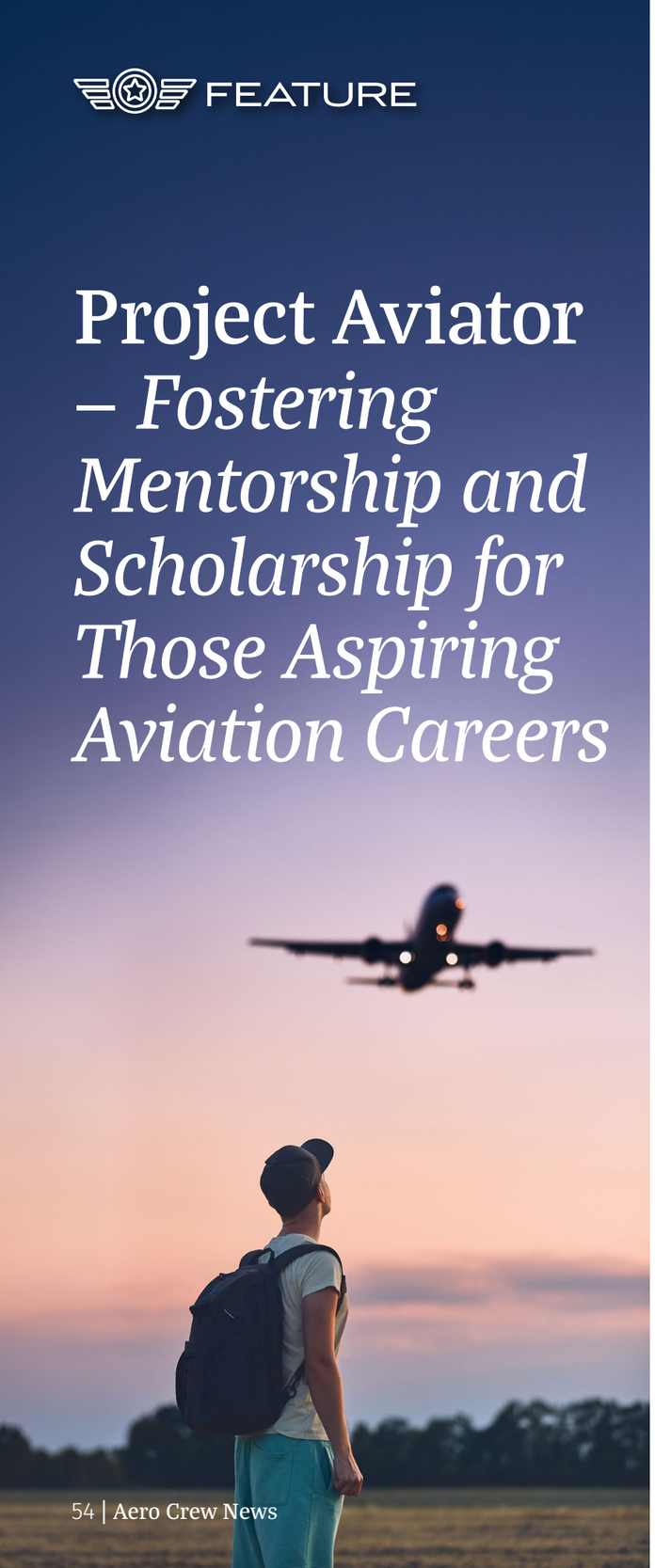
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FEATURE

Project Aviator – *Fostering Mentorship and Scholarship for Those Aspiring Aviation Careers*



For many aspiring aviators, the journey to their dream job is a long, rigorous, and daunting path. Aviation is a small industry, that at times, can be overwhelming and intimidating if you don't have a mentor or someone guiding you along the way. Mentorship and encouragement can be paramount in helping an individual achieve their dreams.

