September 2026

Aero Crew News™

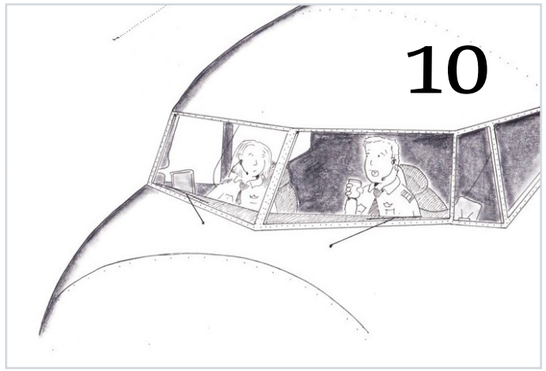
Your Industry Connection

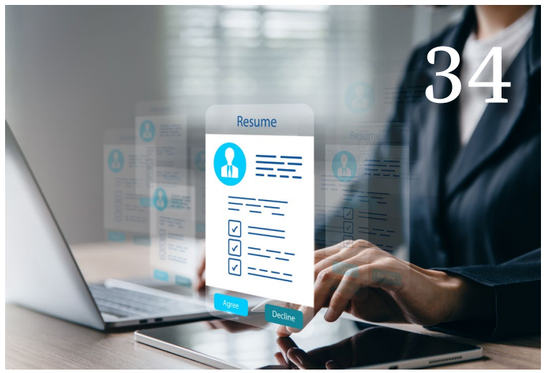


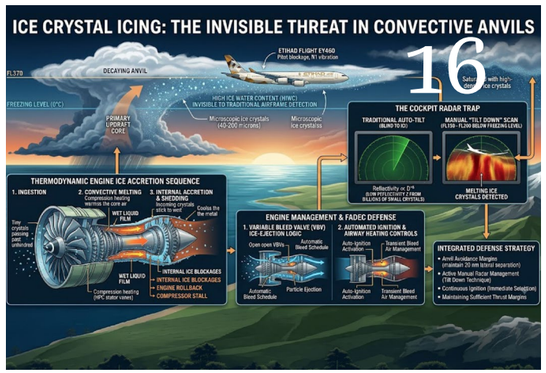
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August 2026

Feature – Angel Flight Soars, another link in the life-saving transportation network, impacts families in need within the Southeast region.

Baggage – Rejection often feels personal and there are strategies to help you deal with it when it does.

Business Vector – Fight departments are business entities meriting your business acumen.

Coffee & Pretzels – Flight deck banter as a podcast? Whaaaattt??

Desk One – Here's how to earn your dispatcher certificate without all the hoops.

Fitness – It is time to give your blood sugar due consideration, even if it's not a problem.

Grey Matter – Discussion continues with a second article covering wake turbulence.

Money – Some investment strategies promise big but rarely deliver. Investor beware!

Mortgage – The buying/selling flight plan for the rest of the year is amended. Read why.

Perspectives – Aviation literature and media have piqued passions and launched countless careers.



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Dear Readers,

Twenty-five years. It doesn't seem possible, and yet here we are.

For most of us in this industry, September 11th isn't a date on a calendar. It's a morning we can still walk through minute by minute — where we were standing, who called, what we thought before we understood. I was working on my CFI, watching from the outside, the way most of the country was.

Thousands of people didn't come home that night. Crews were gone. Families were gone. In the days and weeks that followed, thousands of pilots and flight attendants got furlough letters, carriers that had flown for generations went into bankruptcy, and the industry we all thought we understood stopped existing. And somewhere far down the list of things that mattered that week, a kid with a fresh logbook watched his hopes and dreams drift away and wondered whether the profession he wanted would still be there when the sky opened back up.

I would like to remember who paid for first. Before the towers, before the Pentagon, before a field in Shanksville, there were thirty-three crewmembers at work — eight pilots and twenty-five flight attendants — doing an ordinary Tuesday turn. Some of them, in the last minutes of their lives, got word to the ground about what was happening in their cabins. That information shaped everything the country understood in the hours that followed. They were the first responders of that day, and they were doing the same jobs you'll be doing this month.

Twenty-five years is long enough that the industry has changed hands. There are first officers flying today who weren't born on 9/11. There are flight attendants working trips who know it only as history — something covered in a training module, not something they lived. That's not a failure. That's what a generation looks like. But it does put something on the rest of us. Much of what we now treat as simply the way the job is done was not inevitable, and it did not arrive on its own. It was built afterward, deliberately, and a great deal of it was fought for by crewmembers and their unions who decided that day would not be repeated. When a newer crewmember asks why we do it this way, that history is the worthy answer.

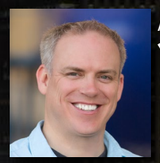
In whatever way you spend the 11th — mid-Atlantic, in a hotel room, on a short call, or home for once — take the minute. Say the names if you know them. And then go do the job the way this industry has done it for twenty-five years since: carefully, professionally, and with these people in back in mind.

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 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 12,000 hours of flying time since his introductory flight on November 14th, 1992.

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The Crews of September 11, 2001

Thirty-three airline crewmembers were at work aboard four aircraft that morning. This is the record of who they were, and the flights they were flying.

33 CREWMEMBERS 8 PILOTS 25 FLIGHT ATTENDANTS 4 AIRCRAFT

AMERICAN AIRLINES Flight 11

FLIGHT DECK
John Ogonowski — Captain
Thomas McGuinness Jr. — First Officer
CABIN CREW
Karen Martin — Purser
Barbara Arestegui —Flight Attendant
Jeffrey Collman — Flight Attendant
Sara Low — Flight Attendant
Kathleen Nicosia — Flight Attendant
Betty Ong — Flight Attendant
Jean Roger — Flight Attendant
Dianne Snyder — Flight Attendant
Madeline Amy Sweeney — Flight Attendant

UNITED AIRLINES Flight 175

FLIGHT DECK
Victor Saracini — Captain
Michael Horrocks — First Officer
CABIN CREW
Kathryn Laborie — Purser
Robert Fangman — Flight Attendant
Amy Jarret — Flight Attendant
Amy King — Flight Attendant
Alfred Marchand — Flight Attendant
Michael Tarrou — Flight Attendant
Alicia Titus — Flight Attendant

AMERICAN AIRLINES Flight 77

FLIGHT DECK
Charles Burlingame III — Captain
David Charlebois — First Officer
CABIN CREW
Renee May — Purser
Michele Heidenberger — Flight Attendant
Jennifer Lewis — Flight Attendant
Kenneth Lewis — Flight Attendant

UNITED AIRLINES Flight 93

FLIGHT DECK
Jason Dahl — Captain
LeRoy Homer Jr. — First Officer
CABIN CREW
Deborah Welsh — Purser
Lorraine Bay — Flight Attendant
Sandra Bradshaw — Flight Attendant
Wanda Green — Flight Attendant
CeeCee Lyles — Flight Attendant

Each of them reported for an ordinary Tuesday trip. Crewmembers on all four aircraft got word to the ground about what was happening in their cabins, and what they relayed shaped everything the country understood in the hours that followed.

NEVER FORGET
SEPTEMBER 11, 2001



Five Tire Incidents at O'Hare in August — Latest Blows Two on American 737 Before Takeoff

Air traffic controllers and Marine One pilots had met just one week before a Aug. 4 safety incident at Ronald Reagan Washington National Airport to address known communication failures between...Read More



Southwest Flight Attendant Dies at Hawaii Layover Hotel; Police Investigation Ongoing

A Southwest Airlines flight attendant was found dead outside her hotel during a layover in Waikiki, Hawaii. Jenny Lupton, 50, of Moore, Oklahoma, had been staying at the Hilton Hawaiian Village when she fell from a 24th-floor balcony, according to what the Honolulu Department of the Medical Examiner told her family. Read More



NTSB: Marine One Crew Couldn't Reach Reagan Tower Before Dual-Takeoff Incident

Air traffic controllers and Marine One pilots had met just one week before a Aug. 4 safety incident at Ronald Reagan Washington National Airport to address known communication failures between them — and the backup method... Read More



NTSB: Carlisle Airport Plane and Police Helicopter Were in Radio Contact Before Fatal Collision

The pilot of a small plane and Pennsylvania State Police troopers aboard a helicopter were in two-way radio contact before their collision at Carlisle Airport Wednesday night, the National Transportation Safety Board confirmed Friday August 21, 2026... Read More



Pilot Ditches Piper Twin Off Boca Raton After Engine Failure, Landing Gear Collapse

A 23-year-old pilot ditched a twin-engine Piper PA30 in the Atlantic Ocean off Boca Raton Saturday morning after losing an engine and experiencing a landing gear failure, then choosing the water over a runway landing she judged too risky. The pilot, Faith Tenkley, was uninjured and transported to a local hospital as a precaution. Read More



Laptop Fire on American Flight 2398 Burns Passenger at DFW

A laptop caught fire aboard American Airlines Flight 2398 during landing at Dallas-Fort Worth International Airport on Friday, burning at least one passenger and triggering an onboard emergency response. Read More



FAA Certifies Boeing 737 MAX 7; Southwest Targets Early 2027 Deliveries

The FAA issued an amended type certificate for the Boeing 737 MAX 7 on August 3, 2026, ending a years-long certification delay and clearing Boeing to begin deliveries in early 2027. Southwest Airlines, which holds roughly 90 percent of MAX 7 orders, is the aircraft's... Read More



ALPA Marks Long-Awaited Secondary Flight Deck Barrier Requirement

As the nation approaches the 25th anniversary of the September 11th terrorist attacks, a long-sought aviation security milestone has arrived. Every newly manufactured passenger aircraft now must be equipped with an installed... Read More



United Completes Phase One Expansion of World's Largest Pilot Training Facility

United and CAE today celebrated the first phase of expansion at the world's largest pilot training facility, adding 40 new CAE training devices (a combination of full-motion and fixed simulators) since 2022. Read More

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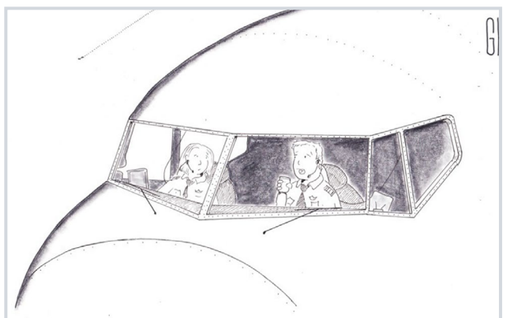


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coffee & pretzels



You're correct Ms. Poppins. We did hire Snoopy whose background was flying a doghouse.



