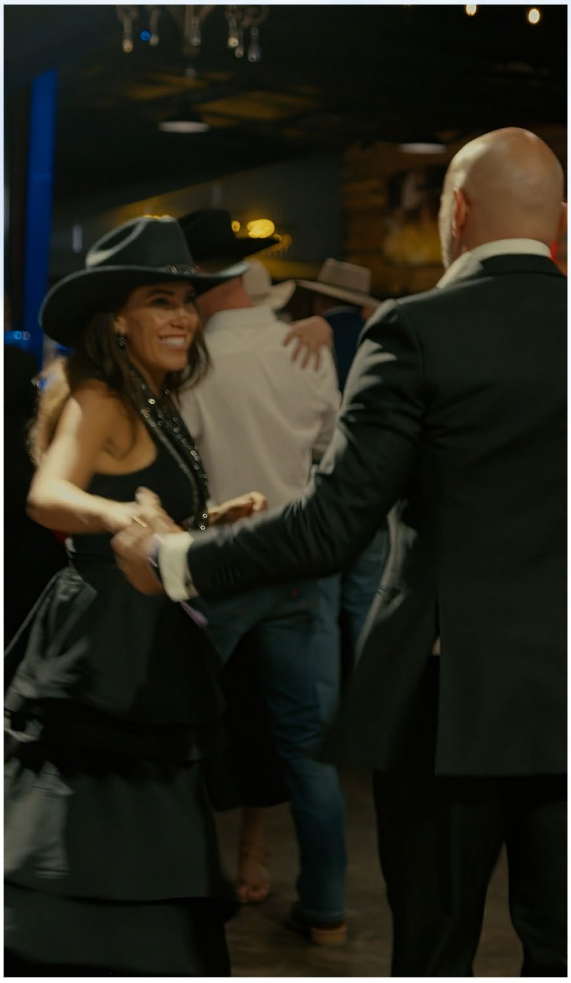
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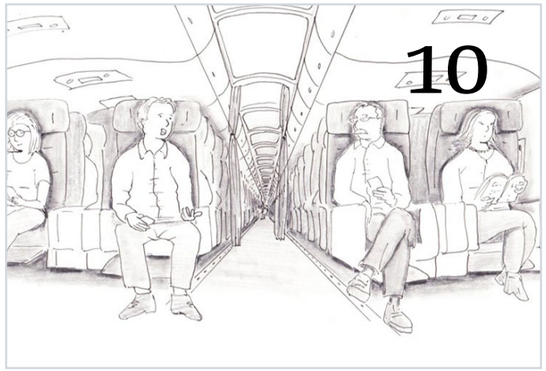




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The Grid (contract comparisons, pay charts, company details, etc.) has moved online. Click on the airlines above to go directly to that airline’s information, or go to www. AeroCrewNews.com/go/thegrid.

Dear readers,

Happy Labor Day! 🎉

Today, we celebrate the hard work and dedication of workers everywhere. Labor Day is a tribute to the incredible contributions of those who keep our communities and economy thriving.

This holiday has its roots in the labor movement of the late 19th century, when workers fought for fair wages, reasonable hours, and safer conditions. Thanks to their efforts, we enjoy better labor laws and practices today.

Let's take a moment to appreciate the value of our labors and the dignity it brings to our lives. Whether you're spending the day with family, enjoying a well-deserved rest, participating in community events, or working as I am, I hope your day is wonderful and meaningful. Thank you for all your hard work. I and everyone at Aero Crew News wish you a happy Labor Day!

Speaking of labor, we've also been hard at work creating a new online store for Aero Crew Shop. Be sure to check out the new shop at www.AeroCrewShop.com.

Fly safe,

Craig D. Pieper

Craig D. Pieper

P.S. If you hold a medical certificate, I encourage you to read this month's SKYLAW column. There are some changes of which we all need to be aware.



About the Publisher

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

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Baggage – Stressed or not, look into your Window of Tolerance for greater understanding and added coping skills.

Business Vector – Conducting regular compensation reviews is vital to help establish realistic merit increases.

Coffee & Pretzels – This month's poignant cartoon may make you chuckle—or cringe.

Food Bites – During an overnight, our publisher Craig visited a cigar factory in the Dominican Republic.

Grey Matter – With this first in a three-part series, learn how the mandatory retirement age for pilots came to be and what can we anticipate for the future.

Knowledge Base – What are the roles of TRACON and ARTCC?

Money – Avoid the temptation to compare your finances with others'.

Mortgage – Refinance optimally with purposeful strategy.

Perspectives – Aviation is where one can find a valuable sense of community.

SkyLaw – One pilot's determined challenge has pushed the FAA.



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United Express GoJet Flight Attendants Ratify New Contract

GoJet Airlines Flight Attendants, represented by the Association of Flight Attendants-CWA (AFA), have ratified a contract today with wage increases and additional improvements throughout the duration of the contract, including a trigger for boarding pay and a pathway to shorter on-call reserve periods...Read More



Korean Air Commits to Record Purchase of 103 Boeing Jets to Modernize Fleet

Boeing and Korean Air announced the airline's intent to purchase 103 of Boeing's fuel-efficient family of airplanes to modernize its fleet and support the carrier's growth as it fully integrates operations with Asiana Airlines over the next several years.
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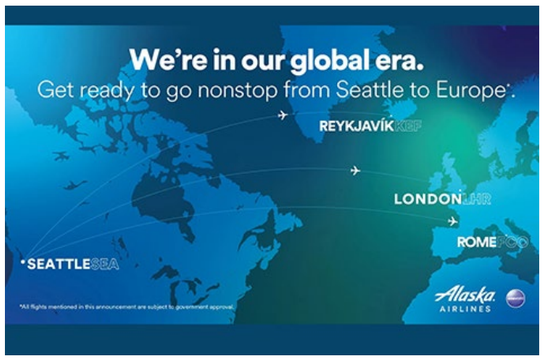
Tennessee One, Two, Three! New Southwest Service to Knoxville and Spring Break Schedule Available for Purchase

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JetBlue today announced an expansion of its route map with added destinations and more flights that enhance its position in key leisure markets and strengthen its Boston and New York focus cities. Read More



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Three everyday ways to maximize your SkyMiles Membership

As SkyMiles® Members head into the second half of the year – whether planning fall getaways, booking holiday trips or simply checking in on their SkyMiles goals – Delta's loyalty program continues to recognize, reward and value Members for all of their interactions with Delta. Here are a few simple ways to make the most...Read More



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New Places, New Partner: Southwest Sets Sights on St. Maarten and Begins NEW relationship with EVA Air

Southwest Airlines Co. today extended its flight schedule with more routes to new places offering inspiration to book travel through June 3, 2026. It also introduced a new international partnership with EVA Air that's on sale now and shared a third new destination...Read More

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PROFESSIONAL PILOTS OF TOMORROW

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coffee & pretzels

Greg Kaley



Did the captain just take a newspaper into the lav?



[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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Professionalism in All Stages

Written by: John McDermott

My flying career started about five years ago. Though my first flight as a pilot was the previous September, I started flight training for real in July 2020 in the midst of the COVID-19 pandemic. I was entering my sophomore year in college and as eager as ever about pursuing life as a professional pilot.

My journey from student pilot to professional flight instructor has been long and somewhat winding. I flew at multiple schools in the Chicagoland area as a student before heading to South Florida, then picking up my first job in Central Florida before moving to Pennsylvania.

Throughout that time, I had opportunities to work with a variety of instructors (only one CFI ever signed me off for more than one checkride), in a variety of training systems, and with a range of supervisors and colleagues. This variety has allowed me to not only expand my piloting skills but also learn what it means to be a professional in the aviation industry.

As a college student, timeliness was a challenge for me. I will never forget what might have been the most important lesson I had received from an instructor to that point. She (a former flight attendant with multiple carriers) gave me an appropriately strongly worded talk about the importance of timeliness in the aviation industry. I needed to hear it, and it fundamentally changed when I arrived for lessons and how I communicated with instructors into the future. That lesson has influenced how I have handled the few times I've been tardy since, and how I have conducted myself as an instructor.

One of my early instructor positions was with a company that required instructors to arrive at least 15 minutes before their first lesson of the day. They also told new CFIs applying to work for them that part of their duty was to effectively time manage their lessons to make sure they were on time for the next flight.

This tenant is an important part of the company's belief that their employees are not only representing themselves and the company but also the aviation industry. As a school that focuses heavily on career pilot training, they wanted to convey to new students that having a professional image (including not only timeliness but also grooming and dress) was critical to establishing a reliable, trustworthy image that would eventually translate to employment down the line.

Though my time with the company was short-lived, the lessons stuck: carrying myself in a confident manner, being well-groomed and well-spoken, have become significant goals as I continue teaching and looking ahead to other jobs in the industry. Communicating effectively with students, and being crystal clear about my plans and expectations, are key to establishing a strong foundation and maintaining a trusting relationship.

I have spent the last few months teaching in central Pennsylvania at an airport with commercial airline service. Operating around transport-category jets operating for major U.S. carriers adds an additional requirement for attentiveness and professionalism. Many of the airports I used while teaching in Florida had significant corporate-jet and flight-school traffic that required focus and efficiency, it has become important to consider how working airline transport into the mix impacts my own flying.

Obviously, working in environments dependent upon quick, efficient flight tasks and commercial airport operations requires an additional level of preplanning and situational awareness when compared to the smaller, often uncontrolled airports at which I've operated for quite some time. No longer is the time when my FBO was the largest operator at my airport, Now the bar is higher. Now, I must be clearer on the radio, more prepared for adjustments, and ready to explain and correct. These are added elements that I once did not need to worry about.

Moving on to the airlines will elicit a further "upgrade" to my professionalism. Walking around big airports in a recognizable uniform will bring more attention, therefore mandating that I be more on top of my game and more aware of myself and my environment. In my current role as IP, my student's trust in me depends, in no small part, on my ability to carry myself with poise and focus. Beyond this, to an incalculable extent and arguably now more than ever, the public's trust in the

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aviation industry is influenced by these same qualities of professionalism.

As with most, admittedly, I have room to grow. Many are familiar with the saying, “A good pilot is always learning.” Learning not only about professionalism but also being open to learning about my craft and expanding my skills and proficiency will expand my ability to teach and fly safely—day in and day out.

