November 2020

Aero Crew News

Your Source for Pilot Hiring and More..

Unlimited Visibility

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As the ripple effects of this pandemic continue to create turbulence in every area of our daily lives, we understand that you and your loved ones are uncertain about the future of your career, your goals, and your financial security.

Whether you're facing the possibility of an early retirement, change in seat or equipment, going back to training, or concerned about furlough, it's likely that the challenges facing the aviation industry are leading you and your family to adjust for changes in your income and lifestyle.

It's perfectly normal to be concerned, and we want to support and provide you actionable guidance and resources during this difficult time.

Our airline-specialized advisors can run the numbers and help you feel confident as you make these important decisions about your future. There's no obligation to speak with us, just objective, clear advice from an advisor who understands what you're going through, because we've helped thousands of pilots through similar types of situations over the past 30 years. Times of crisis and turmoil such as this are when we feel we can add the most value and we're here to answer any questions you have.

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PHOTO CONTEST

CASH PRIZES, BRAGGING RIGHTS AND MORE!

GRAND PRIZE: $250 cash and an RAA embroidered Polar Bear Cooler
The photo will be the cover of the January eMagazine issue and website!

FIRST PRIZE: $125 plus an RAA embroidered Nike hat.

SECOND PRIZE: $75 plus an embroidered Nike hat.

THIRD PRIZE: $50 plus an embroidered Nike hat.

Ten hororable mention prizes of an RAA mug.

All winning photos will be featured in the January 2021 issue of Aero Crew News.

NO PURCHASE NECESSARY

Entries accepted October 1-31, 2020 // Voting during the month of November 2020

The background photo of this announcement is the 2019 winning photo.
See all winning photos in the November 2019 issue of Aero Crew News.

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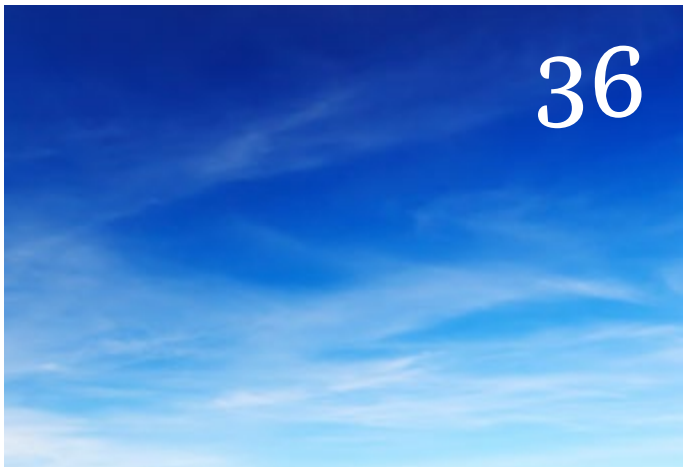