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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PERSPECTIVES

Learning Leadership In Aviation

Written by: John McDermott

When I started air carrier training last fall, a consistent theme reappeared throughout our program: upon certification as Airline Transport Pilots, we would not be first officers but rather captains-in-training. My company expects us to not only learn the intricacies of flying a jet for the first time but also learn how to lead a crew and command a jet carrying 76 passengers.

This theme has reappeared countless times, in one way or another, over six months flying the line. My captains have regularly shared their techniques with me and have encouraged me to choose those that resonate most effectively with me. Indeed, I have had wonderful opportunities to grow into my new role and become comfortable with the airplane.

With that, my increasing level of comfort provides greater ability to lead outside of the flight deck, as well. Professional pilots, and flight attendants for that matter, are acutely aware of how much attention we attract while we're in uniform. It is normal for people to come up, say hello, and ask questions not only at the airport but also at hotels and even on my commute to and from O'Hare on Chicago's public transportation system.

While physical appearance, personal hygiene, uniform cleanliness, and tidiness are all critical parts of professionalism in this job. Equally, demonstrating leadership is essential to the interactions I have with passengers and enthusiasts who come up to say hello. Answering questions and resolving complaints with grace and patience go a long way to ensure that passengers are comfortable but also demonstrate our confidence and competence. I have found that my demeanor has a direct impact on the attitudes of those around me — how confident fellow crewmembers are and how calm and comfortable passengers are even in difficult scenarios.

The importance of this leadership is not exclusive to airline jobs. As a flight instructor, I had a wonderful opportunity to set the tone for my students. I demonstrated what it meant to be a good pilot — how to make effective decisions, how to act professionally, and how to maintain poise and composure even in the trickiest situations.

This is especially important considering the leadership role that even recreational pilots have in our industry. When ATC audio clips from an accident or incident appear on YouTube, many viewers don't take time to consider the pilots' experience and hold them to the appropriate standard. When friends, family members, or even EAA's Young Eagles and Angel Flight passengers fly with private pilots, they form impressions of the entire industry and its members.

I've often heard just how much passengers look up to pilots. Indeed, I am aware of that every time I put on my uniform, I have an amazing opportunity to ease travelers' worries and display confidence at each stage of the process. As I grow more confident in my new role as an airline pilot, it becomes easier to devote attention to representing my profession well and embodying the traits and characteristics of the ideal pilot.

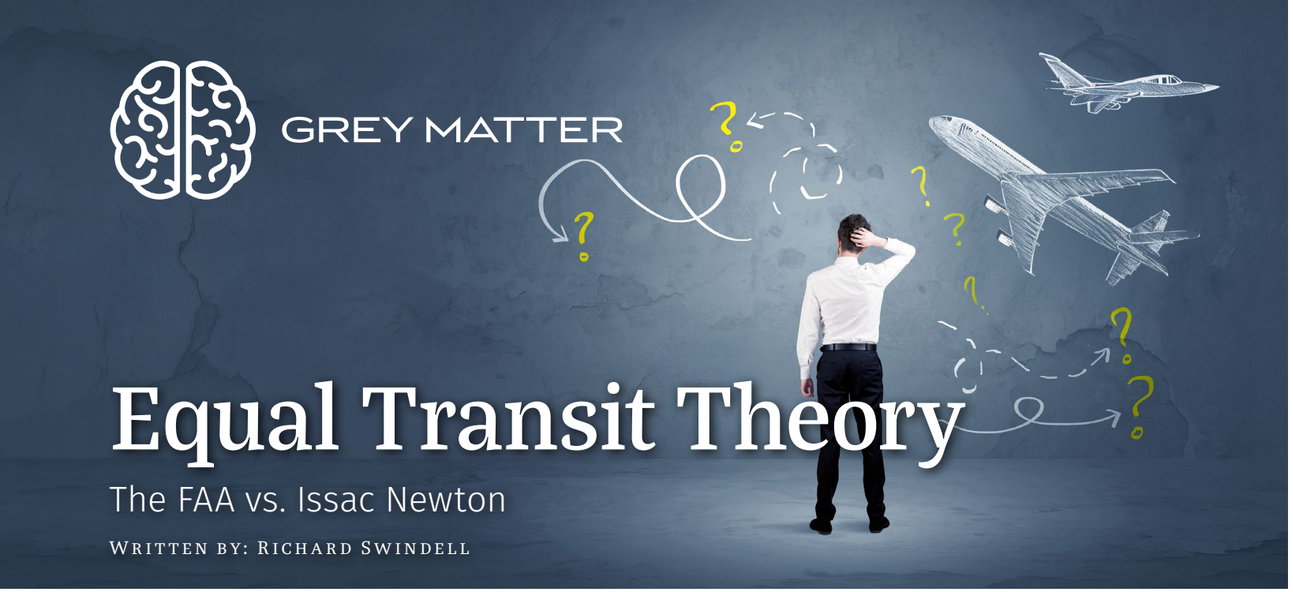
Of course, leadership does not always come easily. I confess to times throughout my career when I have failed to live up to the standard I hold for myself. I know there will be times when I'll recognize an opportunity to do better. These are the moments to bolster my leadership. Taking time to reflect on these moments is a part of leadership; learning from each situation, both in acknowledging what I did well and what I could have improved, is critical to ensuring continued growth into the future.

Though learning effective leadership takes time, it is a rewarding process. I find that leading helps me share my love for aviation with others, which makes each flight a more enjoyable experience for other crewmembers, passengers, students, and friends. I look forward to continuing my journey as a captain-in-training as I continue my career as a professional pilot and flight instructor.



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...



GREY MATTER

Equal Transit Theory

The FAA vs. Issac Newton

Written by: Richard Swindell

A few years ago, while I was lecturing in the aviation department at a university in my home state, I was teaching an advanced aerodynamics and aircraft systems course when I made a joke about the FAA and *equal transit theory* being a cute fictional love story between two air molecule atoms wrenched apart by a wing's leading edge but fortunately reunited after some turbulence. The class just stared awkwardly back at me. I then asked if anyone had any idea what I was talking about, because usually my jokes about the FAA (and the TSA for that matter) were typically met with some degree of laughter. One student raised his hand and said they had been taught this "theory" and were expected to understand it because the local FAA-issued DPEs (designated pilot examiners) at the flight academy required them to know this. Frankly, I was stunned. I understand that sometimes in order to get though a checkride (even in the airlines) you have to repeat some stupid thing or another that an examiner wants to hear in order to move on. Yet, as I reiterated this point and then asked if everyone actually understood how planes really achieve lift and fly, the blank stares resulted in suspending that day's lecture and introducing them to the fundamentals of Newtonian physics.

But let's start with equal transit, which perhaps many private pilots out there have read about in FAA texts and have possibly had to explain on their certifying checkrides. This physics and chemistry-defying scheme suggests that air molecules traveling over the longer upper surface of a wing (as a result of camber, the asymmetrical design between the top and bottom curves of an aircraft wing from leading edge to trailing edge) *must* move faster in order to meet back up with slower moving air flowing along the bottom of the wing. The result of this molecular affinity and the insistence that the atoms of air must reunite simultaneously on the backside of the wing is just false, because, as Newton would tell you, there is no physical law requiring air molecules that start together, finish together at the trailing edge of a wing before drifting off into space to live happily ever after.

In fact, the air over the top of the wing is indeed faster and actually arrives at the back of the wing way before the under-flowing air does for reasons of complexity we won't go into here. The continuing thought of equal transit though, is that because of the air pressure differences generated above wing (low pressure) and below wing (high pressure), a lifting force is created. As a result, high-pressure air seeking a low-pressure area means the air molecules below the wing are desperately seeking their above wing partners enabling the plane to go up into the sky.

As a quick aside and just for fun, if this is how lift is generated – a curved (cambered) wing with this whole high pressure below seeks low pressure above thing, then how do fighter jets achieve lift when these wings have effectively zero camber (or curve) in them? Their wings are flat – so how do the molecules know where to go to provide lift? Moreover, if you've ever folded and flown a paper airplane, they fly just fine too and without any curved surfaces either. And I wouldn't even know where to begin with an aerobatic plane with cambered wings flying upside down at an airshow…

What equal transit is attempting to instill into the lift equation is Bernoulli's 1738 fluid-dynamics principle where a constricted fluid (air is a fluid) flows faster resulting in lower pressure. This is what happens when you put your thumb over the end of a water hose to create a forceful spray. Although pressure differential is a component of lift, the much more complicated nature of its generation is more accurately explained by a combination of Bernoulli's equation **and** Newton's Third Law of Motion (commonly referred to equal and opposite reaction), occurring in the downward deflection of air as a plane moves forward.

Force is produced when a mass is accelerated (Newton's Second Law), and as a plane (which has mass) accelerates, lift is the force that delivers and holds it in the air in an equal and opposite manner. Since lift is a force, it's also a vector and thus possesses magnitude and direction. The direction of lift being perpendicular to the relative wind, while drag is parallel to it – two of the four forces taught to all flight students, with the other two of course are thrust and weight.

I don't know who at the FAA way back when decided that this was what they were going to tell pilots about lift and flight, but I do know that if you ask the folks at NASA's Jet Propulsion Laboratory about equal transit they will laugh you out of the building. Maybe the FAA thought it was easier to explain, or it fit in with someone's pet explanation of lift and it just stuck, or perhaps like many things at the FAA, it's simply left over from the 1920s and hasn't evolved yet.

Lift is not uncomplicated, but it's certainly not made any easier by fiction and half-truths. Speaking of, next month we'll tackle that delightful "cushion of air" experienced down low on the runway…

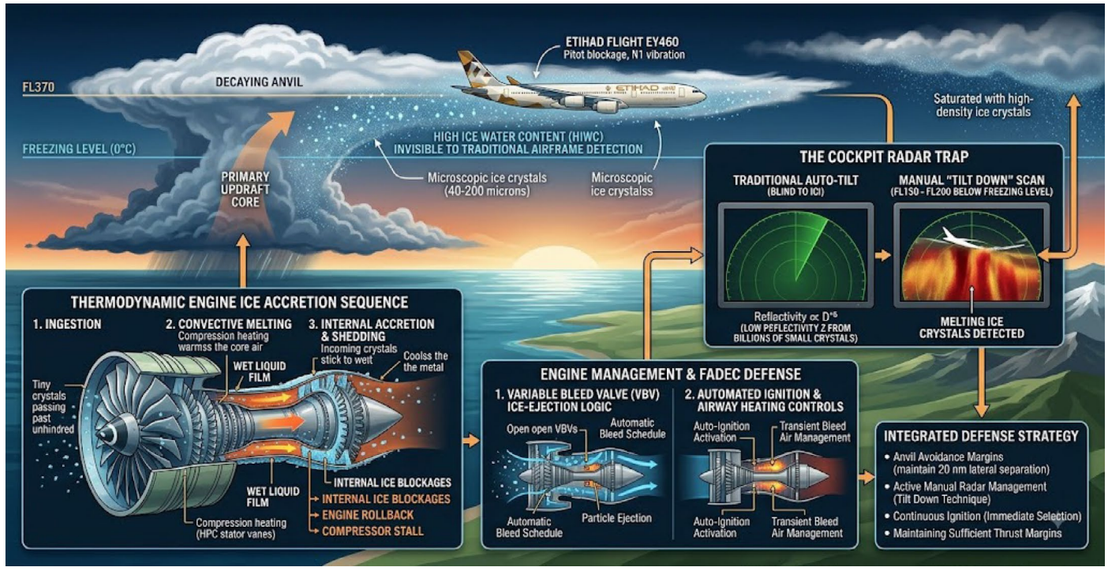


About the Author

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…

SQUALL LINE

Ice Crystal Icing: *The Invisible Threat in Convective Anvils*



Written by: Ajay Raghavendra, Ph.D.