I am lucky that I do something that I so dearly love. That love pushes me to act with pride and represent myself well. My desire to learn, grow, and act in a way that demonstrates my passion forms the foundation of what professionalism means to me. My goal throughout my career is to allow my personal obsession with aviation continually feed how I handle my professional career—and vice versa.



About the Author

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



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SAFETY MATTERS

Raising the Bar on Upset Prevention and Recovery Training

Written By: Aero Crew News Staff

In the competitive pilot-training landscape, United Aviate Academy (UAA) stands out with a bold safety-first partnership reaching new heights. Located at Phoenix Goodyear Airport, UAA has teamed up with Aviation Performance Solutions (APS), an industry leader in Upset Prevention & Recovery Training (UPRT), to equip UAA students with critical defenses against Loss of Control In Flight (LOC I), one of aviation's top safety threats.

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According to the FAA and NTSB, LOC I continues to dominate general aviation accident statistics. The FAA Fact Sheet on General Aviation Safety ranked the ten leading causes of general aviation fatal accidents during the period 2014-2023 and LOC-I was ranked number one and continues to persist as a top safety threat in both general aviation and commercial aviation.

The FAA's Advisory Circular 120 111, emphasizes that effective UPRT focuses on preventing an upset before recovery is needed. It outlines the fundamental principles of UPRT, which should encompass advanced instructor training, thorough academic preparation, early detection of upsets, proficiency in manual aircraft handling, and the integration of CRM.

Building on these principles, UAA leverages APS's renowned UPRT program, which surpasses regulatory minimums and adopts the "Every Pilot In Control Solution StandardTM" (EPIC S2TM) optimizing UPRT effectiveness. Courses integrate classroom theory, transformative on-aircraft all-attitude, and advanced simulator training, all facilitated by APS's cadre of expert UPRT instructors.

"United Aviate Academy and United Airlines have redefined pilot training safety. By making APS's specialized UPRT standard for their uniquely talented candidates, they've set the gold standard—proven to save lives, said Paul "BJ" Ransbury, CEO of Aviation Performance Solutions. "Fully aligned with ICAO's vision since 2019, this program surpasses global standards in critical life-saving areas often missed by typical UPRT, preparing todays and tomorrows pilots for the highest level of safety."

UPRT isn't just about recovery – it's about strengthening aeronautical decision-making, improving flight envelope awareness, and building crisis resilience—empowering pilots to confidently recognize and mitigate the earliest stages of an upset. Students learn the signature "push–roll–thrust-stabilize" upset prevention and recovery strategy, angle of attack recognition, and transferrable aircraft handling skills across real and simulated platforms. This rigorous training responds directly to FAA data showing that LOC I remains the leading cause of catastrophic general aviation and air carrier accidents.

"At UAA, our students already receive high-quality training, so incorporating UPRT into the curriculum was a natural fit," said Michael Hales, CEO of United Aviate Academy. "We require the course between their Instrument and Commercial Certificates to strengthen safety and situational awareness – ultimately making our students safer pilots."

The early adoption of APS's curriculum signals a major safety investment, offering future pilots a substantial advantage before they enter the United flight deck.

"APS training provided me with invaluable upset recovery training that taught me critical skills essential for safe and confident flying," said Taneesha Tavkar, UAA graduate and Progress Check and Standardization Instructor. "The hands-on experience deepened my understanding of aircraft control in extreme situations. These foundational skills are not only important for the airlines, but also vital through the onset of student pilot training."

Teaming up with APS represents the practical application of innovative education – it's deliberate, measured, and safety driven. Aligning training with FAA guidance and International Civil Aviation Organization (ICAO) goals, UAA ensures tomorrow's commercial pilots are getting prepared for some of the most prevalent safety risks now, in the safest possible manner, in the safest possible environment.

United Aviate Academy is currently accepting applicants. Watch this informational video or visit aviateacademy.com to learn more and apply.

About the Author

Aero Crew News is a pilot-hiring magazine designed for pilots by pilots. In the first few years, our cover stories/ features were dedicated to airlines and charter companies seeking pilots. Since then...Read more...



The Great Airline Pilot Retirement Debate, Part 2

Who supports an increase in the age?

Written by: Richard Swindell

Welcome to part two of Grey Matter's look into the airline pilot retirement age debate, and who supports extending or even eliminating it.

We ended last month with the discussion of a shortfall in pilot pay and benefits, as opposed to an actual shortage of pilots, which lead to an initial scarcity of available pilots in the uptick to the early-2010s airline hiring. However, this crunch was primarily felt at regional carriers and non-airline operators. As new contracts were negotiated and implemented by airline pilot and management groups resulting in increased pay and benefits, guess what? People started training to become airline pilots again. In fact, currently, there are more pilots in training than there were a decade ago. Plus, the number of commercial and airline transport pilot certificates being awarded annually are more than sufficient to cover continued senior-pilot retirements at age 65.

Now in 2025, less than 20 years after the last retirement age change—remember, it took 47 years, 9/11, and various airline bankruptcies to change it from 60 to 65—what is the impetus to change now, and who wants it?

Well, first up is Congressman Troy Nehls (R-TX-22) who in 2022 submitted language for the FAA Reauthorization Bill (the periodically renewable law providing operational priorities and budgeting for the Administration), advocating for an increase in the airline pilot retirement age to 67. (At some point there was some discussion about 68 minus one day, but this is moot because the age extension was deleted from the bill before being passed by Congress in 2023 anyway.) Representative Nehls has no background in aviation, but he does have a brother who is a Delta Air Lines pilot nearing retirement. Coincidence? You be the judge.

Although the International Air Transport Association (IATA – the global version of Airlines for America, or A4A, which we'll talk about next month), has stated it supports a retirement-age increase, but this is based on whether the International Civil Aviation Organization (ICAO – which we'll also talk about next month) adjusts its position on the subject. IATA's stance is likely derived from many of its international members having a limited professional-pilot training pipeline, as well as the inability to expand operations or easily replace retiring pilots.

Next up are the U.S. regional airlines, represented by the Regional Airline Association (RAA) which, in opposition to A4A, strongly supports an age extension. It is unclear why, as most pilots in this sector typically move to better paying jobs at larger national, mainline, and all-cargo carriers well before they approach age 65. Therefore, extending the retirement age really wouldn't help the regionals significantly, except perhaps for a few senior captains who decline to move on and second-career pilots—individuals who decide later in life (after leaving or retiring from another job or profession) to train to become airline pilots. Since these individuals are typically older and not necessarily in a position or interested in pursuing a large carrier or career at a mainline, some regional carriers might marginally benefit by keeping these pilots on for a couple of additional years. Yet these examples are few and far-between, and inconsistent with the realities of the broader industry.

Then we get to groups such as *Pilots for Raising the Age* and *Let Experienced Pilots Fly, Inc.*, consisting of a vocal minority of mostly near-retirement or recently retired airline pilots who would like to continue their airline careers to age 67, or advocate simply eliminating a retirement age altogether. On the surface, these groups suggest that two

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additional years help solve the pilot shortage (it doesn't and there's not one); and that they're indispensable to mentoring the next generation of airline pilots (but you don't have to be 65 to be a mentor).

As an airline pilot and someone who knows a few of the members and supporters of these groups, allow me a moment to unpack this seemingly reasonable desire to continue working beyond age 65. While many pilots are completely fit and able to carry on in the profession and genuinely want to do so for all the right reasons, there are individuals who do not want to continue flying full-time at all; they want to continue receiving the pay and benefits associated with the job. There are those who want to find a reason, which isn't terribly hard to do, to go out on long-term disability and simply get paid for two more (or however many more additional) years but not actually fly the line. Several have openly conveyed that this is what they're "owed" after the way the industry treated them during the "lost decade." Ultimately, this does no one any good except them.

As a bit of a side note on long-term disability (LTD), it's absolutely an essential lifeline for individuals truly unable to work for an extended period. But do you know where this money comes from to pay those in need of it? Largely, it comes from their fellow employees. While the airline itself may set up the plan and provide contributions to the trust, very often it's the employee group that funds the premiums from monies directly deducted from their monthly paychecks.

So, this is where we are for supporters of a retirement-age extension. Next month, we'll take a look at who opposes an age extension. But as we'll see, it's all a bit fluid, with certain groups hedging their bets, others weighing what's best for them or their organization, and certainly all following the money trail.

Final thought for the month and as a thought exercise—think of all those in training or who will enter pilot training based on the current projected airline pilot retirement rates, and their opportunities for a lucrative and rewarding airline career. What happens to those individuals if the retirement age is increased or eliminated? Is there room for them anymore? Is access to an airline career delayed or completely derailed?

As with so many things in this industry, it is indeed a matter of timing.

Come back next month for the final installment in this thought-provoking topic.



About the Author

Richard Swindell left active-duty military service and transitioned to the airline industry where he flies and works as a line check airman for a major airline. Read More...

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SKYLAW

Following Up: FAA Implements Medical Denial Policy

Written by: Matthew Bulow



Editor's Note

I believe it is vital that everyone read the last paragraph of Mr. Bulow's article, so acting within my editorial discretion, I place it here, too: *In light of the FAA's de facto implementation of the Initial Denial Policy, airmen should take extra care to ensure their applications are complete BEFORE completing a MedXPress application and seeing their AME for a physical exam. If an airman believes they have a condition that may affect their ability to hold a medical certificate or any other concerns about their application for medical certification, they should seek counsel to ensure that their application is complete before submitting anything to the FAA. While an airman's AME is a good resource, having an advocate in an airman's corner can make a significant difference in streamlining the FAA's complex medical certification procedures to reduce or eliminate any period of potential grounding due to the Initial Denial Policy.* **Now that you have read this, I implore all to read the complete text to understand the implications that could impact YOU.**

On December 18, 2024, the Federal Aviation Administration (FAA) announced its intent to stay the implementation of a new policy that would affect hundreds of airmen who hold valid medical certificates and are pursuing renewal, as well as airmen without valid medicals who are pursuing their certifications. On February 28, 2025, the FAA once again delayed its implementation of the "Initial Denial Policy."[1] In a previous article, I discussed the proposed policy, the potential consequences of that policy, and the aviation community's discontent over the policy. In response to the feedback received during a listening session on April 23, 2025, Acting FAA Administrator Chris Rocheleau stated the policy would not be implemented at all.[2] This article, unfortunately, addresses the FAA's recent about-face, wherein the Initial Denial Policy has been implemented in practice without any further notice to airmen or other stakeholders in the aviation industry.