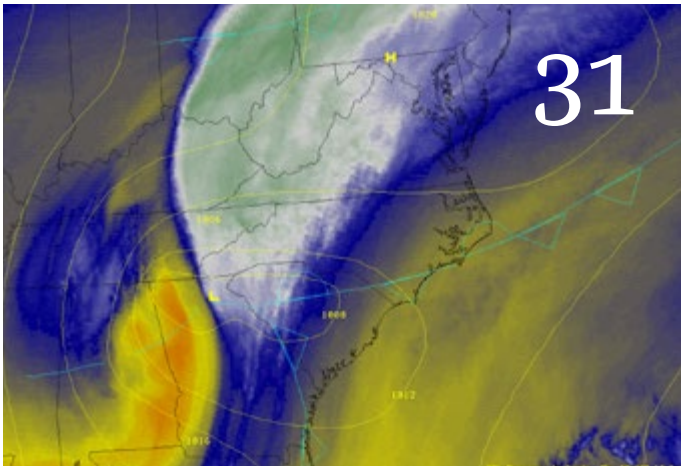

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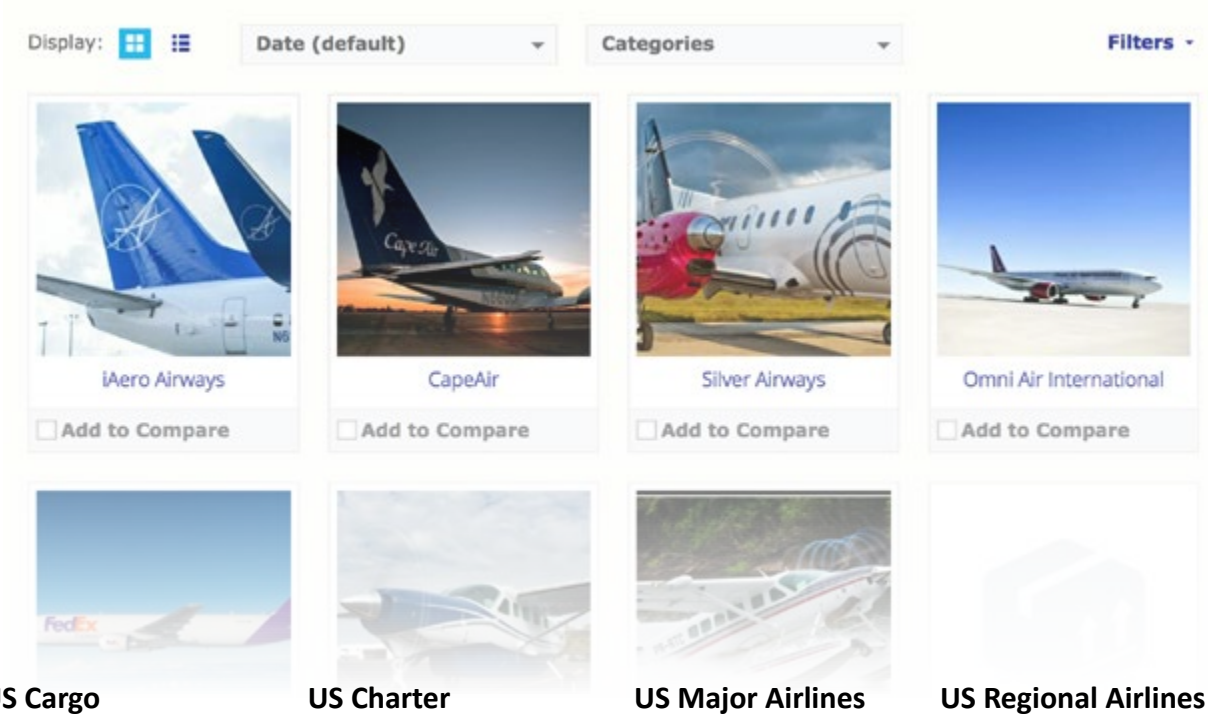

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The Grid has moved online. Click on the airlines above to go directly to that airline, or go to www.AeroCrewNews.com/thegrid.

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NGPA

The Worldwide LGBT Aviation Commmunity

Dear readers,

It's time to VOTE!

Not in the presidential election (that too), but voting opens today in Aero Crew News' second-annual partnered photo contest! As a reminder, this year we have increased the stakes with RAA Financial Advisors presenting the theme, MONEY & AVIATION. Winning photos will be included in the January 2021 issue of Aero Crew News

In addition to the Grand Prize-winning picture on the cover of the eMagazine and website, our big winner will receive $250 cash and an RAA embroidered Polar Bear Cooler. We will also be including the story behind the winning photograph and a little about the photographer, too.

Following the Grand Prize, the First-Place winner will receive $125 cash and an RAA embroidered Nike hat. The winning photo and story will be included in the January issue of Aero Crew News. The second-place prize is $75 cash and the third-place winner's prize will be $50 cash. Both places will also receive an RAA embroidered Nike hat with their photos and stories included in the January issue. There will also be ten honorable-mention prizes receiving an RAA mug.

Voting has opened! Click here to vote for your favorite photo today! (Click here for the official contest rules.)

I wish good luck to all the entrants and thanks to all our judges – the voters!

Click here for the official rules.