High ice water content (HIWC), which results in ice crystal icing (ICI) is perhaps one of the most counterintuitive traps in modern commercial aviation. Consider cruising at flight level 370, smoothly gliding through the upper edges of a vast, decaying anvil miles away from the primary updraft core of a thunderstorm. The ride is smooth or accompanied by minor light chop. There is no ambient liquid water, no ice building up on the windshield wipers or wings' leading edges, and the airborne weather radar directly ahead looks completely clean. Then, without warning, the engine instruments tell a different story: a sudden N_1 or N_2 rollback, engine vibrations, EGT or TGT fluctuations, an uncommanded engine power loss, or a compressor stall. Other anomalies may include Total Air Temperature (TAT) probe providing corrupt or intermittent failure as ice crystals accrete inside or block the probe, small water droplets may appear on heated flight deck windscreens because ice crystals melt upon impact with the warm glass, and the awe-inspiring St. Elmo's Fire. Welcome to Ice Crystal Icing (ICI) i.e., a high-altitude atmospheric phenomenon that bypasses traditional airframe ice detection that continues to challenge high-bypass turbofan engines across the globe.

Case Study: High-Altitude Engine Rollback via Ice Crystal Icing Etihad Airways Flight EY 460 from Abu Dhabi, U.A.E. to Melbourne, Australia

The February 2013 incident involving an Etihad Airways A340-600 provides a compelling case study on how ice-crystal ingestion can simultaneously disrupt air data sensors and induce severe engine mechanical anomalies despite weather radar showing no heavy precipitation and standard airframe ice detection systems remaining silent. After encountering high-altitude convective icing, the aircraft experienced intermittent pitot probe blockages, resulting in an automated flight control reversion to alternate law and loss of autopilot. Compounding the system degradation, the No. 2 engine registered high N_1 vibrations (peaking at 7.1 units) caused by water and ice crystal ingress, which subsequently froze and created an ice out-of-balance condition within the spinner assembly. Although engine anti-ice systems were active, they proved ineffective at clearing the spinner accretion until the aircraft descended into warmer air at FL290, where the ice fragmented and melted. This event highlights how high-altitude ice crystal environments pose dual operational threats that simultaneously compromise flight instruments and mechanical powerplant integrity.

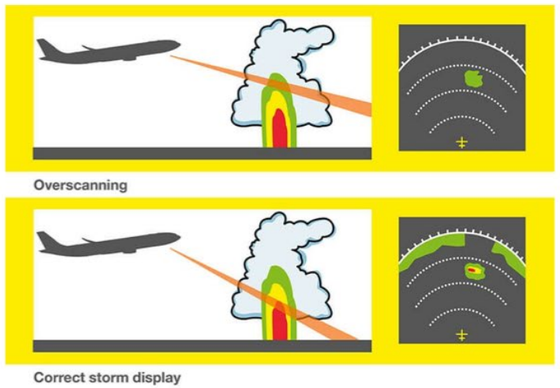
For decades, conventional wisdom held that high-altitude ice particles pose little risk to aircraft because they lack liquid water. The logic seemed sound! Solid ice particles simply bounce off cold airframe surfaces. However, deep convective storms, especially in tropical and oceanic convective regions, act as massive moisture elevators. Strong core updrafts lift vast amounts of water vapor into freezing temperatures high above the freezing level. As these updrafts glaciate, they spew out microscopic, high-concentration ice crystals into the surrounding anvil clouds. The thermodynamic sequence for icing inside a turbofan engine unfolds through three distinct phases:

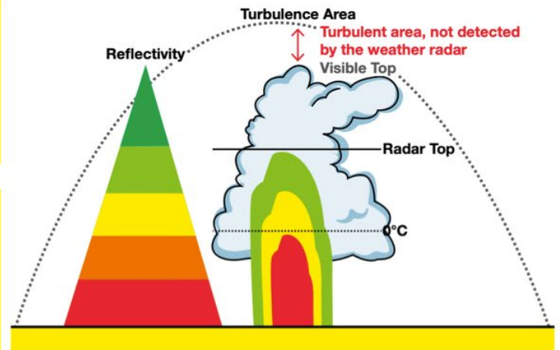
1. *Ingestion*: Microscopic ice crystals (often individual particles measuring only 40 to 200 microns) pass through the fan section unhindered.
2. *Convective Melting*: As these crystals move deeper into the engine core toward the High-Pressure Compressor (HPC), compression heating warms the surrounding air above $0^{\circ}C$. The ice particles partially melt, creating a thin, wet liquid film over internal components like stator vanes and core ducting.
3. *Internal Accretion and Shedding*: Subsequent incoming dry ice crystals stick to this wet film, rapidly cooling the metal surfaces back down to the freezing point. Ice builds up *deep inside the engine core*. Eventually, this internal ice block distorts airflow, causing compressor stalls, rollbacks, or sheds entirely and thus extinguishing the flame in the combustor.

The Boeing database captured 174 reported jet engine icing events worldwide as of January 2019 (Bravin and Strapp, 2020).



Snapshot of the Engine Icing Test Simulation video by NASA (2013)





Adapted from Optimum use of weather radar published by Airbus S.A.S. and authored by Marconnet et al. (2016)

The weather radar detects:	The weather radar does not detect:
- Rainfall - Wet hail and wet turbulence - Windshear	- Ice crystals, dry hail * and snow - Clear air turbulence - Sandstorms (solid particles are almost transparent to the radar beam) - Lightning *

The Cockpit Radar Trap: Why Modern Radar Is “Blind” to ICI

Airborne weather radar relies on Rayleigh scattering. The energy reflected to the antenna is proportional to the diameter of the target to the sixth power D^6 i.e., $\text{Reflectivity} \propto D^6$. Liquid water drops are large and highly reflective, returning bright red and amber cells. In contrast, high-altitude ice crystals in an anvil are tiny, low-mass, and possess a low dielectric constant. Because radar return is dominated by particle size, a high-density “soup” of billions of small ice crystals $40–200\ \mu m$ yield low reflectivity , creating a “radar-blind” environment despite high mass concentrations ($>1–3 gm^{-3}$).

Your radar display might show a completely clear path, or at most a faint green haze, masking a high risk for engine icing. Avoiding ICI requires active, manual radar management rather than relying solely on auto-tilt modes tuned strictly for lower-level liquid hazards.

If operating in IMC above or near convective activity, manually tilt your radar down to scan the lower levels (typically F150 FL200) near or below the freezing level. This radar scanning technique below the freezing level detects falling ice crystals melting into liquid water drops. If you see strong red, amber or yellow returns directly below your flight path, the upper levels of that column even if clear on radar are likely saturated with invisible high-density ice crystals.

Passive Remote Sensing

Satellite imagery also plays a critical role in identifying regions ripe for ice crystal icing by leveraging distinct spectral channels to locate deep convective clouds and high-altitude outflow anvils. Visible (VIS) channels identify thick, highly reflective convective cores during daylight hours, while Infrared (IR) channels measure top-of-cloud brightness temperatures to pinpoint extremely cold, high-altitude anvil tops where ice crystals concentrate. Combining these with water vapor (WV) channels allows meteorologists, dispatchers, and flight crew to detect upper-level moisture transport and deep tropospheric saturation surrounding thunderstorms, highlighting expansive areas where high ice water content (HIWC) poses a covert threat to high-altitude flights.

Anvil Avoidance Margins

In order to mitigate the risk of ice crystal icing, avoid flying downwind of strong convective tops. High-altitude winds carry high-concentration ice crystal plumes tens of miles away from the primary cell core. Also, maintain at least 20 nautical miles of lateral separation from intense convective cells. If flying through an extended, decaying anvil is necessary, evaluate the cell’s history: a cell that recently collapsed often leaves behind a high concentration of glaciated ice.

Engine Management and AFM Procedures

When encountering suspected ice crystal icing conditions, flight crews should immediately select continuous ignition or execute the appropriate non-normal and supplementary procedures to safeguard against an uncommanded engine flameout. Additionally, as higher power settings increase internal core air temperatures and bleed air velocity, maintaining sufficient thrust margins is critical which helps prevent ice accretion on stator vanes. Flight crew should also avoid low-power or idle descents through suspected convective anvil clouds whenever possible and strictly adhere to Aircraft Flight Manual (AFM) guidance regarding minimum operational N_1 or Mach limitations in high-altitude icing environments.

Software and Mechanical Defense: FADEC, EEC, and VBV Logic

While flight crew awareness remains the first line of defense, engine manufacturers and regulators have invested heavily in software and control logic updates to automate ICI detection and prevention. Modern Full Authority Digital Engine Control (FADEC) and Electronic Engine Control (EEC) systems actively manipulate engine geometry to purge ice before it causes a rollback.

1. **Variable Bleed Valve (VBV) Ice-Ejection Logic:**
   The Variable Bleed Valve system sits between the Low-Pressure Compressor (LPC/booster) and the High-Pressure Compressor (HPC). The VBV route ingested ice and water around the HPC into the secondary bypass duct and thus preventing excessive water mass flow from entering the core flow path. Under updated FADEC/EEC logic across modern engine platforms:

- *Automatic Bleed Schedule*: When environmental conditions indicate high ICI probability or when early internal accretion is sensed, the EEC commands the VBVs to open wider than normal during high-altitude cruise.

- *Particle Ejection*: Because ice crystals are denser than air, the centrifugal force generated by the spinning LPC throws the particles toward the outer wall of the core duct. By opening the VBVs vents, these ice particles are forced out of the core flow path and directly into the bypass air duct.

2. **Automated Ignition and Airway Heating Controls:**

- *Auto-Ignition Activation*: If the EEC detects subtle engine speed instability (an abnormal split between N_1 and N_2 or a sudden drop in burner pressure), it automatically fires the igniters without requiring manual pilot selection. This ensures that if a chunk of accreting ice sheds off an inlet guide vane into the combustor, the flame stays lit.