INITIAL DENIAL POLICY

By way of recap, near the end of 2024, the FAA announced its intent to implement a new policy affecting the processing and handling of airman medical certificate applications (Initial Denial Policy or the Policy). Under the Initial Denial Policy, "incomplete" applications must be "denied" rather than "deferred." A denial would generally, though not necessarily, be accompanied by a reconsideration letter, highlighting the documentation the airman must gather and provide for possible consideration through a future application.

For the purposes of the Initial Denial Policy, an incomplete application is an application that does not include all the evaluations, medical records, criminal records, or other documentation necessary for the FAA to determine an airman's eligibility to hold a particular class of medical certificate. An outright denial of an incomplete application suggests that the airman is **NOT** aeromedically fit to fly while a deferral merely indicates that a medical certificate cannot be granted without more information. A deferral leaves several other doors open for the airman in aviation while they await a determination regarding their eligibility, while denial slams most of those doors shut, sometimes permanently, particularly with regard to employment in Parts 121 and 135 operations.

Previously, incomplete applications typically prompted a deferral and a request for further information within a specified time. Airmen then had a chance to gather the necessary information while their current medical certificate remained valid. Further, those airmen were generally granted extensions if that information could not reasonably be

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obtained within the allotted time (e.g. when a specific evaluation was requested and the airman could not possibly get on the schedule of a qualified evaluator in time). Now, the FAA has indicated an intent to stop granting such extensions and, instead, deny applications or revoke medical certificates, thus grounding airmen even though they may be qualified to hold an airman medical certificate.

Notably, the Policy may require airmen to re-do their physical examination with their Aviation Medical Examiner (AME), which often costs hundreds of dollars. More significantly, airmen who have their valid medical certificates revoked may lose their ability to make a living indefinitely. Additionally, a denial, suspension, or revocation places a permanent black mark on an airman's record as they will be required to answer "Yes" to Question 13 on all future applications for medical certification. Obviously, the consequences of the Initial Denial Policy can be dire.

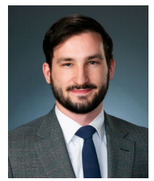
INITIAL DENIAL POLICY AND THE APA

The categorization of the Initial Denial Policy under the Administrative Procedure Act (APA) is significant in determining the FAA's authority to implement the Policy, what procedure is required to do so, and what level of deference the Policy would receive if it ever faced judicial review. If the Initial Denial Policy amounts to a rule with legal force and effect, it must undergo the informal rulemaking process, including public notice and comment. If the Initial Denial Policy is merely a policy statement or agency procedure or practice, then the FAA may forego the informal rulemaking process. Legislative rules, which are promulgated following public notice and comment, generally receive more deference than policy statements, which are usually not subject to similar public scrutiny.

Legislative rules, which must go through the rulemaking process, are rules that implement a statute. These rules carry the force of law and are legally binding on both the agency and the public. General statements of policy merely inform the public how an agency plans to exercise its discretionary power, which is generally granted explicitly by statute. Under the Federal Aviation Regulations, specifically Part 67, the Administrator of the FAA has broad discretion when issuing, denying, revoking, or withdrawing medical certificates or Authorizations for Special Issuance (SIs). The Administrator also has the explicit authority to suspend, modify, or revoke an airman's medical certificate or SI or deny an application when airmen "fail to provide the requested medical information or history or to authorize its release." Because the Initial Denial Policy concerns the exercise of such statutory discretion, it would likely be identified as a plan to exercise the Administrator's discretionary authority. Further complicating the analysis regarding the Policy's status under the APA is the lack of a formal statement from the FAA Administrator regarding the purpose, intent, or implementation of the Policy. Ultimately, the Initial Denial Policy is likely a policy statement and may be implemented without going through the rulemaking process, but the Policy may therefore be subject to a lower standard of discretion when facing judicial review. While the lack of involvement from the public and aviation stakeholders in the implementation of the Policy is concerning, those same facts provide an avenue for recourse. The Initial Denial Policy was not subject to public notice and comment, and therefore the guidance is not legally binding on the FAA. As such, the Administration may reverse course swiftly whenever it sees fit, for example, if the public and aviation stakeholders clearly voice disagreement with the Policy. As we saw earlier in the year, public opinion can drastically sway an agency's plan to exercise its discretion.

PREPARING FOR YOUR NEXT AME EXAM

In light of the FAA's de facto implementation of the Initial Denial Policy, airmen should take extra care to ensure their applications are complete BEFORE completing a MedXPress application and seeing their AME for a physical exam. If an airman believes they have a condition that may affect their ability to hold a medical certificate or any other concerns about their application for medical certification, they should seek counsel to ensure that their application is complete before submitting anything to the FAA. While an airman's AME is a good resource, having an advocate in an airman's corner can make a significant difference in streamlining the FAA's complex medical certification procedures to reduce or eliminate any period of potential grounding due to the Initial Denial Policy.



About the Author

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

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We asked our readers which pants are made by JetSeam and which are made by a well-known industry competitor.

UA Blue is Ready to Ship

JetSeam has done it again.

WRITTEN BY: AERO CREW NEWS STAFF

JetSeam's UA Blue color pants are a perfect blend of style and comfort. These pants are designed to offer a sleek and professional look while ensuring maximum comfort for all-day wear. The rich blue color is a near-perfect match.

One of the standout features of these pants is their high-quality fabric, which is stretchable, durable and breathable. This ensures that the pants maintain their shape and color even after multiple washes. The tailored fit provides a flattering silhouette, while the added stretch allows for ease of movement. The waistband gripper ensures your pilot shirt stays neatly tucked in. The deep pockets include a hidden zippered compartment for your ID, cash, and credit card. These pants are both dry-clean and machine washable.

The best part? These pants are ready to ship! You can get your hands on them quickly and easily. Plus, if you click here, you'll receive a 15% discount on your purchase.

From our social media posts, below is the reveal of which are the JetSeam pants.



About the Author

Aero Crew News is a pilot-hiring magazine designed for pilots by pilots. In the first few years, our cover stories/ features were dedicated to airlines and charter companies seeking pilots. Since then...Read more...

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the right things are timeless.

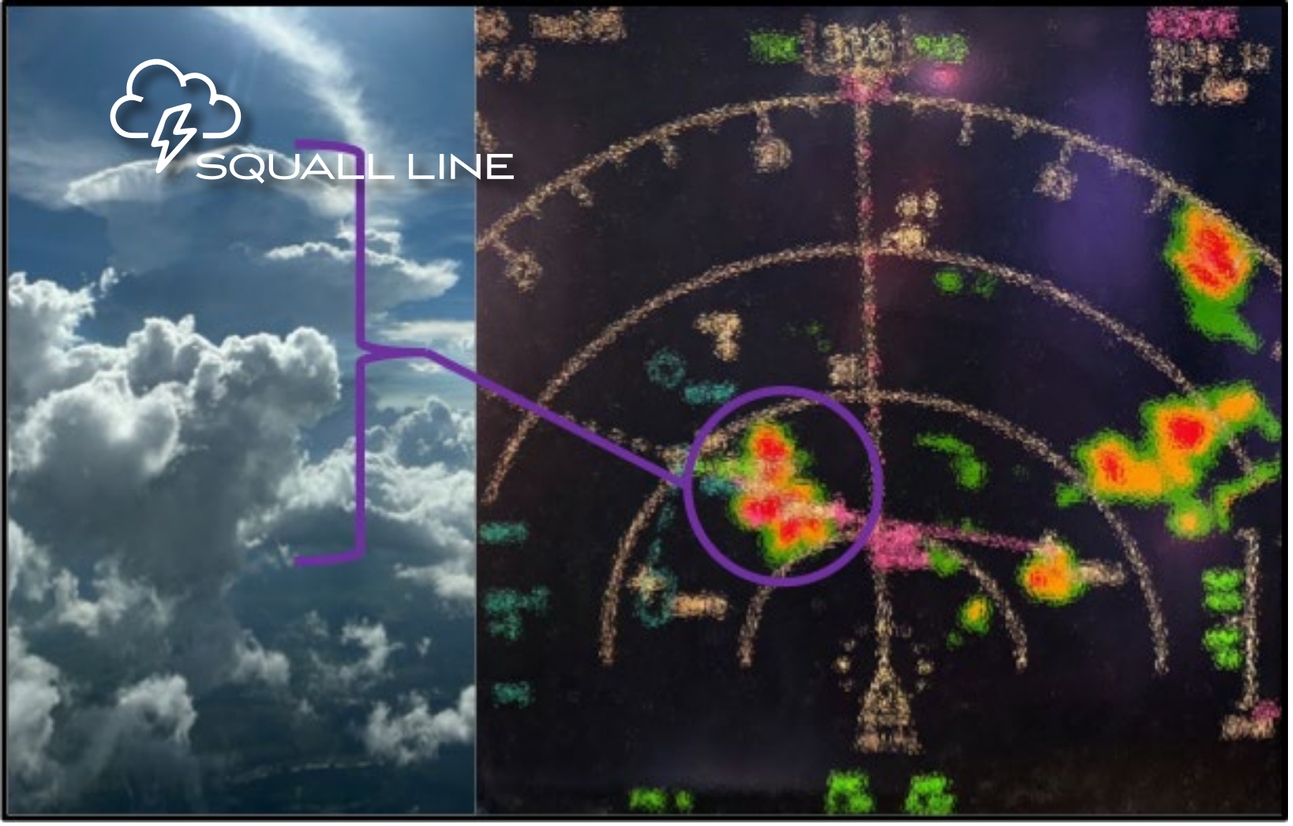


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Beyond the Radar: Using Planning and CRM to Conquer Thunderstorms

Written By: Ajay Raghavendra, PhD

Pilots are tasked with the decision-making process in the face of a significant weather threat. Let me share a story and reflection on the key decisions and lessons learned. A few weeks ago, we were within minutes of landing at an airport in Florida when our radar display confirmed our visual observation of a towering cumulus thunderstorm in its mature phase, five miles from the approach end. After a brief conversation and fuel calculations, we informed ATC of our intentions and requested holding to wait-out this typical, “garden-variety” summertime thunderstorm. Moments later, we learned the aircraft in front of ours (another narrow body jet) continued its approach. Approach Control handed off the aircraft to Tower Control and we soon received a PIREP confirming heavy to extreme rain with gains/losses of 15 kts. of airspeed along the final approach course. Needless to say, we were happy with our decision and a regional jet behind us followed our lead and entered a holding pattern 1000 ft. above us.