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 First Officer for a major airline with a type rating in the Boeing 737 & Embraer 145 and has logged over 8,000 hours of flying time since his introductory flight on November 14th, 1992.

October 2020

As the weirdness of 2020 continues, we thought it would be a good idea to get you thinking about other opportunities that crew might consider to supplement income. With that in mind, our FEATURE this month, titled Unlimited Visibility by Frank Girges, introduces a variety of professional pursuits, some in industries you may not have otherwise given any thought. Needless to say, drone pilots are a growth sector and the piece has some interesting insight into this realm. In Reini Thijssen's FITNESS column, the subject of added pounds as a result of quarantining is addressed. Much like the "Freshman-15" you might have experienced in college, a lot of people are facing The Quarentine-15. Reini has some solid ideas on how to avoid, tackle and overcome the menacing extra weight. Beyond flying, we all have another thing in common —income. We want to help you get the most out of yours and our MORTGAGE and MONEY columns do just that. Understanding how mortgages are calculated can help you plan to get the most from yours. Eric Hoolihan will unveil some of the mystery for us in his column titled, Mortgage Rate Influencers. From a new contributor, Gary Krasnov, be sure to read, Using an HSA as a Retirement Account. As we all are keenly aware, planning is necessary to both execute a successful flight and to accumulate and protect our assets. Reading the KNOWLEDGE BASE column will not only provide insight into IFR navigation, now and into the future, but it will elicit some good laughs if you read it aloud to someone outside our profession. It's written in our alien-to-others language, Acronymese! Really. It's a thing! As always, SQUALL LINE aims to edify on the subject of weather. This month, Anthony Lorenti shows us leaves– not the kind we admire in autumn but baroclinic leaf patters as seen on satellite. Learning is living! Remember to vote in our photo contest that concludes this month. Your feedback is always encouraged and always welcome at info@aerocrewnews.com.

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United Airlines Announces Eight New Routes and Increases Flights to 19 Destinations in the Caribbean, Central America and Mexico for Winter Sun-Seekers

Starting Oct. 17, United will begin selling tickets for new flights from Denver, Los Angeles, San Francisco, Washington D.C. and Cleveland

United Airlines announced on October 16, 2020 a significant expansion of its winter international schedule, introducing eight new routes and adding flights to 19 destinations in Mexico, the Caribbean and Latin America. Starting in December, United will begin new nonstop service between Los Angeles and San Jose, Costa Rica and San Pedro Sula, Honduras; between Denver and BelizeCity, Belize and San Jose, Costa Rica; between Washington D.C. and Santo Domingo, Dominican Republic, and returning service between Cleveland and Cancun, Mexico. In January, United will begin new nonstop service between Liberia, Costa Rica and both Los Angeles and San Francisco. The new flights are subject to government approval.

Tickets will be available for purchase on Saturday, October 17 on United.com. Tickets for Los Angeles and San Francisco service to Costa Rica will be available for purchase on Wednesday, October 21 on United.com.

"These eight new routes highlight the continued expansion of our network and build upon our strong presence in Latin America," said Patrick Quayle, United's vice president of International Network and Alliances. "Our new and increased service offers travelers more opportunities to find warm-weather getaways and visit friends and family over the winter season."

Adding service to seven beach destinations in Mexico

This winter, United is also adding more flights to some of Mexico's most popular beach destinations including Cancun, San Jose del Cabo and Puerto Vallarta and is adding more weekend service to Cozumel from Chicago, Denver and Houston.

- Restarting nonstop year-round service between Cleveland and Cancun on December 19.
- Restarting service between Houston and Mazatlán on December 19.
- Increasing service between Chicago and Cozumel, San Jose del Cabo and Puerto Vallarta.
- Increasing service between Denver and Cancun, Cozumel, San Jose del Cabo and Puerto Vallarta.
- Increasing service between Houston and Acapulco, Cancun, Cozumel, San Jose del Cabo, Puerto Vallarta and Zihuatanejo
- Increasing service between Los Angeles and Cancun, San Jose del Cabo and Puerto Vallarta.
- Increasing service between New York/Newark and Cancun, San Jose del Cabo and Puerto Vallarta.
- Increasing service between San Francisco and Cancun.
- Increasing service between Washington Dulles and Cancun.