- *Transient Bleed Air Management*: FADEC systems can temporarily adjust stator vane angles (Variable Stator Vanes / VSVs) to alter core pressure and flow velocities, raising internal temperatures enough to inhibit ice adhesion on critical booster surfaces.

Conclusion

Ultimately, Ice Crystal Icing represents a profound shift in how we must evaluate aviation weather threats on the flight deck. It strips away our most reliable tactical tools such as the visual absence of airframe ice, silent ice detectors, and a clear weather radar display. Instead, we are forced to rely on subtle instrument shifts and covert core accretion. As high-altitude, high-efficiency turbofans continue to push operational envelopes, understanding that the most dangerous atmospheric hazards do not always look or behave like traditional icing is no longer optional but fundamental to modern flight safety.

Mitigating this invisible threat requires an integrated defense strategy that bridges predictive atmospheric science, deliberate tactical radar management, and modern FADEC logic. By recognizing the thermodynamic conditions that breed engine core accretion, leveraging tilt-down radar techniques below the freezing level, and strictly adhering to operational guidelines like maintaining continuous ignition and minimum power settings, flight crews can effectively neutralize the risk. Software advances and automated Variable Bleed Valve logic have significantly bolstered our defense, but pilot awareness remains the cornerstone of threat mitigation when operating in high-density ice crystal environments.

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DESK ONE



Will AI Undermine Aviation Safety?

Written by: Laura Laster

As we approach the tenth year of TikTok's existence, you've likely had non-aviation friends or family send you videos showing crazy or unbelievable aviation content. I have as well, and I've let people know when whatever they're sending me doesn't seem real. I've left it at that for years — until recently. I have realized there's a much deeper issue with "fake content" than I expected.

On October 3, 2025, my friend who goes by PropHatCat on social media posted a fantastic short video. PropHatCat is an air traffic controller who helps answer pilot questions and dispel air traffic control myths. His video presented his thoughts on why AI-faked aviation content needs to stop. (His video is linked at the end of this article.) The video he featured with his video critique purported to show ATC denying an American Airlines flight permission to land despite an emergency on board. Listeners heard fake audio of a captain arguing with ATC as he was denied landing due to the presence of Air Force One at the airport. PropHatCat's argument against this click-bait content was clear: it makes the general public think pilots and ATC hate each other and can't work together. Of course, he also argued against the use of AI to create fake content made just generate views.

About one month later, the accident involving UPS 2976 in Louisville occurred, tragically killing three crewmembers and 12 people on the ground. This seemed totally unconnected to AI and fake content until the NTSB conducted an investigative hearing on May 19-20, 2026. During the hearing, the NTSB publicly released the contents of their investigation, which is completely normal as a part of any accident investigation. This docket included spectrograms of ambient noise captured on the cockpit voice recorder (CVR) during the accident sequence.

Almost immediately, people downloaded the spectrograms and used readily available AI tools to reconstruct the CVR audio of the accident. For motives I won't speculate on, some posted their AI-reconstructed UPS 2976 CVR audio files online. Stop and consider, for a moment, how you would feel if you knew someone killed in the accident. How would you feel if one of your family members was on the AI-generated CVR reconstruction, and you "heard" their reconstructed last words?

The NTSB reacted swiftly by removing the public dockets for the UPS 2976 accident and temporarily, all other accident dockets. Most were eventually restored, but as of the end of May 2026, 41 records remained publicly removed because of the NTSB's concern for additional AI-driven CVR reconstruction potential. The NTSB's site temporarily included the following statement:

"The NTSB is aware that advances in image recognition and computational methods have enabled individuals to reconstruct approximations of cockpit voice recorder audio from sound spectrum imagery released as part of NTSB investigations, including the ongoing investigation of the crash last year of UPS flight 2976 in Louisville, Kentucky. The NTSB does not release cockpit audio recordings. Federal law prohibits such public release due to the highly sensitive nature of verbal communications inside the cockpit. The NTSB takes these privacy restrictions seriously."

What implications are associated with this temporary docket removal and partial restoration? Why should I care as an aviation professional? Here are a few talking points I propose to spark ongoing conversations.

- Aviation becomes safer because we can review accident investigations and learn from them. If the NTSB can't release as much information due to misguided use of AI, those who need to learn from accident investigations won't be able to do so as freely as in the past.
- AI itself is a tool. When humans abuse tools for nefarious purposes, people suffer. What is it about our current social climate that makes us desire to release or consume the most extreme content possible? How can we promote safeguards to prevent AI from being used for unethical purposes?
- Aviation is a high-profile business. We should all strive to promote what is good about aviation while eliminating misunderstandings. Resist the temptation to believe everything you see or hear online. Conduct some fact checking before sending it on, reposting it, or even liking the content.

Will our efforts to defend aviation safety in the wake of unethical AI use prove successful? What else can we do as aviation professionals? Reach out in the comments or contact me on my website: www.theaviationvault.com.
I made this short to summarize: Click here or scan the QR code to watch or share:

This article is based in part on another article from NPR published in May 2026 shortly after the NTSB removed docket access to the public. Read its original story here. PropHatCat's video is on TikTok and on Instagram.



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...

Your Body Won't Let You Sleep – And It's Not Your Fault



Why a 19-second breathing pattern beats another melatonin gummy.

Written By: Scott Darragh

You know the drill. You block in at 2340 local. Van at 0010. Room by 0045. You're horizontal by 0115 with a 0430 lobby, and you lie there staring at a smoke detector blinking in a ceiling you don't recognize, doing the math on how many hours you could get if you fell asleep right now. You don't. You get maybe three.

Then you fly a full day on that, drink four cups of whatever the hotel calls coffee, and wonder why the belly isn't moving even though you've been "good" all month.

Here's the part nobody tells you — you are not bad at sleeping. Your nervous system is stuck in the wrong mode, and nothing on your nightstand is going to switch it. The real problem isn't tiredness. It's arousal. Two different systems have to line up for sleep to happen.

The first is your circadian clock: the internal timer that tells your body when it's night. Ours is wrecked, and we all know it. Back-side-of-the-clock flying, three time zones in four days, blackout curtains fighting daylight. That one is well documented and mostly out of your control.

The second one is the one you can actually do something about tonight: your autonomic state. Your autonomic nervous system runs on two channels. Sympathetic is the go channel. Heart rate up, blood pressure up, alert, scanning, ready. Parasympathetic is the recovery channel. Heart rate down, digestion on, and the only channel where sleep onset is even possible.

Think of it like the airplane. You can be low on fuel and still be in cruise thrust. Exhausted and wired are not opposites — they happen at the same time constantly in this job.
Look at what your day actually does to that "go channel." Duty since 0500, weather deviations, a gate hold, company chatter, cabin issues, a fifteen-minute Waze-level scramble on the van . . . You've spent fourteen hours with the sympathetic channel firing, and then you gave your body twenty minutes to shut it off in a room that smells like industrial carpet cleaner. Twenty minutes isn't enough. Your body didn't get the memo that the flying is over.

Breathe!

That's the gap, and exactly where a breathing protocol earns its keep. Breathing is the one manual override you have. As the name implies, everything within your autonomic system is automatic. You can't decide to lower your blood pressure. You can't will your heart rate down.

While breathing is automatic, we can call it an exception. It's the one autonomic function for which you have a hand on the controls. And because breath and heart rate are physically coupled, changing your breathing changes your heart rhythm which changes the signal running up your brainstem.

Plainly, here's the mechanism. When you inhale, your heart rate rises slightly. When you exhale, it falls. That's normal, and it's driven largely by the vagus nerve. So, the longer your exhale relative to your inhale, the more time your body spends in the parasympathetic half of that cycle.

Slow, extended exhales also load the baroreceptors and pressure sensors in your neck and chest, which feed back to the brainstem and pull sympathetic output down. The research on slow-paced breathing consistently shows increased heart-rate variability and reduced sympathetic activity while it's being performed.

The 4-7-8 method

Popularized by Dr. Andrew Weil and adapted from pranayama breathing, here's the pattern:

1. Exhale completely through your mouth first. Empty the tank.
2. Inhale through your nose for a four count.
3. Hold for a seven count.
4. Exhale through your mouth for an eight count — slow, controlled, lips slightly pursed, like you're fogging a windscreen in slow motion.
5. That's one cycle. Do four cycles for a total time of about 76 seconds.

Look at the ratio. Your exhale is twice your inhale. That's the entire point; it is a deliberately exhale-weighted pattern, and it drops you to roughly three breaths per minute, well below your normal twelve to sixteen.

The seven-count hold does two things: it slows the whole cycle down, and it gives you something to count which matters more than it sounds like it would. Half of what keeps you awake in a hotel room is your brain running through the day — a callout you missed, the text you didn't answer, the schedule you're about to bid, etc. Counting a breath pattern occupies just enough attention to stop the loop without being interesting enough to keep you up.

How to use it on a trip

Right when you get horizontal with the lights off, the phone face down, perform the four cycles. Don't test whether it worked. If you're still awake after a few minutes, run four more cycles.

- **At the 0300 wake-up:** This is the one nobody uses it for and it's the highest valued application. You wake up at three in a strange room and immediately start doing arithmetic, calculating your remaining sleep. That arithmetic is a sympathetic trigger. Complete four breathing cycles instead of doing that math.
- **On the van after a brutal leg**: Run a cycle, not to sleep, but just to bring the needle down before you get to the room, so you're not starting the shutdown process from redline.

Three things worth knowing

- Don't do this at the controls. The hold and the extended exhale can leave you a little lightheaded, especially the first several times. Do it seated or lying down, off duty. Same as anything else — right tool, right phase of flight.
- It gets better with reps. The first few nights it may feel like homework. That's normal. The pattern becomes a conditioned cue over a couple of weeks — over time your body learns that this sequence means the day is over.
- It doesn't fix a bad setup. Caffeine at 1600, a screen six inches from your face at 2300, a 68º room you never adjusted, and three drinks at the crew dinner will all beat a breathing pattern. Handle those and let this do its job.

The part that matters for your medical

Here is the reason I keep coming back to this for our crowd: there is nothing to declare here. There is no prescription, no supplement, no interaction with your certificate, no half-life still floating around at report time, nor a conversation with your AME. It is free, it is legal in every jurisdiction you fly to, it fits in your flight bag because it isn't a physical object, and it works in a hotel room, a bunk, or a crew-rest seat.

Ours is a group that must think carefully about anything that helps one sleep, and a tool with zero regulatory footprint is worth more than it looks on paper.

The bigger picture

I'll be straight with you: 4-7-8 is a tool, not a cure. The research on slow-paced breathing is solid on the mechanism — it does move your autonomic state in the direction you want. The research specifically on 4-7-8 and sleep onset is smaller and less mature. It helps you fall asleep faster. It does not undo years of circadian abuse.