Thankfully, our dispatcher had analyzed the weather and added an alternate airport 21 minutes from our destination. The dispatcher also gave us 30 minutes of holding fuel for thunderstorms and 20 minutes of contingency fuel for possible ATC re-routes in addition to our required 45 minutes of reserve fuel. During holding, CRM continued, and we communicated with our dispatcher. After approximately 20 minutes of holding, weather improved at our destination airport and the weaker radar returns were indicative of a dissipating thunderstorm cell. When the weather situation improved, we requested an approach, experienced light rain with no significant gains/losses of airspeed along the final approach course and landed safely with little difficulty. However, we had briefed and were prepared to handle potential thunderstorm related threats with an emphasis on windshear. Recall the well-studied Delta Flight 191 accident experienced a microburst event after flying through an intense thunderstorm system in its mature-dissipating stages during approach to landing.

There were many tipping points during this flight and decisions made even before we left the ground paved way for a safe and successful outcome. Let us reflect on some of these decisions:

1. **Proactive Planning:** Safety starts long before takeoff. Pre-flight planning with an emphasis on fuel planning in this story was the first and arguably the most critical decision made even before the flight began. This additional holding and contingency fuel quite literally enabled us “to weather the storm.” The dispatcher’s foresight to add extra fuel went beyond satisfying a regulatory requirement. The decision-making process was about anticipating a known threat (i.e., summertime thunderstorms in Florida) and proactively mitigating it. This single decision provided the pilots with the flexibility, reduced stress, and created time needed to make safe choices during the decent and approach phases of the flight.

2. **Initial Assessment and Decision to Hold:** A “go/no-go” decision was made after a visual check and radar confirming a mature thunderstorm. Instead of pressing on like the aircraft in front of us, we chose to hold and demonstrated a strong commitment to safety. We identified the threat and chose a conservative/low-risk course of action.

3. **Learning from Others’ Mistakes:** The aircraft ahead of us continued to fly through the thunderstorm and landed. Receiving a PIREP from the landing aircraft validated our decision to hold. This also highlights the value of real-time information sharing within the National Airspace System.

4. **Safety Over Schedule**: This is the core theme of most professional flight operations. The decision to hold undoubtedly added time and caused a delay. While such delays are expensive, flight safety is paramount. Safety was placed above all else and we, the pilots,

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did not give-in to numerous hazardous attitudes including “get-there-itis”, which was a contributing factor alongside thunderstorms in the crash of American Airlines Flight 1420 in Little Rock, Ark.

5. **Communication with ATC and Dispatch**: By communicating our intentions to ATC and our dispatcher, we enabled additional resources to share information and solve a problem. Communication between pilots, ATC, and dispatch kept everyone in the loop and leveraged the full resources of the airline’s operations to ensure a safe outcome.

6. **Preparing for Threats:** Even while holding and waiting for conditions to improve, we continued to brief for potential threats, specifically windshear. This proactive mindset ensured that we were prepared to handle the very real risks associated with even a dissipating thunderstorm (recall the Delta Flight 191 accident).

In summary, we strive to do better as professionals. Even with an “almost perfect” flight, we can reflect and be critical of our decisions during a post-flight debrief. While the decision taken during this flight may not have been perfect, pilots, ATC and our dispatcher working together showcased a strong safety culture. We successfully navigated a common but dangerous weather threat and illustrated that safe flying is not about avoiding problems, but about having the foresight, training, resources, and discipline to handle them effectively.



About the Author

Ajay Raghavendra is a B-737 first officer with a U.S. airline and a rated UH-60M Black Hawk helicopter aviation officer with the U.S. Army (New York National Guard). He holds a Ph.D. in Atmospheric Science from SUNY-Albany and graduated with honors from Embry-Riddle Aeronautical University (Fla. campus) with a B.S. in... Read More...





BAGGAGE

Boost Your Mood the Natural Way

Written By: Reini Thijssen

In today’s world, we are constantly chasing happiness. We strive for success, seek out new experiences, and surround ourselves with beautiful things in the hope that they’ll bring lasting joy. In the process, we often forget something important: our bodies are capable of producing happiness through simple, everyday actions. Your body naturally produces several “feel-good” chemicals that play crucial roles in maintaining both your mental and physical health. Dopamine, oxytocin, serotonin, and endorphins are the key hormones that affect happiness, influencing everything from mood and motivation to stress levels and overall health. The best part? You don’t need anything fancy or expensive to activate them. Everyday habits, such as movement, sunlight, connection, and good sleep, can trigger the release of one or more of these hormones, often simultaneously. This article guides you through the key differences between these happiness hormones and shares seven practical tips to help you naturally boost their production, allowing you to feel more balanced, energized, and joyful.

Happiness hormones are natural chemicals in your body that help regulate your mood, energy, focus, and sense of connection. They act like tiny messengers that bring about feelings of calm, motivation, joy, or love. The four key happiness hormones are:

- **Dopamine –** The reward and motivation chemical
- **Endorphins –** The body’s natural painkiller
- **Serotonin –** The mood stabilizer
- **Oxytocin –** The bonding or “cuddle” hormone

Dopamine: The Motivation Molecule

Dopamine gives you that feel-good high when you accomplish something, it's the satisfaction of checking off a to-do list or receiving praise. Want more dopamine? Try these:

Tip 1: Set Small, Achievable Goals
Big goals can feel overwhelming, but breaking them into small, manageable tasks makes them easier to tackle. Each time you check something off your list, your brain receives a small surge of dopamine, which helps keep you motivated. Even a simple to-do list can boost your mood more than you would expect.

Tip 2: Celebrate the Wins
Don't wait for the significant milestones, celebrate the small victories too. If it's treating yourself to something you enjoy or just taking a moment to recognize your progress, these little rewards tell your brain that you are doing something well and help keep that motivation flowing.

Tip 3: Prioritize Self-Care
Set a simple self-care goal, such as getting seven to eight hours of sleep or taking a ten-minute walk each day. Achieving small acts of care boosts your physical well-being and triggers a dopamine response; your brain recognizes that you are taking steps to feel better and rewards you for it.

Tip 4: Learn Something New
Pick a new skill or topic to explore, like practicing a language for five minutes a day or reading one page of a nonfiction book. Each time you make progress, dopamine kicks in, reinforcing your curiosity and helping to turn learning into a habit that feels genuinely rewarding.

Pro Tip: Not All Dopamine Is the Same
Some activities give you quick dopamine spikes but are not helpful in the long run. Things like junk food, online shopping, excessive video gaming, gambling, and binge-watching TV offer fast gratification but can lead to unhealthy habits, addiction, or low motivation. These dopamine hits are intense but short-lived, often leaving you feeling worse afterward. Because they require little effort and offer little real reward, they fail to build lasting satisfaction or personal growth. Over time, your brain can become desensitized, making everyday joys feel less rewarding. Choosing healthier alternatives, like setting goals, practicing self-care, or learning something new, helps train your brain to find lasting motivation and fulfillment.

Oxytocin: The Connection Hormone

Oxytocin enhances feelings of trust, love, and emotional bonding. Oxytocin is released during moments of physical touch and genuine connection, helping us feel safe, valued, and emotionally secure.

Tip 1: Hug More
Physical affection, such as hugging, holding hands, or even cuddling with a pet, can significantly boost oxytocin levels. These small moments of closeness help reduce stress and increase feelings of calm and belonging.

Tip 2: Spend Quality Time with Loved Ones
Face-to-face connection stimulates the release of oxytocin. Deep conversations, shared laughter, and meaningful eye contact build emotional closeness and trust.

Tip 3: Listen to Music or Be Creative
Listening to music activates brain regions associated with the release of oxytocin. Engaging in creative activities, such as painting, cooking, or dancing, can also create emotional bonding, especially when shared with someone else.

Serotonin: The Mood Stabilizer

Serotonin plays a crucial role in regulating mood, sleep, digestion, and overall emotional wellbeing. Balanced serotonin levels promote a sense of calm, confidence, and stability.

Tip 1: Get Some Sunlight
Spending time in natural light can give your mood a real boost by helping your body produce serotonin. Try to get outside for at least 15–30 minutes a day. Even on cloudy days, a quick walk can make a difference.

Tip 2: Prioritize Good Sleep
Quality sleep is key to keeping your hormones (and mood) in check. When you don't sleep well, it can throw off your serotonin levels and make it harder to handle stress. Aim for seven to nine hours a night and try to keep a regular sleep schedule.

Tip 3: Practice Mindfulness and Gratitude
Taking a few minutes to slow down and be present, whether through meditation, deep breathing, or just pausing during your day, helps calm your nervous system and boost your mood. Practicing gratitude is another simple but powerful habit. Even writing down three things you are thankful for each day can help you focus on the good and build emotional strength.

Endorphins: Your Body's Built-In Boost

Endorphins are your brain's natural way of easing pain and stress. They help you feel good, sometimes even euphoric, similar to the famous "runner's high."

Tip 1: Move Your Body
Exercise is a proven way to improve your mood. It can be a full workout or just a quick walk around the block. Getting your body moving can instantly lift your mood and help you feel more grounded and reenergized.

Tip 2: Find Reasons to Laugh
Laughter is a very powerful medicine. Watching something funny, sharing a laugh with friends, or even just hearing a good joke can release a wave of endorphins that leaves you feeling lighter and less stressed.

Tip 3: Do Something Kind
Helping someone out, whether it's volunteering, complimenting someone or just being there for someone, can give you an emotional lift. That "helper's high" creates a sense of purpose, connection, and calm.

Pro Tips

1. Food to Boost your Mood
What you eat can play a role in supporting your feel-good hormones, so keep these tips in mind when planning your meals:

- Spicy foods can kick-start endorphin release, giving you a natural mood boost.
- Dopamine-friendly options include foods like yogurt, beans, eggs, lean meats, and almonds.
- Tryptophan-rich foods (like turkey, oats, and bananas) are linked to higher serotonin levels, which help with mood and relaxation.
- Probiotic foods such as yogurt, kimchi, and sauerkraut can also support hormone balance by keeping your gut—and in turn, your brain—happy.