Increasing service between Washington and the Caribbean

Beginning, December 17, United will start daily, year-round service between Washington-Dulles and Santo Domingo, Dominican Republic. From Washington, United offers nonstop service to 10 Caribbean destinations for the winter season including daily service to Punta Cana, Grand Cayman, Nassau, Montego Bay, Aruba, Turks and Caicos and San Juan, as well as weekend service to St. Thomas and St. Maarten. In addition to its extensive Caribbean network from Washington, United also serves Cancun, Mexico and San Jose, Costa Rica.

Connecting Denver to more Latin American destinations

Denver-area travelers now have more nonstop opportunities to get to Latin America than ever before. With its new service to Belize and San Jose, United now offers nonstop service to eight destinations in Latin America from Denver.

- Starting new nonstop service between Denver and Belize City, Belize.
- Starting new nonstop service between Denver and San Jose, Costa Rica.
- Continuing nonstop service between Denver and Cancun, Cozumel, Puerto Vallarta, San Jose del Cabo, Nassau and Liberia.

More options for West Coast customers to Central America

This winter, United will start brand-new nonstop flights connecting the Western U.S. with two popular leisure destinations in Costa Rica, enabling the airline to offer new options for customers planning travel to Central America. Tickets for United's new Costa Rica service from Los Angeles and San Francisco will be available for purchase on Wednesday, October 21 on United.com.

- Starting new Saturday service between Los Angeles and San Jose, Costa Rica on December 19, which expands to daily service on January 5, 2021.
- Starting new three-times weekly service between Los Angeles and San Pedro Sula, Honduras on December 17, 2020.
- Starting new Saturday service between San Francisco and Liberia, Costa Rica on January 9, 2021.
- Starting new three-times weekly service between Los Angeles and Liberia, Costa Rica on January 8, 2021.
- Increasing to ten-times weekly service between Los Angeles and Guatemala City, Guatemala.
- Increasing to eleven-times weekly service between Los Angeles and San Salvador, El Salvador.
- Increasing to twice daily service between Washington and San Salvador.

Since the start of the pandemic, United has been a leader in enacting new policies and innovations designed to keep employees and passengers safer when traveling. It was the first U.S. airline to mandate masks for flight attendants, quickly following with customers and employees. United was also among the first U.S. carriers to announce it will not permit customers who refuse to comply with the airline's mandatory mask policy to fly with them while the face mask policy is in place. United was also the first U.S. airline to roll out touchless check-in for customers with bags, and the first to require passengers take an online health assessment before traveling. The airline also recently announced it plans to apply Zoono Microbe Shield, an EPA-registered antimicrobial coating that forms a long-lasting bond with surfaces and inhibits the growth of microbes, to its entire mainline and express fleet before the end of the year.

Lobby area of the new Part 147 facility at Epic Flight Academy

Epic Flight Academy Opens New Aviation Maintenance Technician School

With 20+ years of flight training experience, AMT training is next

BY EPIC FLIGHT ACADEMY

Epic Flight Academy in New Smyrna Beach, Florida has provided flight training to thousands of students since it opened in 1999. In recent weeks, Epic opened the doors to its new Part 147 aircraft mechanic training program, welcoming its first class of students in October. The AMT program consists of five main courses: General Technician, Airframe Technician 1, Airframe Technician 2, Powerplant Technician 1, and Powerplant Technician 2. New classes start three times a year, with the next class beginning Feb. 15, 2021. Tuition for the program is $19,500, an introductory rate that will increase to $25,000 on January 1st. Books and the toolkit, which students keep, cost $1,800. Additional costs, including FAA exams, cost $1,575.

Danny Perna, Epic's founder and CEO, began his aviation career as an A&P mechanic before becoming a pilot and later a flight instructor when he launched Epic. Chief operating officer Josh Rawlins started as a teenager at Epic sweeping out hangars. However, he later earned his A&P license, eventually becoming Epic's lead mechanic, then director of maintenance, and ultimately COO.