And chronic short sleep is not just a "tired" problem. Sleep debt drives insulin resistance, raises evening cortisol, blunts the hormones that regulate appetite, and works directly against every nutritional change you're trying to make. When I'm looking at a client whose weight won't move despite doing everything right on paper, sleep is one of the first instruments I check. It's frequently the culprit hiding behind the food.

So, start here, with four cycles, tonight, in whatever hotel you find yourself — seventy-six seconds. You've got seventy-six seconds!



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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BAGGAGE

Off Autopilot: Choosing Hope in Uncertain Times

Written By: Reini Thijssen

Turn on the news, scroll through social media, or listen to conversations around you, and you will find stories about uncertainty and things that seem to be going wrong. Add personal stressors such as relationship challenges, health concerns, financial uncertainty, or career setbacks, and it becomes understandable why many people feel less hopeful about the future. This is where cynicism can start to creep in. In our minds, we often believe that if we expect the worst, we cannot be disappointed. And while cynicism can feel protective, research suggests it can also shape how we see ourselves, other people, and the possibilities available to us.

Hope, on the other hand, is often misunderstood. Many people associate hope with toxic positivity, or wishful thinking. However, psychologists describe hope as something much more practical: the ability to remain open to possibility even when the outcome is uncertain. This article explores what hope really is, why cynicism can quietly undermine our well-being, and how cultivating hope can help you navigate uncertainty, build resilience, and stay engaged with the things that matter most.

Most positive emotions emerge when things are going well. We feel joy when something good happens, gratitude when we recognize what we have, and contentment when we feel safe and secure. Hope is different and tends to appear when life feels uncertain. Psychologist Richard Lazarus described hope as “fearing the worst while yearning for something better.” This definition indicates that hope and uncertainty often coexist.
Think about preparing for a checkride, navigating a furlough, or applying for a position in a highly competitive hiring environment. Perhaps you are dealing with an unexpected health issue, a career transition, or uncertainty about what comes next. None of these situations comes with guarantees. Yet many people continue to hope. Hope does not require certainty; it requires the belief that things can change.

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This differentiation matters because uncertainty naturally activates our threat system. When we are worried, our attention narrows. We focus on what could go wrong, what we might lose, and the obstacles standing in our way. Hope helps us zoom out. It allows us to consider possibilities beyond the problem immediately in front of us. It reminds us that today’s circumstances are not necessarily permanent and that the future is not determined yet.

Why Cynicism Feels Convincing

If hope is helpful, why do so many people struggle with it? Part of the answer is that cynicism often feels realistic. Many people see themselves as realists rather than cynics. They may say things like, “I am just being practical,” or “I have learned not to expect too much from people.” Often, these beliefs develop for understandable reasons. Disappointment, betrayal, loss, and repeated setbacks can make us more cautious. Over time, caution can slowly evolve into cynicism.

The challenge is that cynicism does not just shape how we view the world; it also influences how we engage with it. When we assume that people are selfish, unreliable, or untrustworthy, we are more likely to keep our distance. We may become less willing to ask for help, less open about our struggles, and less inclined to invest in relationships. We start expecting disappointment before it has even occurred. In many ways, cynicism can become a self-fulfilling prophecy. The less we trust others, the fewer opportunities we have to discover that people are often more supportive, compassionate, and helpful than we expected.

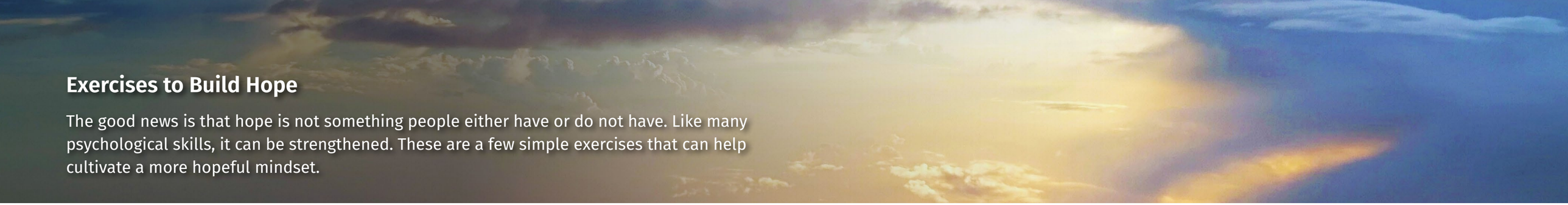
This does not mean that everyone is trustworthy or that disappointment never happens. Rather, it suggests that cynicism may cause us to overlook evidence that challenges our assumptions and reinforces the belief that positive outcomes are possible.

Hope Is More Than Positive Thinking

Hope is often mistaken for wishful thinking. We tend to think that hopeful people simply sit back and wish for things to improve. In reality, hope is closely linked to action. It is less about waiting for circumstances to change and more about believing that our actions can still influence what happens next. Even when the outcome is uncertain, hope encourages us to keep moving forward, looking for solutions, adapting to challenges, and focusing on what remains within our control.

In other words, hope is not about pretending or wishing everything will work out. It is about asking yourself: What can I do from here?

Even when we are unable to control the outcome, we can often influence the process. We can reach out for support, we can take a small step toward a goal, or we can learn something new. We can focus on what is still within our control. This is where hope and resilience intersect. Resilient people are not necessarily more optimistic than everyone else; they continue taking action despite uncertainty.



Exercises to Build Hope

The good news is that hope is not something people either have or do not have. Like many psychological skills, it can be strengthened. These are a few simple exercises that can help cultivate a more hopeful mindset.

1. Test Your Assumptions

Research shows that people often predict that social interactions will be more awkward, disappointing, or less positive than they actually are. We assume a colleague will not have time to talk, a friend will not understand, or a stranger will not be interested in a conversation.

For one week, choose one interaction per day that you would normally avoid or overthink. Before the interaction, rate how positive you expect it to be on a scale from 1 to 10.

You might:

- Ask a colleague for help.
- Start a conversation with someone you don't know well.
- Share something personal with a trusted friend.
- Express appreciation to someone.

Afterwards, rate how it actually went. Was it as awkward or disappointing as you expected? Or did it go better than anticipated? The goal is not to force positive interactions, but to gather evidence. Many people discover that their predictions are far more negative than reality.

2. Look for Everyday Acts of Kindness

Our brains are naturally wired to notice problems and potential threats. As a result, we often overlook the many small acts of kindness happening around us each day.

For one week, make it a point to notice three (small) examples of kindness, generosity, or cooperation each day. A coworker who offers help, a stranger who holds a door open, or someone who shows patience during a stressful situation.

Write them down if you can. This exercise is not about ignoring difficulties. It is about creating a more balanced picture of the world and the people in it.

3. Strengthen Your Connections

Hope rarely thrives in isolation. Take a moment to think about the people who make you feel supported, understood, or valued. Choose one person this week and intentionally reach out. Send a text, make a phone call, meet for coffee, or just check in.

If your social circle feels limited, consider joining a group, volunteering, or participating in an activity that connects you with others who share similar interests.

4. Reconnect with Your Values

During periods of uncertainty, it can be easy to lose sight of what matters most. Set aside ten minutes and ask yourself:

- What kind of person do I want to be?
- What values are most important to me?
- How do I want to show up for myself and others?

Whether your answers include courage, curiosity, compassion, integrity, family, or personal growth, consider one small action you can take this week that reflects those values. When we are guided by our values rather than our fears, it becomes easier to keep moving forward, even when the path ahead is unclear.

5. "What Can I Influence?"

This exercise is based on the circle of control and influence. This is a useful tool when uncertainty feels overwhelming. Take a piece of paper and divide it into two columns.

Column 1: Things I Can't Control

- The weather
- Other people's choices
- Economic conditions
- The outcome of a medical test
- Past events/choices/mistakes

Column 2: Things I Can Influence

- How I prepare
- Who I ask for support
- My daily habits
- The next step I take

When people feel hopeless, their attention often becomes consumed by the first column. Hope grows when we acknowledge what we cannot control while deliberately redirecting energy toward the second column.

Ask yourself:

"What is one small action I can take today?"

The action does not need to solve the entire problem. The purpose is to reinforce a sense of agency. Research consistently shows that hope is closely linked to the belief that our actions still matter, even when outcomes remain uncertain.

Final Thoughts

The good news is that hope is not a fixed trait, but something we shape through attention, awareness, and practice. When we notice our assumptions, question automatic cynicism, and stay open to different outcomes than the ones we (or others) predict, we create more space to respond rather than withdraw in the face of uncertainty.

Do you notice moments where it feels easier to assume things will not work out, or where uncertainty leads you to step back before fully engaging with what is possible?

Emerald Mental Health supports pilots and other aviation professionals in building psychological flexibility and resilience through counseling and mental health coaching. If you would like support, you can reach out for a free consultation at reini@emeraldmentalhealth.com or visit www.emeraldmentalhealth.com



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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...

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Hiring and Firing

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

You may have heard the phrase: "Be slow to hire and quick to fire." I couldn't agree more with both sentiments but let me try to provide some color on each end of that equation.

The hiring side

As I've mentioned in past articles, I spend a fair amount of time on LinkedIn, posting about compensation, leadership, or retention, and commenting on the posts of others who deal with those subjects. Frequently, I will run across personnel ads in which management companies or search firms are looking for people to fill the gamut of business aviation positions. Recently, I saw a job posting that was typical of many I've encountered, only instead of trying to fill a generic pilot role, this time the recruiter was trying to fill a leadership position, and a type rating in the applicable aircraft was a requirement. Sigh.

Every time I come across this lunacy, it makes me wring my hands. Why would anyone looking for a leader arbitrarily limit their search to those who have initial training in a particular aircraft? As my colleague, Sheryl Barden is quick to point out, one might not need a pilot in that leadership position at all, given the number of maintainers and schedulers who have climbed the ladder to flight-department leadership. But in this case, let's say it has to be a pilot in the leadership role. Maybe, it's even a chief-pilot position. Still, why would one intentionally limit the candidate pool to those with a certain set of numbers or letters on their FAA pilot certificate? Some might say that it's an expense limitation, i.e. the company/owner/principal doesn't want to pay for a type rating. Others might say it's a credibility issue. If someone is going to lead in a department operating jet X, then the leader needs to be experienced in that jet. Balderdash!

So, if you don't want to spend the money to type someone, you settle for a less-than-optimum cultural fit. Then six to twelve months later, you have to let them go because they didn't work out within the organization. (More on that later.) That's a great expenditure of time and resources. On the other hand, you're going to play the credibility card and limit your search and perhaps suffer the same result. Credibility is based on skill and aptitude, both of which can be applied in the acquisition of training and experience in a particular jet.