Project Aviator, a 501(c)(3) non-profit organization, was founded by four mainline airline pilots as a way to help those ascending their own journeys. When the charity's founders made it to their dream companies, they all started brainstorming on ways to give back and to be impactful. Since they viewed other such organizations as large and commercialized, they wanted Project Aviator to be unique. The founders decided that mentorship should be at the forefront. Their view that mentors are key to helping guide and inspire the next generation of pilots, launched the mentorship program of Project Aviator.

The founders also recognize that flight training can be very expensive and prohibitive for some. They decided a scholarship program would also be very beneficial. It was unknown how much money could be raised, but the founders all pledged their own money to get the scholarship program running. Even if no additional funding was raised, some level of a scholarship would be awarded, they concluded.



Project Aviator volunteers with Ernie Meeks "Flying With Big Ern" at the 2025 fundraiser at The Broadmoor

Project Aviator was founded in 2022 and is approaching its five-year anniversary. Since its inception, the charity has awarded over $36,000 in scholarships. The charity also has 120+ mentors volunteering their time to the 400+ mentees in the program. The president of Project Aviator and Southwest Airlines pilot, Sean O'Connor, stated, "The charity's success is thanks to those who believe in it. The founders and board members can work as hard as they can and be genuine, but if there is little or no support, the charity cannot thrive and be what it is. All our success is thanks to our donors, mentees, and mentors."

The Mentorship Program is run by Southwest Airlines pilot Hannah O'Connor. This program has been her project since its inception and she is the reason for its great success, meaningful impact and positive results. When creating the mentorship program, Hannah wanted it to be unique and personable. In the onboarding process, the mentee is asked about their career goals and aspirations, along with a few other personal questions giving her the opportunity to get to know them and their needs.

The current mentorship program provides mentees direct access to two mentors: one from a regional airline or career time-building job, and a second from a mainline, cargo, or holding the corporate job of the mentees' dreams. The organization's work does not stop once the mentee goes to the regionals, as an example. It is their mission to shepherd the mentees all the way to their dream jobs. Currently, the charity has helped over 50 individuals into their first airline jobs and helped over 30 into their dream jobs.

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Mentee and 2026 scholarship winner, Karl Sunglao after his commercial checkride.



Founders Sean and Hannah with two mentees from the University of North Dakota at the 2025 Women in Aviation conference.

Project Aviator refers to mentees who become mentors as “boomerangs” and at present there are 12 former mentees who volunteer their time as mentors now that they are professional pilots.

A testament to the Project Aviator Mentorship Program comes from Noah H., a mentee. Noah was a student at the University of North Dakota. In 2024, his sophomore year, he met the Project Aviator team at a university career fair at the airport in Grand Forks, N.D. He signed up quickly after finding out that Project Aviator would be willing to help find him a mentor. At first, he was hesitant since he didn’t want to go to the airlines — he wanted a niche job, flying jets or turboprops for weather modification. Indeed, the organization had a mentor who did weather modification who would help. One year later at the career fair, Noah returned to the Project Aviator team to say hello and expressed how thankful he was that his mentor had helped him land a summer internship for a weather modification company. In his senior year at the UND career conference, Noah came to the Project Aviator booth and shared the great news that he had been hired by the weather modification company for which he had interned! This is one example of how Project Aviator shows personal interest, follows up, and exerts all the effort it can to help an aspiring pilot pursue opportunities to achieve their dreams.

With Sean and Hannah are two other founding members of the board, Captain Jake Spellacy (United) and First Officer M.J. Okada (United). Sean, Jake, and M.J. are alumni of the University of North Dakota. Hannah is a proud alumna of the University of Dubuque, in Iowa.



Project Aviator founding members and mentor Ryan Phillips at UND SAMA 2024. **Left to right:** Ryan Phillips, Jake Spellacy, M.J. Okada, Hannah O’Connor, and Sean O’Connor.