"We have seen an increase in demand for A&Ps around the world," said Perna, "and although we've trained many aircraft mechanics through apprenticeships, we decided it was time to establish a formal program." The planning has been underway for several years, including a recent expansion into an additional facility where students will work on actual aircraft. It is located across the highway from the New Smyrna Beach Airport where the flight school is located.

Just as Epic Flight Academy maintains relationships with airlines for hiring pathways for pilot graduates, Epic has established partnerships with numerous aviation companies on behalf of their A&P graduates. Epic has signed agreements that guarantee interviews to Epic mechanic graduates when these companies are hiring. These partnerships include Aerotek, AirGate Aviation, American Aero Services, AOG MX Maintenance, Ascent Aviation Services, Baker Aviation, Inc., Cape Air, CommutAir, Hop-A-Jet Worldwide Jet Charter, Mountain Air Cargo, Southern Airways Express, and STS Aviation Group. Epic, of course, is known for hiring its flight school graduates as certified flight instructors and will also give first hiring opportunities to its aircraft mechanic graduates.

Earlier in the year, Epic awarded $100,000 via ten $10,000 scholarships to Florida residents who had applied to the mechanic school. In October, as part of its annual aviation scholarship awards to support high school students, Epic awarded a full tuition scholarship of $19,500 to high school senior Edson Delgado of Phoenix, Arizona. Epic has partnered with Women in Aviation International to award a $20,000 aircraft mechanic scholarship in 2021.

"We are thrilled with the reception we've received to date," said Perna. "On October 10th we hosted an open house and were surprised to see so many people in attendance. We are currently working with the Southeast Volusia Chamber of Commerce to plan a ribbon-cutting ceremony. It has taken several years of hard work and planning, and now we're happy to be training mechanics in addition to pilots."

Epic Flight Academy

American Airlines Plans Move to Beijing Daxing International Airport in March 2021

American Airlines Group Inc. (NASDAQ: AAL) is moving flights to the biggest airport in the world: the new Beijing Daxing International Airport (PKX) when service returns from Dallas-Fort Worth (DFW) on March 27, 2021. Flights will operate on a Boeing 787-8 and will be available for purchase on Monday, Oct. 12.

"Moving to Daxing International Airport in Beijing when flights return in March is going to offer our customers access to a state-of-the-art airport, with ease of connections as we plan to codeshare with our strategic partner, China Southern," said Vasu Raja, American's Chief Revenue Officer. "While there is so much uncertainty in travel right now, we want to be well positioned to serve our customers, shareholders and team members with the best service, convenience and products all over the world when they're ready. Daxing is very much a part of that bright future."

The relocation to PKX will offer tremendous benefits for customers. PKX offers incredible new facilities and services, and currently utilizes four runways, with the ambition to increase to seven in the future. And while the terminal spans 700,000 square meters, customers will never have to walk more than eight minutes to a gate.

Before flights were suspended due to the COVID-19 pandemic, American and China Southern codeshared on flights beyond Beijing Capital International Airport (PEK) and Shanghai Pudong International Airport (PVG) and intend to codeshare on flights beyond PKX, which will bring enhanced benefits to the customer experience.

American is currently operating cargo flights to PEK, which will continue through the end of March. Customers booked on flights to PEK will be re-accommodated with optimal flight times for seamless connections at DFW.

For more information about PKX, visit their website.

Alaska Airlines launches Embraer 175 jet service in the state of Alaska

Service introduced on Alaska Day

Starting Oct. 18, Alaska Airlines will add jet service on the Embraer 175 aircraft in the state of Alaska. The E175, operated by regional partner Horizon Air, will serve select markets in Alaska.

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With the reduction of air service in Alaska earlier this year, the E175 jet gives Alaska Airlines the flexibility to increase daily frequency between Anchorage and Fairbanks, and to provide year-round service to King Salmon and Dillingham.