Years ago, I was hired to be chief pilot for a major telecom company that flew Falcon 900s and I had no experience in that aircraft, although I had over 1,000 hours in another OEM's jet of the same class. I learned the new aircraft, demonstrated appropriate humility as I flew it with members of my department, and soon was flying it as well as any of them. (If you're good in one airplane, you can be good in another airplane.) The point is that the guy who hired me was more focused on me being the right fit for his organization, and less worried about what numbers were on my certificate. "Hire for attitude, train for experience," was his mantra, and I've never forgotten it.

The firing side

Years ago, I wrote a book called Business Aviation Leadership: From the Traits to the Trenches. One of the people I interviewed for the book was my Air Force Academy classmate, Robert ("Bob") Ranck. Bob was a former vice wing commander of the 89th wing at Andrews Air Force Base who retired as a brigadier general. He became the CEO of Orbis, the flying eye hospital. The conversation I had with him about leadership courage was one of the most memorable I had while compiling the book. Here's the passage from the book:

> He (Bob) related a story that occurred when he was an Air Officer Commanding (AOC) at the Air Force Academy, and he flew a cross-country sortie in a T-41C with the superintendent of the Academy at the time, Lieutenant General Bradley Hosmer.
>
> "So, there I was," Bob says, "a newly-pinned-on major, and I get to share a cockpit with a three-star general for a couple of hours. He was a member of the first class to graduate from the

Academy and the first graduate to return as superintendent. All I could think of was what I could learn about leadership from this guy's experience. I was determined to pick his brain. We launched, leveled off, and when the radio and workload calmed down, I clicked the mic on the intercom and asked him a question.

"'General,' I asked, 'what's the single greatest lesson you learned about leadership in all your years of doing it?'

"I'll never forget his answer. He didn't hesitate even a moment. He turned to me in the cockpit and said, 'I never fired people soon enough'" (Broyhill, 2022, p. 230).

This brings us back to the hiring piece of the equation. By arbitrarily lessening the hiring pool, by being less deliberate about the hiring process, you increase the odds of taking on someone who might be a perfect fit qualifications-wise, but a dismal fit culture-wise. Someone who doesn't fit into the culture will eventually become toxic, like they were bitten by a zombie, it's just a question of time.

Be smart. Be deliberate. Focus on the "who" of someone. Not the "what." It will pay huge dividends.

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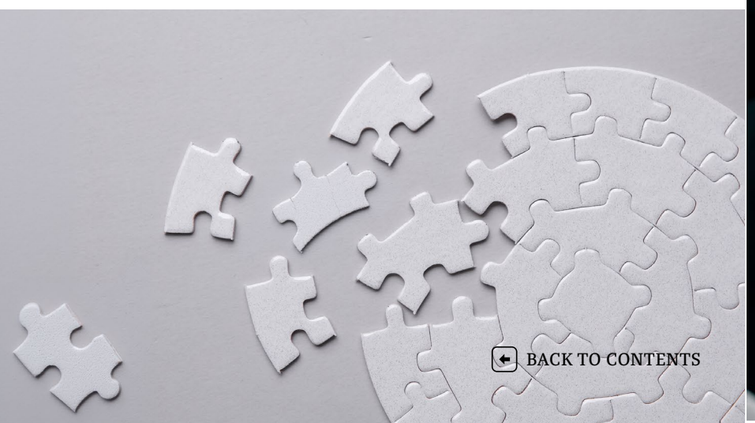
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There is nothing that will demoralize personnel in an organization more quickly than when leadership allows toxic individuals to remain in place and continue to infect the group. Some leaders may think they're being understanding. The constraints of a company's HR policies may limit others, but the impact on the organization will be the same. Resentment of the company will grow and respect for the leader will lessen.



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...





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MORTGAGE

Should You Wait for Rates to Drop Before Buying a Home?

Written by: Jonathan Kulak,
Trident Home Loans



One of the most common questions I hear from pilots today is whether they should wait for rates to drop before buying a home. It's a little like waiting for a day of perfect weather day to fly. Sure, next week's forecast might look better. Then again, it might not. And while you're waiting, conditions can change in ways you didn't expect.

Housing markets work the same way. Many prospective buyers are sitting on the sidelines because they're convinced lower rates are just around the corner. Maybe they're right. Maybe they're not. The reality is that nobody knows exactly where mortgage rates will be six months from now.

What we do know is that rates are only one piece of the homebuying equation.

The Trap of Waiting for Perfect

Pilots understand that chasing perfection can keep you stuck. If you're waiting for perfect weather, perfect staffing, and perfect schedules, you'll spend a lot of time sitting at the gate.

Many buyers make the same mistake. They assume that if rates fall, buying automatically becomes easier. But when rates decline, more buyers usually enter the market. More buyers create more competition. More competition can push prices higher and reduce negotiating power. The lower rate you were waiting for may arrive just as you're competing against multiple offers.

Today's Market Has Advantages

For the first time in several years, many markets are giving buyers leverage again.

- Sellers are negotiating.
- Price reductions are more common.
- Homes are sitting on the market longer.
- Buyers are often able to negotiate seller credits.

Those seller credits can help cover closing costs, reduce cash needed to close, or even help lower the effective interest rate. In many cases, a seller credit negotiated today can be worth more than waiting months for a small drop in rates.

Your Career Is Moving Too

While everyone focuses on mortgage rates, pilots often overlook something else — their own income.

- Regional first officers upgrade.
- Captains move to major airlines.
- New contracts take effect.
- Pay increases occur.

A pilot upgrading from FO to captain may see a much larger financial benefit from that pay increase than from a quarter-point improvement in mortgage rates.

The Refinance Option

Buyers also forget that a mortgage isn't permanent. If rates fall meaningfully in the future, refinancing remains an option.

This doesn't mean everyone should buy today. It simply means the decision shouldn't be based entirely on trying to predict when rates will go.

A home purchased today can potentially be refinanced later — a home you never bought can't.

Focus on What You Can Control

Nobody controls mortgage rates. Nobody controls the housing market. What you can control is:

- Your budget
- Your savings
- Your debt levels
- Your career planning
- The property you choose

Those decisions often have a bigger impact on long-term financial success than perfectly timing rates.

A Simple Test

Ask yourself this: if rates stayed exactly where they are today for the next year, would buying still make sense? If the answer is yes, waiting solely for lower rates may not be the best strategy. If the answer is no, then waiting could absolutely be the right move. The important thing is making the decision based on your situation—not a prediction.

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Final Approach

Most successful pilots don't build flight plans around perfect forecasts. They build plans around the information available today and adjust as conditions change.

Homeownership works much the same way. Rates matter, but so do home prices, seller concessions, inventory, career progression, and long-term goals.

The best homebuying decisions usually aren't made by people who perfectly predict the market. They're made by people who understand their numbers, have a solid plan, and are ready to act when the opportunity makes sense.

Have questions or want a second look at a quote?

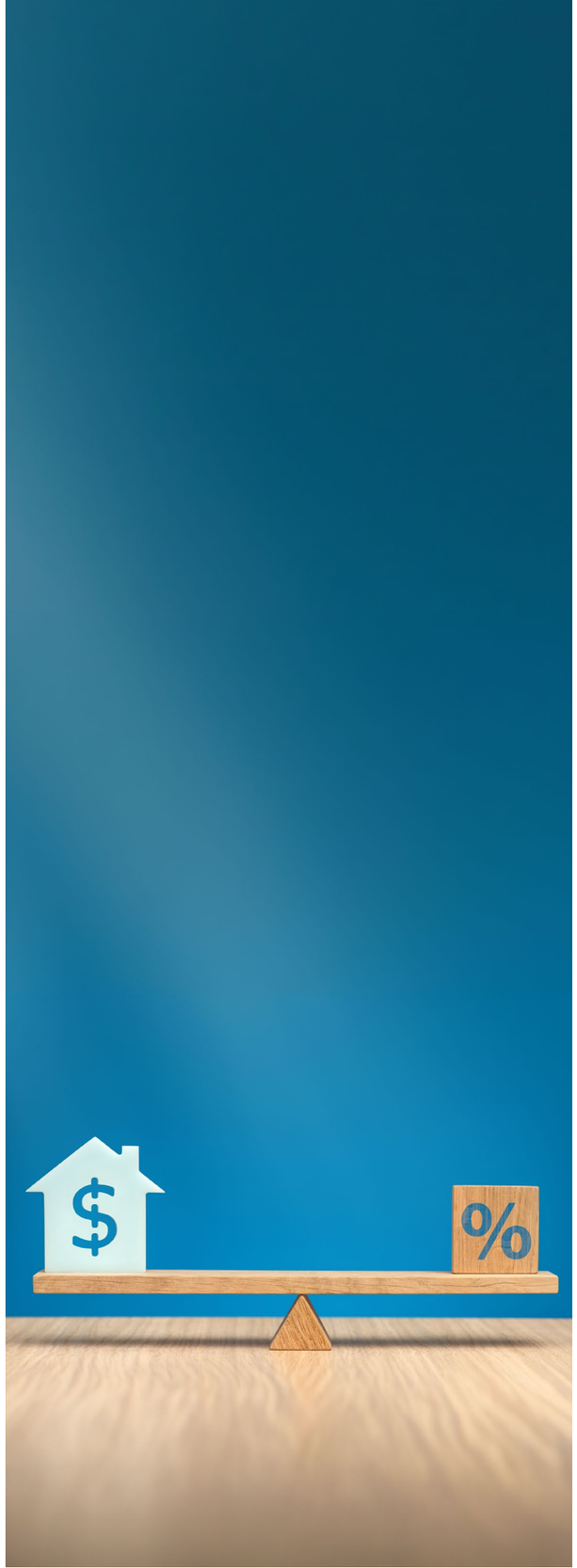
Email me at jk@mythl.com, call/text 850-377-1114, or visit tridenthomeloans.com/jonathan-kulak. I am always happy to help a fellow pilot think through it.

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



About the Author

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



MONEY



Just One More Year: *Chasing a Perfect Retirement Plan*

Written by: Eric Hubbard

There's a particular kind of pilot who has done everything right, and I suspect one comes to your mind. They've maxed the plan for twenty-five years, have run the numbers more times than they can count, and probably built a homemade spreadsheet with more tabs than some operations manuals. The projection says retirement is comfortably within reach. Yet every time the decision gets close enough to feel real, there appears another reason to fly for one more year.

"The market has been choppy lately," or "the next contract might improve things," or "I'd just feel better seeing the number a little higher." Each reason is sensible on its own. Together, they can add up to a career that ends when the FAA says it must rather than when you decide it should. There is nothing wrong with flying until mandatory retirement age. The point is to make that choice intentionally. If you do not define your "enough," it will define itself.