2. Supplements (With Caution)
If you are going through a tough time and feeling low, certain supplements might give your mood a helpful boost. Omega-3s, vitamin D, and some adaptogens are known to support mood and hormone balance. It is always best to check in with a healthcare provider before adding anything new to your routine.

What If These Tips Are Not Working?

While these happiness-boosting techniques can help significantly, there's a deeper layer we often overlook: your brain's survival programming. When your brain senses danger, uncertainty, or emotional risk, it can automatically reduce the release of happiness chemicals, such as dopamine and serotonin, as part of an ancient survival mechanism. This keeps you alert but can block positive feelings, which is why healthy habits like exercise or meditation don't always "work" if your nervous system is stuck in stress mode. To feel better in the long term, it's crucial to learn how to recognize triggers, pause automatic reactions, reframe your internal narrative, and regulate your nervous system through breath, movement, or therapy. These steps can rewire your brain through neuroplasticity, helping your system feel safe enough to allow positive emotions again. Techniques from Cognitive Behavioral Therapy (CBT), mindfulness, and somatic therapy are especially effective at addressing these deeper blocks.

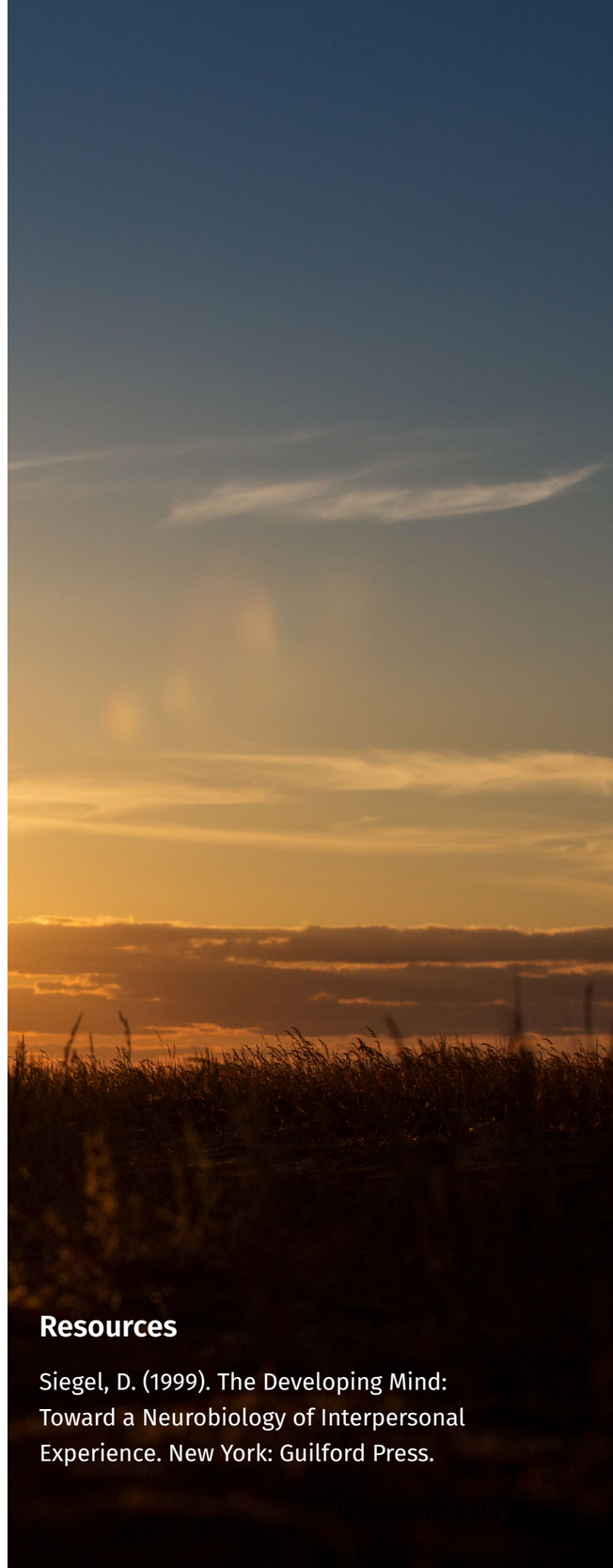
Final Thoughts

Happiness is not a permanent state—it comes and goes. However, by building small, intentional habits that support your brain's feel-good chemicals and taking time to understand what's really affecting your mood, you can give yourself a boost. Try these tips to see what works for you. And remember, even a five-minute walk, a deep breath, or a hug can shift your entire day.
It is important to remember that feeling stuck in negative emotions or a low mood can happen when your brain's survival mechanisms override your happiness signals. This is a common challenge.
Therapy can help you understand and gently retrain these patterns. If you are struggling with this, do not hesitate to reach out to Emerald Mental Health via www.emeraldmentalhealth.com or reini@emeraldmentalhealth.com for support in regaining emotional balance and well-being.



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...



Resources

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Fit for Flight

The silent killer in every flight deck

WRITTEN BY: SCOTT DARRAGH



Title 14 CFR §117.5 mandates that before every Part 121 flight we sign our name on our release stating we are in fact "fit for flight" before we take paying passengers or boxes to their destinations. But, are we fit by the end of any flight?

Every time we step into the flight deck, there are the hazards that are NOT cited in your threat brief, yet they are present every flight. Here is a shocking narrative of what happens within your body during EVERY flight you have ever flown.

Quietly, deep below your knees, your blood thickens, congeals, and stagnates in dormant muscles. For years, your life force is being damned in your legs . . . and potentially breaking free with catastrophic consequences. As this is happening, your body's natural Liquid Plumber® is waning in effectiveness at keeping veins and arteries clear. Your muscles are atrophying and developing cobwebs due to lack of use and setting up your lower back for shooting needles of pain when you pick up a gallon a milk—decades earlier than it should. Your enzymes, tasked with breaking down fatty acids, are suppressed, increasing the likelihood of body-fat retention. Your soft, jelly-like spinal discs that are designed to keep you safe and mobile are constantly compressed. It's only a matter of time until that jelly begins to bulge out, causing serious pain and trauma in the lower back. Toxic sugars in your blood are reaching saturation because your body is struggling to process them in a timely manner. Lastly, and most terrifyingly of all, fresh oxygen, nutritiens and life force are slowly being starved from your command center of the flight itself—your brain. Your brain is now less capable to react, think critically, problem solve, and far less alert for landing. Over time, your brain is being set up for depression every time you step foot into the flight deck due to these threats.

Why aren't these in the Threat and Error Management (TEM) briefing?

Well, it may be a little long winded and you may have already stopped paying attention after you were told it's a two-engine taxi—but still, how could we succinctly classify these threats into one threat that encapsulates these consistently present, terrifying, biological phenomena of flying?

Actually we can, in one word—***sitting***.

Described above are the dangers of sitting for hours on end, day after day, for years. This is something ALL airline pilots are forced to do. Sitting can cause deep vein thrombosis, and blood clots, leading to a possible embolism or stroke one day. Sitting lowers HDL (good cholesterol) whose task is akin to *Draino*®, flushing artery-clogging bad (HDL) cholesterol from your blood. Sitting causes muscular atrophy and imbalances putting lower backs on notice to fail. Sitting slows our metabolism almost ensuring a dad bod by age 30. Sitting increases your risk for type 2 diabetes by lowering insulin sensitivity. Sitting causes extreme stress on your vertebrae and the jelly that protects your delicate nerves from being pinched or crushed. (Ask a captain, over the age of 45, if he or she knows how that feels.) Sitting causes mental and cognitive fatigue ultimately making you LESS fit to fly by the end of your flight for arguably, the most dangerous phase of flight—landing.

Every flight has hazards. Their existence doesn't mean we cancel a flight, but we brief them and find ways to mitigate the significance of their effects. Here are actions that I, a certified physical fitness trainer and nutrition coach, recommend you take for your next flight (and every flight) to quash these threats.

Preflight: Before push, time allowing, take time to stretch hamstrings, calves, hip flexors for two to three minutes. Include light calf raises, or even ankle circles, to encourage blood flow before your 45-minute taxi at KCLT. (Add another ten minutes for the poor souls originating in gate E.)

Cruise: Set an hour timer on your chromometer of choice (I prefer my Steve Jobs timepiece.) and when it expires, stand for a couple minutes. If standing isn't possible, contract your glutes, thighs, and calves for sets of 20. This can do wonders for your circulatory health preventing stagnation of fresh nutrients. Aim to drink at least 16 ounces of water for every two hours of flight. (Yes, you can brief the flight attendants that you may need to use the restroom about every two hours as well.)

Post flight: If you are not conducting the walkaround, get up. Move. Take a walk up to the gate to check for jump seaters, or use the terminal restroom. Do something. Take advantage of every opportunity to move. If you don't feel like it, refer to the exhaustive list of warnings above.

All these mitigation techniques can minimize the threats, but what can make sitting an almost completely non-issue are your habits outside the flight deck. Pilots with more muscle mass burn more calories and are therefore less likely to see metabolic slow down. They are also less likely to see insulin spikes as muscle absorbs excess glucose. The more muscle you have, the more blood pathways (capillaries and blood piping throughout the body) you have to prevent stagnation. The more muscle you have the better and longer you can withstand the stresses of sitting thereby protecting your back and preventing muscle atrophy.



Pilots with better body-fat composition experience better blood flow due to less visceral fat putting pressure on organs and their blood vessels. Those with lower body fat experience less inflammation-causing chemicals (called cytokines), reducing the damages caused by sitting. Just as those with more muscle, less body fat allows insulin to reach cell receptors easier, making your pancreas work less to produce enough insulin to receive a positive response. As with a pool pump—if you don't clean the filter (excess fat in the blood stream) the pump is more likely to fail sooner having had to pump much harder. Less fat means less weight, reducing the stress on all joints, and especially on your spine. And lastly, less fat allows for better heat regulation, so you can stop freezing out your customers with the pack switches because your sense of heat regulation is off.