"This has been an especially challenging time for Alaskans both due to the pandemic and the reduction of air service last spring," said Marilyn Romano, regional vice president of Alaska Airlines. "As part of our commitment to Alaskans and the communities we serve, we are introducing a new aircraft to our in-state 737 fleet. The E175 supports additional flying and keeps Alaskans connected within the state and beyond."

At 76 seats, the E175 is the ideal size for many communities where larger jets are not the best option throughout the year.

"The E175 is a perfect aircraft to complement the current flying in Alaska," said Joe Sprague, president of Horizon Air. "Our crews are focused on supporting Alaska Airlines and committed to the same outstanding service Alaskans have come to rely on for 88 years."

With no middle seats, the regional jet is configured with 12 seats in First Class, 12 in Premium Class and 52 in Main Cabin. Onboard amenities include Wi-Fi access, Alaska Beyond Entertainment – which includes hundreds of free movies and TV shows streamed directly to customer devices – and power outlets in First Class.

Jet Linx Continues Expansion Plan with Grand Opening of New Minneapolis Private Terminal at Flying Cloud Airport

Jet Linx, the leading aircraft management and Jet Card membership company in the United States, announces the opening of its new Jet Linx Minneapolis private terminal, it's 19th private terminal location in the U.S. Jet Linx, offering aircraft management and Jet Card membership programs with a more focused, personalized approach, will serve the Minneapolis and St. Paul market through its newly constructed private terminal at Flying Cloud Airport. The announcement was made by Jamie Walker, President and CEO of Jet Linx.

"We are excited to announce the highly anticipated grand opening of our new Minneapolis private terminal as part of our nationwide growth strategy. With the growing demand for personalized private aviation services, it is a pleasure to introduce our unique business model to the region," said Jamie Walker. "As part of the exceptional Minneapolis and St. Paul community, we look forward to providing new and existing Jet Card members and aircraft owners with an unparalleled private aviation service through our signature local, personalized approach."

The grand opening celebration of Jet Linx Minneapolis private terminal – the Company's 19th private terminal location – represents yet another significant step in strategic growth and national expansion for Jet Linx, including its recent acquisition of the Meridian Aircraft Management & Air Charter business at Teterboro Airport in new Jersey, serving New York City, in July. In addition to pursuing an ambitious acquisition strategy, Jet Linx has also celebrated a series of milestones in recent years, including the opening of four new private Base terminals, a new and expanded private terminal in Nashville and a second Base terminal in St. Louis; the introduction of two new Jet Card programs, the establishment of two groundbreaking partnerships with Forbes Travel Guide and Southwest Airlines; and the hosting of its inaugural Aviation Safety Symposium, the first-ever event that invites industry partners to share, educate and advance safety efforts in Part 135 operations.

Jet Linx Minneapolis hosted a socially-distanced Grand Opening celebration on the evening of October 8, 2020, with private aircraft and luxury cars filling the ramp outside the new private terminal. Nearly 100 guests enjoyed a robust static display featuring a Citation Longitude, Citation X+, Gulfstream 500, Gulfstream 280, and Lear 45, plus an exclusive look at a Ferrari F8 Tributo.

"Our new private terminal in Minneapolis exemplifies how Jet Linx is dedicated to serving our clients in a way no other private aviation business can," said Lee McGillivray, Jet Linx Minneapolis Base President. "Current and future members and aircraft owners now have access to our dedicated, local team and to the amenities available exclusively in our private terminal, as well as to our guaranteed private jet services. We were excited to share a preview of the service and luxury the Minneapolis-community can expect at our Grand Opening."

As an industry leader in safety, Jet Linx has continued to deliver the highest and most stringent safety standards, including its fourth-consecutive WYVERN Wingman recertification. Jet Linx is the first aviation company to treat its fleet of aircraft and private terminals with the BIOPROTECTUs™ System from ViaClean Technologies, which disinfects and provides long term antimicrobial protection for up to 90 days. Recent studies by two Centers of Excellence of the Global Virus Network(GVN) have proven the products efficacy against SARS-COV-2 for more than six weeks.