Over time, I've come to see this pattern across industries. Ironically, the sticking point usually has less to do with the math than with beliefs, experiences, expectations, and behavior. That is why the retirement question is not simply; Can I afford to stop flying? It is also; What would make me comfortable enough to believe the answer? An effective plan must address both sides: the mechanics of creating retirement income and the psychology of trusting that income once the paycheck stops.

Caution in Retirement is Rational

This is not a critique of people who double-check their seatbelt or triple-check their weight-and-balance calculations. A healthy bias toward caution is part of what keeps us alive. Retirement has real risks that show up at different stages, and we rarely know exactly when, how, or how much they will matter. However, we can control the structure we build around those unknowns.

Consider sequence-of-returns risk. Imagine two retirees each starting with $1M, withdraw $45,000 in the first year, and increase that withdrawal by 3% each year thereafter. Additionally, imagine both experience the exact same 30 years of S&P 500 returns, averaging just under 12% annually, but they experience them in the opposite order.

	Bad years arrive first (1966-1995)	Good years arrive first (same years, in reverse order)
Average annual return	~11.8%	~11.8%
Ending balance	~$2.9M	~$11.8M

Hypothetical illustration applying historical S&P 500 total returns with dividends reinvested (1966 – 1995), applied in original and reverse order. Not a projection or guarantee of any actual investment's performance.

Neither retiree ran out of money, and both earned the same average return, yet one finished with roughly four times the other. The retiree who first met the bad years spent the early stretch selling into weak markets, which permanently shrank the base that later gains could compound on. That is Sequence of Returns Risk, and it is why the first years after your last flight can carry more weight than the years that follow. You can plan around it, but you cannot control it, and trying to eliminate its effect entirely is a fool's errand.

How do you define "success" vs. the models you depend on?

If you run your numbers through most planning software, it will spit out a probability of success. It may be tempting to fixate on that figure and delay the decision to begin withdrawals from the portfolio until it reads closer to 100%. However, the absence of a decision in this case, is your decision.

What that number rarely makes obvious is that "success" in many models simply means dying with at least one dollar left. A plan showing a 100% success rate may mean you are leaving too much life on the table. It is easy to stay in accumulation mode if you have not first defined what "enough" looks like in retirement. That definition should be tied directly to the lifestyle you want and supported by careful planning.

I believe pilots understand this tradeoff better than most people. Tankering extra fuel can make sense, but it also comes at a cost: the added weight increases burn and can eat into payload. We carry reserves because it is prudent but stops short of filling every tank to the brim. A retirement plan engineered for zero possibility of failure is like a flight that never departs. It is optimized for one thing, but not the other.

The deeper issue is that a plan optimized to 100% tends to be rigid. It assumes you will never adjust anything, never trim a vacation in a market downturn, and never find flexibility anywhere. That is a strange assumption for someone who has spent an entire career adapting in real time. When the weather changes, you adjust your course or re-plan without much drama. Adaptability is a real asset!

Three Questions Any Withdrawal Plan Should Account For

With that framing in place, the mechanics become easier to organize. A withdrawal plan ideally answers the following three practical questions: what system moves money into your spending account, how much you take and whether that amount can flex, and which accounts you draw from first.

▶ Question One: Which System?

Four approaches come up repeatedly, and I'd encourage you to judge each one less on its elegance than on a blunter question, which is whether you could hold it together during a decade that looks like the left-hand column above.

Simply put, the right withdrawal system for you is not the one that looks best on paper. Rather, it is the one your household can understand, trust, and continue following when the market makes it uncomfortable.

Bucket Approach

The bucket approach divides your money by time horizon, with cash for the near term, bonds for a buffer, and equities for the long haul. Estrada (2019) tested bucket strategies against simply rebalancing a fixed allocation, using data from 21 countries over more than a century, and found that buckets tended to come out behind. However, they may let you continue to spend while the market is down.

Income Floor Strategy

The income floor covers your essential expenses, or some other pre-determined amount, with guaranteed income. This can free assets above that line to take on more of the risk. Pfau (2019) calls this the safety-first framework, and it starts by asking how much income you need every month regardless of what markets are doing. The floor does not have to be an annuity. A bond or TIPS (Treasury Inflation-Protected Securities) ladder maturing alongside your spending can do similar work with more flexibility.

Total Return Approach

Total return manages everything as a single pool and sells whatever is needed to rebalance in line with your desired allocation. The research generally supports it as the most mathematically efficient option available. It may also require you to sell equities for living expenses in the middle of a crash.

Income Only Strategy

Income only is associated with living on dividends and interest without touching principal, and I understand the appeal completely. One risk, and Kitces makes this case thoroughly, is what can happen if the yield falls short of your spending. It may be tempting to reach for higher yields, which often means concentrating into a narrower set of sectors and ending up with a portfolio that is not as diversified as intended.

▶ Question Two: How Much, and Can it Shift?

Bengen (1994) introduced the 4% rule. The idea is that you withdraw 4% of your portfolio in the first year of retirement, adjust that dollar amount for inflation each year after, and history suggests the money should last at least 30 years. It remains a solid building block for conversation but should not be the end of one. Some researchers argue that current valuations justify something closer to 3.5%, while others are more optimistic about structural changes in how companies return capital. There's not a settled, "right" answer.

Guardrails interest me more than the starting percentage does. Guyton and Klinger (2006) formalized the approach, where you set an initial withdrawal rate and then define in advance what happens if the portfolio climbs past one threshold or falls below another, allowing your spending to flex within those bands.

Guardrails help convert your flexibility into a written rule, which allows the model to give you credit for the adaptability you already have. Therefore, you no longer need a plan that survives every conceivable scenario without adjustment. Blanchett, Kowara, and Chen (2012) compared withdrawal strategies and found that approaches which adjust along the way tend to use retirement assets more efficiently than a fixed, inflation-adjusted withdrawal.

Guardrails also let you make the hard decisions while you're calm rather than mid-drawdown when your judgment may be compromised.

▶ Question Three: In What Order?

The order in which retirement assets are spent can have a significant impact on lifetime taxes. A common rule of thumb is to spend taxable accounts first, then pre-tax retirement accounts, and preserve Roth assets for last. The goal is to give tax-deferred and tax-free assets more time to grow.

But the best sequence is not always that simple. Airline pilots often accumulate large balances in pre-tax retirement accounts during their working years. If those accounts are left untouched until required minimum distributions begin, the resulting withdrawals can push more income into higher tax brackets and overlap with Social Security benefits.

Because a pilot's retirement date is usually known years in advance, the period between retirement and the start of required minimum distributions creates a planning opportunity. Rather than automatically spending taxable assets first, some retirees may choose to draw from pre-tax accounts or complete Roth conversions during these lower-income "bridge years." The goal is to smooth taxable income over time and reduce the risk of larger tax bills later.

What Matters?

Ultimately, a successful withdrawal system comes down to whether you understand it well enough to explain it to the person who shares the consequences with you, whether you sleep at night, whether you can keep following it through a downturn instead of abandoning it, and whether it lets you spend money without guilt when the plan says you can.

Why We Keep Saying One More Year

Accumulating is comfortable largely because it does not always have an endpoint. There is always a higher number available, the scoreboard only moves in one direction, the feedback is pleasant, and it reflects habits that took decades to build.

Drawing down asks something entirely different of you, because it requires looking directly at the fact that this phase is finite, the balance will decline, and eventually you're finite too. That's genuinely uncomfortable, and I don't think people avoid it because they're irrational, but because it is difficult to face.

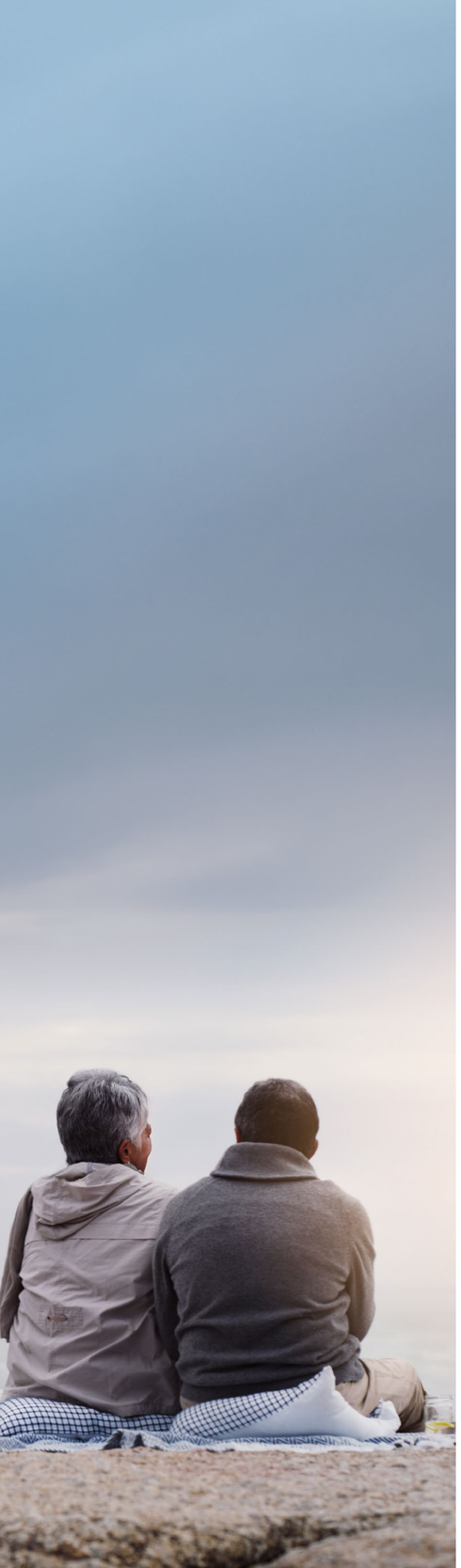
Therefore, discomfort finds itself a socially acceptable outlet, and it comes out as one more year, one more percentage point of success probability, or a slightly bigger cushion. Every one of those is defensible on its own terms.

To help with this, I like reframing this phase as *a transition* rather than *a depletion*. The idea is that you are trading money for time and experiences and the life that all those years of flying were funding in the first place. Depletion keeps your eyes fixed on what's leaving, while transition points at what you're getting. Half empty, or half full?

Build Something Worth Retiring Into

The other reason one more year feels so easy is that a lot of people arrive at retirement with a detailed financial plan and no plan whatsoever for how they will spend their days.

Spending in retirement is rarely flat, and practitioners often describe it in terms of go-go, slow-go, and no-go years. Blanchett (2014) documented that real spending tends to decline through much of retirement before rising again with healthcare costs late in life, which means the years when you're most able to travel, chase grandkids, and finally do the thing you've been putting off are the earlier ones.