As a fat-loss and fitness coach who is also a 737 captain, I submit these threats are a clear and present danger to me, but rarely are they clear to crew with whom I fly. Before push, you might offer this article as a supplemental preflight threat analysis. Their health, career and sanity may depend on it. Knowledge is power!

Following the recommendations in this plan may allow you to confidently say you are properly fit to land EVERY flight.



About the Author

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

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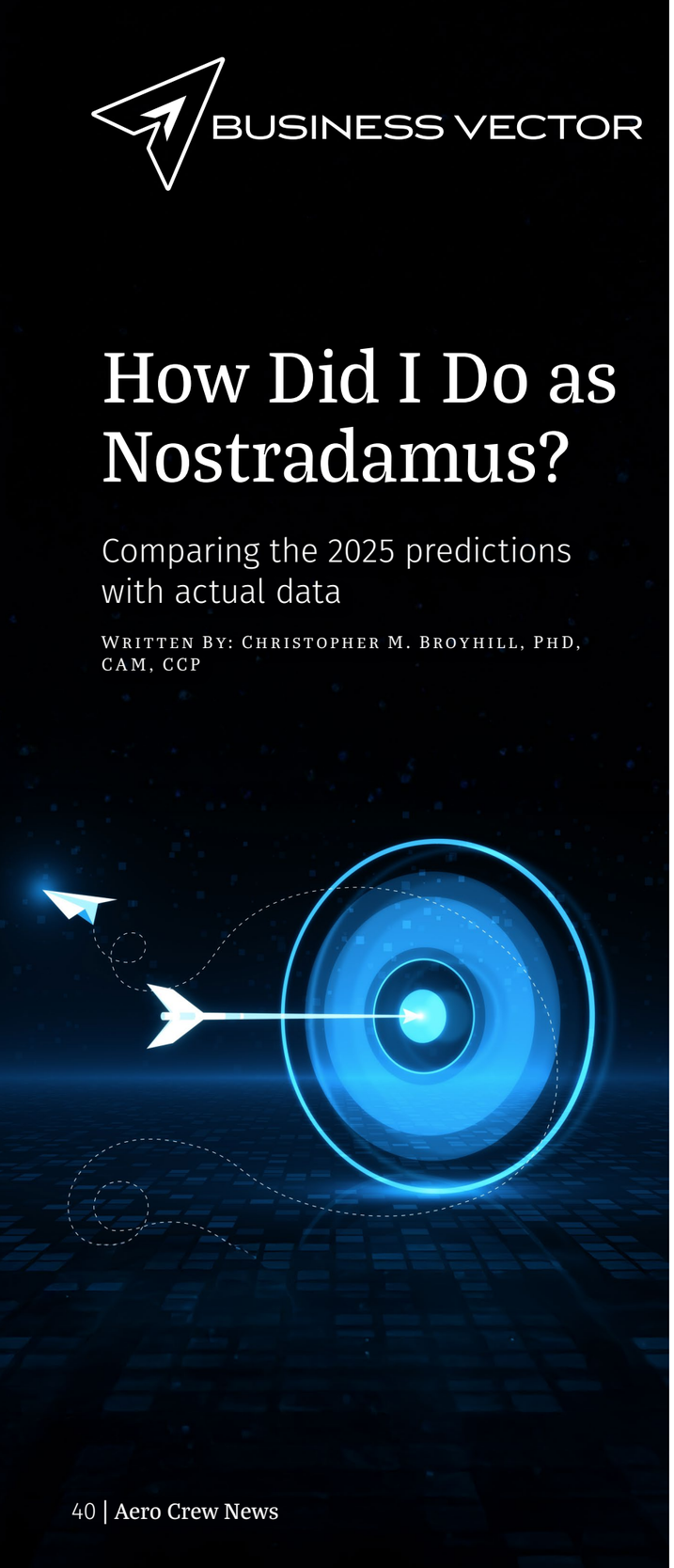


BUSINESS VECTOR

How Did I Do as Nostradamus?

Comparing the 2025 predictions with actual data

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



In an Aero Crew News column I authored a few months ago, I made some predictions about the 2025 data. Now that the data has dropped, it's time to review the results, make some comparisons, and evaluate those predictions. For scoring, I'm reverting to my days in the Air Force dropping manual bombs from the A-10 before the days of the computing bombsight. You'd roll in on your pass, line the pipper up, fly down the chute, and hit the pickle button on the stick when the pipper touched the target, hopefully hitting the parameters of dive angle, altitude, and airspeed simultaneously. Then you'd initiate your recovery (four Gs in two seconds for the A-10) and wait for the ranger to pass your score on the radio. That score came in the form of meters from the target and clock position. So, a bomb that was 15 meters left of the target was scored as "15 at 9." If your bomb was within five meters, that was considered a bullseye. If your bomb actually hit the target and you were the flight lead, you heard the words all ground-attack pilots longed for, "Shack, One."

Enough of the history lesson (or my reminiscences), let's get back to the data. The first table below is a comparison of the predicted and actual growth rates across the 14 positions I tracked from 2024 into 2025. All of the values are weighted averages. For the purposes of scoring the growth predictions, we'll use:

- Over 3% below the predicted growth/outside qual criteria = Out
- Up to 3% below the predicted growth/inside qual criteria = In
- At or above the predicted growth = Bull

Position	Min Predicted Growth 24 - 25	Actual Growth 24 - 25	Error	Score
Captain	6.06%	7.13%	1.07%	**Bull**
Chief Pilot	7.77%	6.62%	-1.15%	In
Director of Maintenance	5.51%	27.93%	22.42%	**Bull**
Director/Aviation Manager (Flying)	7.07%	5.57%	-1.50%	In
Director/Aviation Manager (Non-Flying)	6.62%	13.60%	6.98%	**Bull**
First Officer	7.55%	-3.09%	-10.65%	Out
Flight Attendant	6.08%	9.28%	3.19%	**Bull**
Flight Coordinator/Office Manager	5.75%	3.03%	-2.71%	In
Line Service Tech	6.09%	6.78%	0.70%	**Bull**
Maintenance Supervisor	5.18%	2.83%	-2.34%	In
Maintenance Technician	3.09%	6.44%	3.34%	**Bull**
Scheduler	3.51%	1.68%	-1.83%	In
Senior Captain	6.46%	5.47%	-0.99%	In
Senior Flight Attendant	6.28%	1.06%	-5.23%	Out

Now, let's evaluate the total cash compensation predictions. Here's the scoring system we'll use for that:

Over $5000 below the predicted level/outside qual criteria = Out
Up to $5,000 below the predicted level/inside qual criteria = In
At or above the predicted level = Bull

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Position	Min Predicted Level for 2025	Actual Level for 2025	Error	Score
Captain	$217,131	$219,323	$2,192	**Bull**
Chief Pilot	$282,145	$279,142	-$3,003	In
Director of Maintenance	$214,844	$260,498	$45,654	**Bull**
Director/Aviation Manager (Flying)	$343,515	$338,718	-$4,797	In
Director/Aviation Manager (Non-Flying)	$296,216	$315,620	$19,404	**Bull**
First Officer	$161,509	$145,521	-$15,988	Out
Flight Attendant	$130,696	$134,631	$3,935	**Bull**
Flight Coordinator/Office Manager	$133,120	$129,704	-$3,417	In
Line Service Tech	$86,957	$87,528	$571	**Bull**
Maintenance Supervisor	$170,861	$167,058	-$3,803	In
Maintenance Technician	$120,815	$124,731	$3,916	**Bull**
Scheduler	$92,196	$90,569	-$1,628	In
Senior Captain	$264,549	$262,099	-$2,450	In
Senior Flight Attendant	$167,816	$159,562	-$8,255	Out

The AirComp Calculator's methodology averages the aging trends for all positions over the past five years to dampen out dramatic upward and downward trends. Most of the time, it tends to be very accurate and in this case was on target or close for 12 of the 14 positions considered. But it can't predict changes or corrections in the dataset and that's what happened for the positions for which the estimates were off.

For First Officer, the weighted average for total cash compensation was $145,521, a figure that is actually less than the 2024 level of $150,168. Did First Officer compensation actually decrease since last year? Highly unlikely. While one explanation might be variance in survey organizations/participants year over year, the most likely explanation is that the incumbent dataset changed. Some first officers were probably promoted to captain inside their organization, or they left their companies to take a captain position at another company. New first officers were then hired and paid entry-level compensation. The resulting averages for the incumbent dataset would shift left as a result.

For the position of Senior Flight Attendant, total cash compensation did increase, but not at the rate predicted by the Calculator's aging mechanism. This is the result of a correction in the growth rate. Over the last five years, Senior Flight Attendant compensation has been somewhat erratic, either growing at or near double-digit levels or correcting with growth levels that were flat or even negative. The results for this year show a definite correction with a 2.86% growth rate for the NBAA Survey and a -1.84% rate for the Gallagher Survey.