For more information, please visit www.jetlinx.com.

Eve, the first spin-off from EmbraerX, is launched to shape the future of Urban Air Mobility

Melbourne, Florida, October 15, 2020 – Eve Urban Air Mobility Solutions, Inc. (Eve) has been launched as a new, independent company dedicated to accelerating the Urban Air Mobility (UAM) ecosystem. Eve is developing a full portfolio of solutions to enable the UAM market and ultimately benefit people's lives, including the progression and certification of the company's electric vertical takeoff and landing vehicle (eVTOL), the associated comprehensive services and support network, and the creation of urban air traffic management solutions. André Stein, former head of strategy for EmbraerX, has been appointed CEO of Eve.

Eve will benefit from greater focus, speed, and agility, allowing the company to innovate and execute at an accelerated pace in order to fully capitalize on the global UAM opportunity. Having been incubated for almost four years within EmbraerX, now is the right time to establish Eve as an independent company.

"We value the vast potential of the UAM market, as it represents a new business segment in which we foresee significant opportunities for Embraer. Innovation and diversification are key pillars of Embraer's new strategic plan, which will increase revenue and improve profitability over the next few years," said Francisco Gomes Neto, President and CEO of Embraer. "That is why I am eager to announce Eve, the first company to graduate from EmbraerX. Eve stands primed to create a new frontier in transportation with intelligent, environmentally friendly, autonomous-ready aircraft and the associated ubiquitous support and urban air traffic management solutions."

As part of the company's initiative to accelerate the UAM revolution, EmbraerX has been part of the Uber Elevate Network since its inception in 2017.

"Eve's launch is an important next step in commercializing Embraer's eVTOL designs while building on Embraer's ability to design, certify, and deliver safe, globally-accepted aircraft. We look forward to our continued partnership to make aerial ridesharing a reality," said Eric Allison, Head of Uber Elevate.

Benefitting from a startup mindset, backed by Embraer's more than 50-year history of aerospace expertise, Eve today unveils a unique and valuable market proposition. Eve's human-centered eVTOL design represents an actual, certifiable product development, as evidenced by the first flight of the engineering simulator in July 2020, and the company is harnessing the expertise of both Embraer and Atech, a subsidiary of the Embraer Group, in providing globally-recognized air traffic management software to create the solutions that will help safely scale the UAM industry going forward.

The Quarantine-15

Getting and keeping off the extra weight

Written By: Reini Thijssen

Most of us have been spending more time at home during the past year. Less exercise and the same amount of food intake can have major effects on our health. Some people have become more active, but a greater number have become less active. This does not come as a surprise, with most gyms closed and being stuck in our homes. Add to that the situational stress and unexpected cravings for comfort food within constant reach and ... The "Quarantine-15" is a fact. Here are five steps to make healthier life choices to lose and keep off those unwanted extra pounds!

Step 1 - Find Your Motivation

Find your true motivation for eating differently, eating less, and/or eating healthier. That answer might seem simple, such as to fit into a smaller size jeans. However, it can be more profound, e.g. growing older healthily, being an energetic parent, or climbing a mountain with friends. Understanding one's deeper intrinsic motivations makes it easier to say no to unhealthy food or run that mile a day. The more concrete you formulate your goals, the less likely you will fall into old habits that hinder your progress.

Pro tip: Do not focus on the number of pounds you want to lose but how you can learn to make permanent changes to your diet.

Formulate goals

- **What is your primary goal to become healthier?**

For example: I want to feel fit.

- **Why is that your goal?**

For example: Because I want to be able to play baseball with my children.

- **Why is that important to you?**

For example: I want to build a good relationship with them and set good examples.

Step 2 - Find Your Weaknesses

It is essential to know what your weaknesses are when it comes to food. If you are not aware of your unhealthy habits, it is difficult to balance what you eat with your daily exercise. Awareness of existing eating habits can help to reach your goals and makes losing or maintaining weight easier.

A food diary of what you eat can help identify your weaknesses and to recognize the difficult moments throughout the day.