Some questions worth pondering well before you get there:

- What does your ideal retirement day look like, where are you, and who is with you?
- What are you doing now that you don't want to carry into retirement?
- What have you been putting off that you want to start?
- What would you need to build over the next five years so that something is actually waiting for you?

Friendships, projects, and a sense of purpose all take time to develop, and they're considerably harder to assemble from a standing start at 65 than to grow into gradually while you're still flying.

Define Your Enough Before You Chase Someone Elses

The strategy that outperforms in the backtest, and the strategy you'll still be using a decade from now aren't always the same strategy. Pick a system you understand, set your guardrails while you're calm, don't discount your ability to flex as needed, and define the purpose of each dollar.

How do you define enough? I do not have a clean answer, but I have observed that people who wrestle with the question tend to make better decisions about everything downstream of it. They understand for what the machinery is in service.

Fly safe!



About the Author

Born and raised in Richmond, Virginia, **Eric Hubbard** earned his Bachelor of Business Administration in Management, with a minor in Business Analytics, from James Madison University. Prior to joining... Read More...

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We've Got Spirit: *Why Experienced Pilots Are Choosing Envoy Air*

Former Spirit Airlines pilots Captain Thomas Gilmore and First Officer Ana Stolica share why they chose Envoy for the next chapter of their careers

WRITTEN BY: JESSICA STETTLER

For airline pilots, choosing where to spend the next chapter of a career is rarely about a single factor. Compensation matters, but so do seniority progression, quality of life, company culture, retirement planning and long-term career opportunities.

Today's experienced pilots are evaluating airlines through a different lens than they may have done earlier in their careers. Rather than simply asking, "Where can I get hired?" they're asking, "Where can I build the future I want?"

For former Spirit Airlines pilots Captain **Thomas Gilmore** and First Officer **Ana Stolica**, those questions led them to the same destination: Envoy Air.

While their career goals and experience differ — Thomas joined Envoy as a direct entry captain while Ana came on board as an experienced first officer — both were attracted by many of the same factors: recognition of previous Part 121 experience, opportunities for professional growth, a welcoming culture, and a company investing in its future.

Their stories provide insight into why an increasing number of experienced pilots are choosing Envoy as the next step in their aviation careers.

Two Pilots, One Decision

Although they arrived at Envoy from the same airline, Thomas and Ana were searching for different things when they began evaluating their next career moves.

For Thomas, aviation has been a lifelong passion. Raised around airports and airplanes, he learned to fly from his father while still in high school, and he spent decades building a career across multiple airlines, including a training role at Spirit Airlines. After Spirit ceased operations, Thomas found himself evaluating where he wanted to spend the final chapter of his aviation career.



Envoy Captain, Thoman Gilmore

"As I approached retirement age, it became important to find a company where I could finish my career on my terms," Thomas said. "I've always enjoyed the lifestyle, the challenges and the ability to continue pursuing excellence every day I go to work."

> "The opportunity to start as a direct entry captain and retire as a line-holding captain at my home base was paramount."
> — Envoy Captain Thomas Gilmore

For Ana, the decision was driven less by where she wanted to finish her career and more by where she could continue building it.

"I was looking for more than just a seat in the flight deck," Ana said. "I wanted to join a company where I could continue developing as a professional."

Throughout her career, Ana has been drawn to opportunities involving leadership, mentorship and training. She wanted an airline where she could continue growing while contributing beyond simply flying the line.

Despite their different career stages, both pilots found themselves drawn to many of the same aspects of Envoy.

Experience Matters

For experienced airline pilots, one of the biggest concerns when changing companies is the prospect of starting over, specifically when it comes to building company seniority. Years spent on the line translate into more than flight time. They represent knowledge, leadership, operational expertise and a long-term commitment to the profession. That's why Envoy's Industry Experience Credit stood out to both Thomas and Ana.

"As an experienced captain, I was attracted to Envoy by the fact that they offered longevity credit for compensation, vacation and 401(k) matching," Thomas said.

With Envoy's 1:1 longevity credit, eligible pilots can receive credit for their previous Part 121 experience when determining pay and benefits.

"A pilot with 15 years of combined Part 121 experience could enter the pay scale as a 15-year captain at Envoy," Thomas explained. "The vacation and retirement benefits would be commensurate with that experience as well."

For pilots making a transition, that has a significant impact on both compensation and long-term retirement planning.



Envoy First Officer, Ana Stolica

> *"I chose Envoy because I wanted to be somewhere I could grow. Envoy felt like a place where my experience and future mattered."*
> — Envoy First Officer Ana Stolica

"Being able to carry that experience forward into pay, vacation and retirement benefits showed me that Envoy really values the experience I have built," said Ana.

Why are experienced pilots choosing Envoy?

- Direct entry captain opportunities
- 1:1 Part 121 longevity credit
- Fast class placement
- All-Embraer E170/E175 fleet
- Fleet growth to 214 aircraft by 2027
- Direct flow-through to American Airlines
- Preferred crew bases
- Opportunities in training, recruiting and leadership roles
- Travel benefits through the American Airlines network





For Thomas, another key factor was the opportunity to join the airline as a direct entry captain.

“The opportunity to join the airline as a direct entry captain was very attractive,” said Thomas. “It’s not something many airlines offer.”

Direct entry captain opportunities allow experienced aviators to step directly into the left seat rather than waiting through an upgrade process. For pilots with significant airline experience, it provides an opportunity to immediately leverage the skills and leadership they’ve spent years developing.

“It was important to me as a pilot nearing retirement age to choose a company where I could have what I need and put my experience to use,” Thomas said. “The opportunity to start as a direct entry captain and retire as a line-holding captain at my home base are paramount.”

Growth Creates Opportunity

Beyond immediate benefits, both pilots were attracted to Envoy’s continued investment in its future. In 2023, Envoy completed its transition to an all-Embraer E-Jet (E175/E170) fleet and continues to receive new aircraft deliveries. The airline operates more than 1,000 daily flights and is expected to grow to at least 214 aircraft by the end of 2027. Envoy continues to be the largest part of American’s regional network, operating approximately one third of all American Eagle branded flights.

For experienced pilots joining as direct entry captains, continued fleet growth and pilot movement can translate into quicker progression toward line-holder status and improved quality of life.

“Envoy is a growing airline,” Thomas said. “It’s accepting delivery of additional aircraft over the next several years, and pilots continue to flow into American Airlines. That movement creates opportunities throughout the seniority list.”

As pilots gain seniority, they gain access to preferred schedules, improved bidding flexibility and line-holder opportunities that can significantly enhance day-to-day life.

Ana was attracted not only by flying opportunities but also by the chance to become involved in recruiting, leadership, mentorship and training initiatives.

“The opportunity for growth played a huge role in my decision to join Envoy,” Ana said. “I’ve always been someone who enjoys taking on new challenges and looking for ways to improve. I didn’t want to join a place where I would simply do the same job every day. I wanted somewhere I could continue evolving throughout my career.”

The airline’s relationship as a wholly owned subsidiary of American Airlines Group (AAG) also factored into both pilots’ decisions.

With an industry leading flow-through agreement with American, Envoy pilots have a direct path to a mainline flying career, with no additional interview required. For Thomas, that movement helps create opportunities for pilots joining today. For Ana, it represents future possibilities while allowing her to focus on growing in her current role.

“Whether you want to stay or flow to American, Envoy creates opportunities for pilots who want to continue investing in their careers long term,” Ana said.

A Culture Above the Rest

While career opportunities and growth attracted both pilots, the factor that has exceeded expectations since arriving at Envoy has been the people.

“Everyone has been incredibly welcoming and genuinely invested in helping each other succeed,” Ana said. “That supportive culture makes a huge difference, especially when you’re joining a new airline.”

Thomas echoed that sentiment.



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“The aspects of life at Envoy have exceeded my expectations in several ways,” Thomas said. “Pilots who fly for Envoy join a team of committed professionals who pursue excellence and desire to build a great airline.”

He also noted the collaborative environment that exists throughout the company.

“From the training center to our agents, flight attendants and more, many people at Envoy sincerely enjoy their careers and work well together to form an enjoyable company culture.”

Changing airlines can be one of the most stressful transitions in a pilot’s career. New procedures, new systems, and new relationships all require adjustment. Both Thomas and Ana said Envoy’s culture made that transition easier than expected. For pilots evaluating a new employer, that sense of teamwork and professionalism can be just as important as pay rates or upgrade timelines.

Beyond the Flight Deck

Another common theme echoed by both pilots was the opportunity to give back to those coming up behind them. Having spent years working in airline training, Thomas hopes to continue sharing that experience in the future.

“A great opportunity would be to join the training department and work in the corporate office,” Thomas said. “Applying my years of experience to help develop the next generation of pilots is something that really interests me.”

Ana shares that same passion for mentorship and professional development.

“I’ve always loved teaching and mentoring,” said Ana. “I hope to eventually become involved in training, help develop other pilots and contribute however I can outside the flight deck.”

For both pilots, aviation has always been about more than operating an aircraft. It’s about contributing to the profession, supporting fellow crew members, and helping shape the future of the industry.

Timing is Everything

In today’s hiring environment, waiting months — or even a year — for a class date can significantly impact a pilot’s career plans.

Both Thomas and Ana cited Envoy’s efficient hiring process and rapid class placement as important factors.

“Comparing Envoy’s rapid placement in a class contrasted with legacy airlines that could take several months, or even into the next year before a class date became available, made a significant difference,” Thomas said.

For Ana, who was navigating a furlough, the ability to start quickly provided welcome stability during an uncertain time.

“Finding an opportunity that allowed me to start so quickly gave me a sense of security during a stressful period,” Ana said.

When asked what they would tell another pilot considering a change, both emphasized taking a long-term view.

“Don’t let fear keep you from opportunities that align better with your long-term goals,” Ana said. “Every career decision should be about where you can continue learning, growing and building the future you want.”

Thomas’ advice was equally straightforward.

“I would tell a pilot who is considering making a change to weigh several factors, including time to upgrade, base locations and movement of the seniority list,” Thomas shared.

Onward and Upward

While every pilot’s career journey is unique, Captain Thomas Gilmore and First Officer Ana Stolica arrived at the same conclusion.

They weren’t simply looking for another airline. They were looking for a place where their experience would be respected, where opportunities remained ahead of them, and where they could continue building the careers they envisioned.

For Thomas, the decision was ultimately about finishing a lifelong aviation career in a place where his experience would be valued. The ability to join as a direct entry captain, receive credit for decades of Part 121 experience and continue contributing through mentorship and training opportunities made Envoy a natural fit for the final chapter of his career.

For Ana, joining Envoy allows her to continue to grow as a pilot, mentor and lead within an organization that values development and initiative.

Their stories reflect a reality familiar to many professional aviators: sometimes the most important career move isn’t about starting over; it’s about finding the right place to keep moving forward.

About the Organization

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