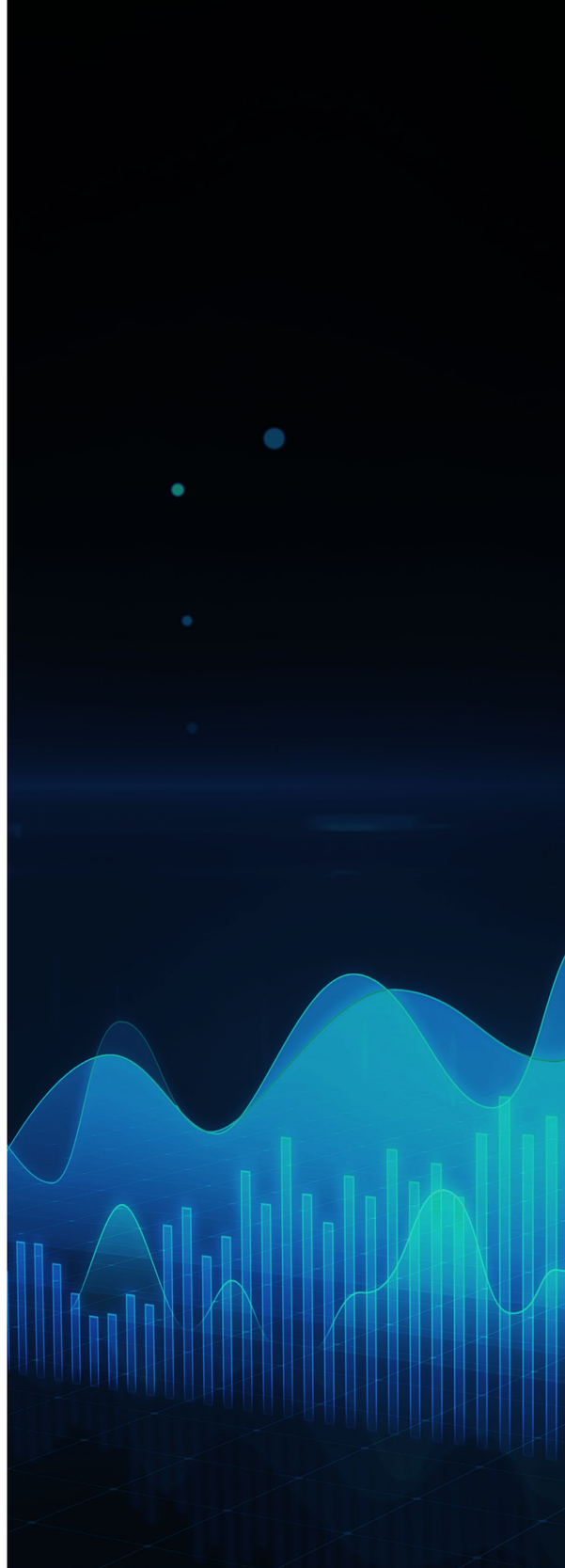
But as far as overall results are concerned, the Calculator demonstrated its overall accuracy. Its prediction for average comp growth from 2024 - 2025 was 5.93%. The actual growth rate was 6.74% - so it was off by less than 1% on the low side. That's a bullseye for sure. Similarly, it predicted that the average total cash compensation level for 2025 across 14 positions would be $193,202. The actual level was $193,907, a $705 difference. That's about as close as you'll come to a "shack" in the compensation business.

Stay tuned for more observations on the data!



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

Is the High-Deductible, Health Savings Account Medical Plan Right for You and Your Family?

Written by: Charlie Mattingly



For many, your airline benefits open-enrollment period is quickly approaching. You will have many choices during this annual open enrollment and this article addresses one of the most important choices of all; what type of healthcare plan is right for you and your family? More specifically, we'll discuss the pros and cons of the high-deductible health plan (HDHP) paired with the Health Savings Account (HSA).

A Health Savings Account is what the name implies: a tax-advantaged savings account used for healthcare expenses. The HSA account is like no other investment account because it is the only one that offers triple tax savings.

1. Contributions to a Health Savings Account (HSA) are tax deductible.

    • For example, if you are in the 24% marginal tax bracket, married filing jointly, and you maximize your HSA annually, your tax savings could be $2,052 ($8,550 x 0.24).

2. You can invest the contributions to your HSA and they grow tax-free, similar to a 401(k) or IRA.

    • Depending on the employer, HSAs typically require a minimum balance of $2,000 before allowing investment of additional funds.

3. When monies are withdrawn for qualified medical expenses, there is no tax due on the distribution. Note: There could be a 20% penalty and taxes for using the HSA for non-qualified expenses.

    • If you withdraw funds from the HSA after you turn 65, you will not be penalized for non-medical expenses. For example, you could use your HSA to purchase a car at age 65, but you will owe ordinary income taxes, similar to a pre-tax 401(k)/IRA distribution.

Possible HSA strategy

Many people (including me) plan to use the HSA as a medical 401(k). Consider saving the maximum annual amount and only withdraw monies for large medical expenses you can't cover with your regular cash flow. Qualified medical expenses still count towards your annual deductible, whether you used the HSA or out-of-pocket cash to pay the expenses. This strategy allows the most savings, investing and tax deferral to work for you over time.

Log Your Expenses and Save your Receipts!

Be sure to save all medical-expense receipts regardless of whether you use your HSA or out-of-pocket cash to pay. Even years later, since the IRS does not impose a time limit, you may reimburse yourself tax-free from your HSA for the qualified medical expenses you paid out-of-pocket. This strategy not only preserves the tax advantages of the account but also creates a reserve of reimbursable expenses that can be tapped in the future. In the event of an unexpected non-medical emergency, you could withdraw funds from your HSA tax-free by matching them to unreimbursed medical receipts.

Here is a short list of typically eligible medical expenses that qualify to be paid from the HSA:

- Prescriptions and medications
- Dental work
- Vision care
- Over-the-counter drugs and medical supplies
- Preventative care
- Physical therapy, chiropractic and psychiatric care
- Medicare premiums
- Long-term-care premiums

Here is a short list of non-eligible medical expenses

- Cosmetic surgery
- Medical insurance premiums: exceptions noted above
- Vitamins

For a more detailed listing of eligible expenses see IRS Publication 502.

The Numbers: HDHP and HSA Details

After enrolling in your airline's HDHP, your contributions to an HSA are immediately vested and can be made by both you and your employer. Your new HSA is also portable; in case you're worried about an employer change in the future. The 2025 annual contribution

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limit is $4,300 if single, $8,550 if married. Individuals aged 55 and older may contribute an additional $1,000 annually as a catch-up contribution.

Are the HDHP and HSA Right for You?

Although HSAs have great tax savings attributes, the most important factor in your decision on whether to select a High-Deductible Health Savings Plan is your current medical circumstances. Below are a few factors to consider when determining whether an HDHP and HSA are right for you:

- **Health History**
  If your family's health circumstances require frequent doctor visits or ongoing treatment, dealing with the higher and consistent out-of-pocket costs for care associated with the HDHP may be too much of a burden on both your finances and peace of mind.

- **Health Care Coverage**
  To contribute to an HSA, the IRS requires that you be exclusively covered by an HDHP. Examples of disqualifying coverage include TRICARE or Medicare. (I.e., if you use TRICARE as primary or backup healthcare, you cannot contribute to an HSA.)

  Important note: For Medicare specifically, there is a lookback period of coverage for six months prior to enrolling, meaning you cannot contribute to an HSA for that period.

- **VA Medical Benefits**
  You may be temporarily ineligible to contribute to an HSA if you have received Veterans Affairs medical benefits within the past three months.

Okay, so HSAs are great and could be helpful if they fit with what you need. Fantastic. That said, there are a few important considerations you should be aware of, apart from the bullet points mentioned above.

- **Paperwork**
  Besides filing the IRS Form 8889 with your tax return, the IRS recommends keeping receipts for medical services and evidence of whether or not you were reimbursed. The lookback period for an audit can extend up to seven years, so there's a bit of due diligence that's required for keeping track of everything.

- **Penalties for Non-Medical Use**
  If you find yourself needing to dip into your HSA for non-medical expenses, you'll be penalized. On top of income tax being subtracted from the amount you withdraw, the IRS excises a 20% penalty.

HSAs May Be Worth the Effort … or Not!

If you're weighing the decision, remember that HSAs are best used as a long-term strategy. They reward patience, diligent tracking, and the willingness to take on some risk for long-term gain. If the paperwork and potential out-of-pocket expenses seem manageable, and you like the idea of combining retirement planning with tax-advantaged healthcare spending, then opening an HSA this enrollment season may be a smart move. If not, that's fine too. The best plan is the one that gives you peace of mind and helps you sleep at night.



About the Author

Charlie Mattingly a CERTIFIED FINANCIAL PLANNER™ professional, is a first officer for Southwest Airlines based in Atlanta.
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Please tell us if we can help you on your journey to financial peace and prosperity! Hopefully, you found this article interesting and helpful. If you have any questions, contact us at 865-240-2292 or Charlie@leadingedgeplanning.com. Check out our Pilot Money Guys podcast where we regularly discuss these types of financial topics along with some fun airline news updates and interesting guest interviews. Even the editor and founder of Aero Crew News – Craig Pieper!

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The Market Is Moving– Should You?



Why pilots shouldn't wait for the 'perfect' interest rate to take action.

Written by: Jonathan Kulak

Mortgage rates are finally moving lower, and that has a lot of pilots wondering: Should I wait and hope they drop more, or take advantage of what's available now?

If you've been sitting on the sidelines—whether you're a new hire, considering an upgrade, relocating bases, or just trying to make a smart financial move—this is the article for you. Rates may still be higher than the post-COVID lows we all remember, but today's housing market offers something we haven't seen in years: negotiating power.

Let's break down why now might be the smartest time to act, and what every pilot should consider before making a move.

The Big Picture: Rates Are Trending Down

After peaking in late 2023, mortgage rates have come down more than a full percent—and the Federal Reserve has signaled that more cuts are likely through 2025 and beyond. That's great news. But what does it actually mean for you?

Here's the mistake too many borrowers make: they try to time the absolute bottom. That's like trying to land with zero feet-per-minute descent on every approach. Sure, it feels great when you nail it—but good enough is often good enough. And waiting too long could mean losing the house you want, missing out on seller concessions, or watching competition flood back into the market.

Strategy Over Timing

Instead of aiming for perfection, focus on what's strategically smart:

- Buy the house you want now, when sellers are more flexible.
- Negotiate for closing cost credits or price reductions.
- Use a lender-paid refinance strategy down the road when rates fall further.

This approach gives you the best of both worlds—flexibility today and lower payments tomorrow.

The Breakeven Test Still Matters

Even with rates falling, the same refinancing rule applies—don't pay points unless you know you'll hit your breakeven point.

Every dollar you spend upfront to lower your rate is a dollar you can't get back—unless you hold the loan long enough to justify it. But as a pilot, you may change bases, buy again, or refinance sooner than expected. That's why no-cost refinance options are often a better play. You stay liquid and can refi again and again as rates drop—without worrying about sunk costs.

What If You're Not Sure Where You'll Be Next Year?

This is one of the most common questions I get from pilots, especially:

- Those in probationary year at a new airline
- Pilots eyeing base moves or equipment upgrades
- Families dealing with PCS orders or temporary living

If any of that sounds like you, it's even more important to work with a lender who knows how to structure a flexible mortgage strategy. A lender-paid option or a no-cost refi setup allows you to keep your long-term options open while still locking in a home you love now.

Continue Reading →

Special Considerations for Pilots

Here are a few tips specific to your line of work:

- Pilot income is not “variable”—but many underwriters think it is.
- You can close on a mortgage before class starts, but only with an unconditional job offer letter.
- 401(k) loans are okay for down payments.
- You don’t have to be physically present to sign.