The scholarship program for Project Aviator has been fortunate to grow year over year. In 2026, the charity is aiming to award over $20,000 in scholarships. In addition to its own scholarship, Project Aviator assists and facilitates establishing other scholarships. Currently, they have aided four airline pilots who wanted to give back but didn’t know how to set up a scholarship. The charity does not take a commission, nor do they charge a fee to facilitate establishing a scholarship.

One example of this assistance is for a Denver-based Southwest captain. Formerly a nurse, the scholarship donor followed her dream to become a pilot. Along the way, she had mentors guide her and she received a scholarship that helped give her confidence to persist. It was her desire to pay it forward, wanting to inspire and help another on their journey into a career change. This year marked the third annual “Second Chance Scholarship,” which is awarded every July. Project Aviator is proud to uphold its founding mission — to be impactful, personal, and unique.

Project Aviator holds its annual fundraiser every June at the Broadmoor Hotel in Colorado Springs. The Broadmoor is the world’s longest enduring 5-star and 5-diamond resort. June 25, 2027, will mark the fourth annual pickleball tournament and dinner reception. The dinner reception will be a full luau with a show featuring professional Hawaiian dancers and a full Hawaiian band. A silent auction will take place and live music will be provided by Denver’s favorite dance band, Thumpin’, starring Jerry, Joy, and Jeremy. For those who don’t play pickleball, there are dinner-reception-only tickets available. Tickets and sponsorship opportunities are available via the link on the charity’s website home page. www.projectaviator.org



Group photo after the 2026 Project Aviator pickleball tournament at The Broadmoor

Beyond its mentorship and scholarship programs, Project Aviator has tried to attend aviation conferences to expand its reach and gain visibility. To help grow the charity by attracting new mentors, mentees, and procuring funds from generous donors who believe in the mission of Project Aviator, the organization has had a presence at these conferences:

- University of North Dakota SAMA - 2024, 2025, 2026
- Women in Aviation International - 2025
- RTAG - 2025
- PAPA - 2024, 2025, 2026
- OBAP - 2026



Sean, Hannah O., and Hannah S. at the 2025 Women in Aviation conference, in Denver

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Project Aviator is blessed to partner with great organizations that help drive its success:

- Southwest Airlines
- Southwest Airlines Pilots Association
- The Broadmoor Hotel
- Flight Uniforms
- Aviator Intelligence
- Ace Interview Prep, Vicki Ross
- Aero Crew News
- United Airlines Newark Chief Pilot Office
- University of North Dakota
- Inverness Wealth Management
- Flying With Big Ern
- My Overnight Life, Paul Holte

The mission of Project Aviator has always been to provide impactful mentorship and scholarship opportunities to those dreaming of a career in aviation. Project Aviator does not charge anything for its programs. The founders all agree that it was created to give back and not to profit. Proudly, all donations go toward mentorship and scholarship opportunities. If you are interested in becoming a mentee, becoming a mentor, wanting to donate, or wanting to learn more, follow the charity on all social media platforms or visit their website www.projectaviator.org.

About the Organization

Project Aviator was started by pilots, for pilots. We strive to empower aspiring aviators by helping cover the costs of required flight training and providing industry mentorship to anyone looking to further their careers in aviation.
Read More...



Project Aviator and Aviator Intelligence representatives welcome aspiring pilots at the 2026 Organization of Black Aerospace Professionals convention in Chicago.



Project Aviator attended the first inaugural Newark Chief Pilot Golf Outing at Fiddler's Elbow Country Club in New Jersey. Four of the board members were in attendance. Project Aviator raised money for scholarships by selling extra shots for a closest-to-the-pin competition. The winner, Robb Swiatek, won a Rolex Submariner watch when his shot landed within three feet from the pin on the 178 par 3. From left to right Jake Spellacy (UA), John Webster (DL) Sean O'Connor (SWA), MJ Okada (UA)



Players compete during Project Aviator's annual pickleball fundraiser, presented by Southwest Airlines and The Broadmoor, in Colorado Springs.



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