These aren’t just “nice-to-haves”—they can be deal-breakers if your lender doesn’t understand the pilot world.

Refinancing in 2025? Plan for It Now.

Many of the loans I close today will be refinanced in the next 12 to 18 months. But if you don’t plan for that upfront—by choosing a lender with no-cost refi policies, or one that offers float-down options—you could end up paying more than necessary later.
Your mortgage strategy should be just like your flight plan: flexible, optimized for conditions, and ready to adjust course when needed.

What I’m Seeing in Today’s Market

Here’s what’s happening right now:

- Sellers are still offering rate buydowns and concessions.
- Competition is lower than during the COVID frenzy—but demand is creeping back.
- Rates are down from their peak and projected to go lower—but not all at once.

That means this summer/fall may be one of the best opportunities to buy or refinance before the market heats up again.

Final Approach Checklist

Before making any move, ask yourself:

- Am I buying for the right reasons—not just rate chasing?
- Do I understand my breakeven point on costs?
- Do I have flexibility in my loan terms for the future?
- Does my lender truly understand how pilots are paid?

If you can answer yes to all four, then you’re already ahead of 90% of borrowers.

Need a Second Opinion? Have questions or want to explore your options? Email me at jk@mythl.com, call/text 850-377-1114, or visit my website, tridenthomeloans.com/jonathan-kulak—I’m always happy to help a fellow pilot navigate the mortgage skies.

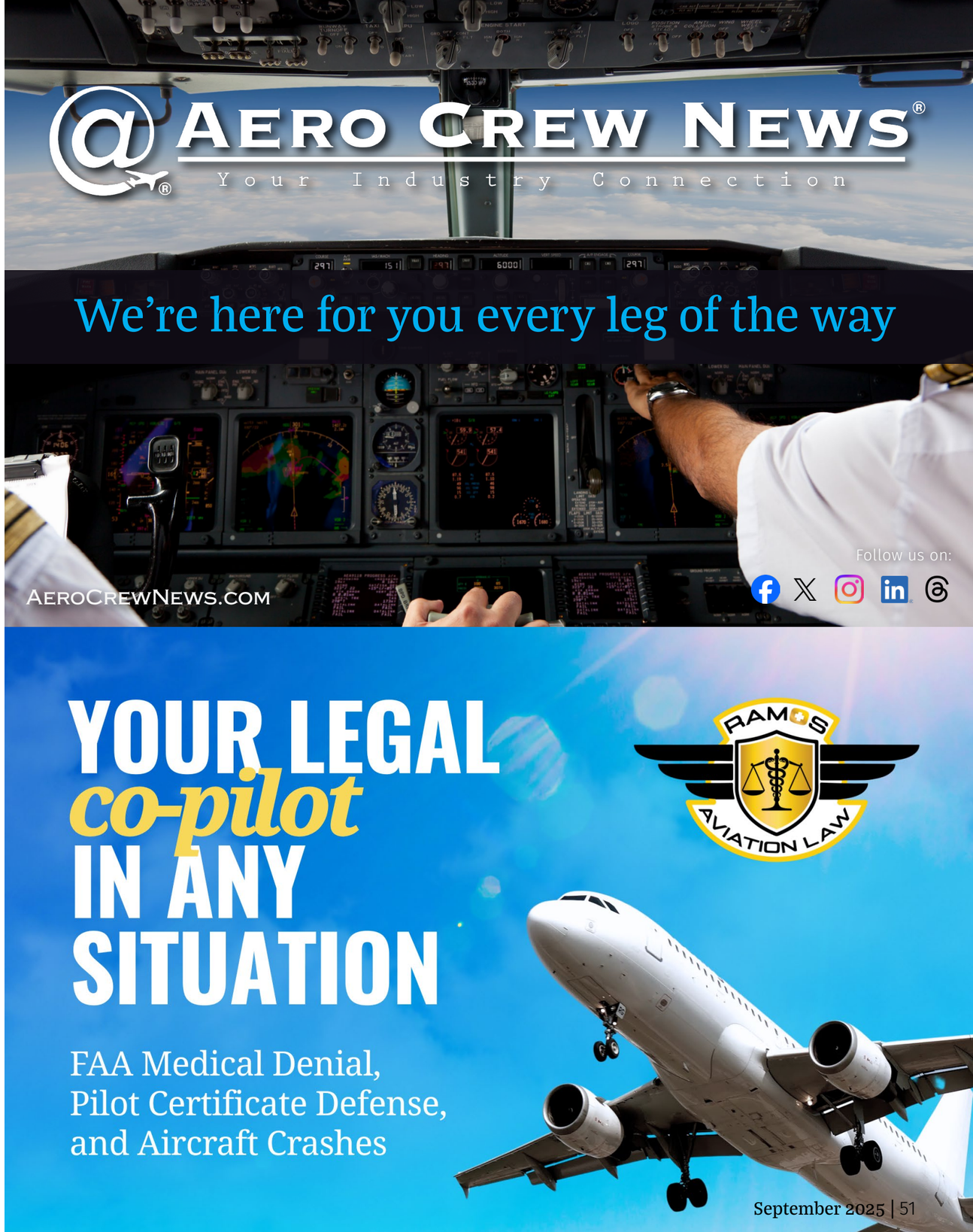
This article is part of my ongoing mortgage series for Aero Crew News—helping pilots build smarter financial flight plans.



About the Author

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

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Boot Scootin' Meets Philanthropy at Annual Gala

The Ashton Johnson Memorial CloudDancer Scholarship supports veterans aspiring to become pilots.



At the 2024 Black Tie and Boots Gala, guests danced the night away, honoring Michael Ashton Johnson's military service and his loves of aviation and country music.

On December 3, 1992, it was a cold day in Fort Worth, Texas when Michael Ashton Johnson came to us from the Lord above. Growing up in Keller, then a small town in the northern part of Texas, his chubby cheeks and contagious smile made Ashton an instant hit. His playful rowdiness and fearless spirit quickly became his most recognizable traits.

While in college, Ashton heard the call to serve his nation. His talents and skills qualified him for some of the most difficult and technical specialties. He became a specialist in a very highly technological branch of the U.S. Army dedicated to air defense. While stationed at Fort Bliss in El Paso, he was inspired to fly by his commanding officer, a former Blackhawk pilot.

After years of sports and other adrenaline-inducing activities, on June 26, 2020, Ashton achieved the milestone he had long dreamed of—his first solo flight. Sadly however, Ashton's life was tragically cut short on October 4, 2021 when the weight of the world's stresses and anxieties had taken its toll.

Determined to ensure his legacy would live on, his father Joseph (Joey to many), created the Ashton Johnson Memorial CloudDancer Scholarship, a fully accredited 501(c)(3) organization that carries forward Ashton's dream by assisting veterans who also seek careers in aviation. Through the foundation, Ashton's love for adventure, generosity of spirit, and dedication to helping others will continue to inspire for generations to come.

Since its inception, the Ashton Johnson Memorial CloudDancer Scholarship has awarded 15 scholarships, helping veteran aspiring aviators take flight toward their dreams. Through the generosity of supporters and the dedication of Ashton's family and friends, his spirit continues to inspire and uplift those who share his passion for aviation.

Over the years, the organization's annual gala has been the key force propelling its mission. Every October, the foundation hosts the Black Tie and Boots Gala—a western-themed celebration set in the heart of the historic Fort Worth Stockyards. Ablaze with cowboy hats, boots, and western skirts, the event is the highlight of the year for the organization and for many who attend. Combining the spirit of









Right: Photos of Michael Ashton Johnson provided by his family, friends, and the Ashton Johnson Memorial CloudDancer Scholarship

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Ashton's gift for country dance and his love of flight, the event regularly generates donations well into the six-figure range, ensuring that support for our nation's brave veterans will continue for years to come.

Successes Propelled by the CloudDancer Scholarship?

Introducing First Officer William Francis, American Airlines 737 pilot and veteran of the U.S. Army. William was one of the foundation's first recipients in 2022. With financial assistance provided by the foundation and mentorship, he soon found his way into the cockpit of a commercial airliner. He now serves on the Foundation's board of directors on the scholarship committee.

Meet James Halepaska, a U.S. Marine veteran. James received his CloudDancer scholarship in 2023. Having enrolled full time in flight-school, the scholarship enabled James to stay focused on the task and not the financial burdens of flight training. He quickly rose through the ranks to become an assistant chief flight instructor and is now enjoying his success as a full-time corporate pilot.

Alex Foster of the U.S. Air Force Reserve received his scholarship in 2023 and has successfully completed his flight training outside of a formal flight school. Alex took his flight training along the slow and steady route owed to his military obligations that impeded his ability to focus full time on his studies. Despite the pace, he took great pride in each step and completed all the necessary certifications. He is now a full-time pilot for pipeline patrol.

The Foundations' list of recipients now extends to fifteen, and we are extremely proud and gratified to have been able to help each one reach for their dreams. Every year, past recipients connect out to us for guidance,







mentoring, and to provide reports of their training and/or professional accomplishments. We couldn't be prouder of them all—from those still in the infancy of their training to those who are in the advanced stages of their careers. We extend our heartiest congratulations to all.

Let the Tradition Carry On

This year, on October 4, guests will enjoy a Texas-style buffet, live country music, and a night full of boot-scooting' fun at the Black Tie & Boots Gala in Fort Worth. The highlight of the evening is the live auction, featuring handcrafted goods, authentic western wear, and other unique treasures that are sure to spark some spirited philanthropy. And let's not forget the live country music that'll have everyone two-steppin' 'til the cows come home! Local music legends, Jolie Holiday and Sonny Burgess return to our Gala for a fourth year and will have us boot scooting into the night!

For further information about the scholarship foundation and the October 4, 2025 Black Tie & Boots Gala, visit clouddancerscholarship.org and facebook.com/clouddancerscholarship.

We also invite you to see these videos:

- Michael Ashton Johnson Memorial CloudDancer Scholarship
- An Evening to Remember: Black Tie & Boots Gala 2024 Recap



About the Author

The Ashton Johnson Memorial CloudDancer Scholarship is intended to help veterans interested in pursuing careers in aviation. We're looking for veterans with honorary...Read More...



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