The following questions will help to recognize your patterns:

- **What are the circumstances under which you eat/snack?**

- **What has driven you to eat/snack?**

- **What is the time?**

If you would like to take it to the next level, there are various apps available to help you track your progress with eating habits, calorie intake, and daily exercise. Often, these apps can provide an insight into which nutrients are in your diet as well.

Step 3 - Prevention Planning

Willpower is necessary to be able to resist temptation. Focus your willpower from the start of each day. Devise a prevention plan to help you resist unhealthier snacks, for example. If there are a lot of unhealthy snacks in the house, you will be more likely to eat those. Find and buy healthier alternatives that can be consumed during a moment of weakness. In a similar mindset, the more we have, the more we consume. Buy smaller quantities. For example, buy the small bags of chips instead of the family size. Set goals for what you are going to do when a craving occurs. Formulate positively – plan what TO DO vs. what NOT TO DO. For example: "When I am driving to work, I will bring a bottle of water and eat an apple" instead of, "When I am driving, I am not going to eat fast food." The negative approach makes us feel as if we are depriving ourselves and is demotivating.

To help figure out what works in times of craving, answer the following questions:

- **At what moments during the day do you have a hard time eating healthy?**

- **Which precautions would help you during these moments?**

- **What snacks are you craving? Sweet, salty, or savory?**

- **Which alternatives are available to help you with that craving?**

Step 4 - Make Eating a Break

Most people eat fast and finish a meal without realizing it. Multitasking during eating, for example, in front of the television or eating while working, causes us to eat more. Eating with more attention can help us create a new relationship with food. The result – we become more aware, more relaxed, and healthier. Bringing mindfulness into your diet means paying attention to your body, notice what it needs and how much. Scientific research shows that mindful eating helps us enjoy the meal more and reduces our tendencies to overeat.

Tips to Eat Mindfully:

1. Enjoy the process. The more time and effort you put into creating a meal, the more likely you will appreciate it and take your time to consume it. Pay attention to the process of cooking, decorating the table, serving it on a nice platter, etc. Even when shopping for groceries, pick out the ingredients with care.
2. Eat consciously. A short moment of silence before starting to eat calms the body and mind and focuses on the experience and digestion of the meal.
3. Become more critical when it comes to food choices. Choose quality over quantity.
4. Vary. Deviating from regular food choices helps you eat more attentively. Choose different toppings, shop for groceries at a different store, and try new recipes.
5. Take your time. Set a timer for 20 minutes and take that time to eat a meal.
6. Put down your cutlery after each bite. Taking a break between bites helps slow down eating and gives your body time to get the message to your brain that you are full.
7. Take small bites and chew steadily. It is advised to chew, on average, 32 times before swallowing. Finish chewing and swallow completely before taking another bite.
8. Do not get too hungry. If you wait too long and become "hangry," taking your time and enjoying a meal becomes a greater challenge.

Step 5 - Small Steps

Losing weight is not an all-or-nothing situation. It is possible to become healthier and lose weight through small daily improvements. It is more important to gradually shift the balance from unhealthy to more healthy choices to improve your health. When on a diet, too much energy goes towards what you can or cannot eat. Becoming conscious about food is what helps in the process of losing weight, which is also possible without a diet. Focusing on changing small eating or exercise habits is a great start.

Examples:

- **Leave three bites after every meal.**
- **Drink a glass of water before every meal.**
- **Run one mile a day.**
- **Avoid drinks with calories.**
- **Take 10.000 steps a day.**
- **Keep a food diary for a month.**
- **Eat one fruit and vegetable a day.**

Write down three goals and put the list on the fridge as a reminder. Cross off your goals every day. Seeing those checkmarks behind your goals will help you when you miss a day and decide to eat half a bag of chips. Move on and focus on your successes!

Goals:

1. _____

_____

_____

2. _____

_____

_____

3. _____

_____

_____

Final note

Losing weight is not a skill. It is something one can achieve while mastering other skills such as self-control and awareness, finding the motivation to exercise, and insight into what implies a healthy diet. Eating healthy is a way to take care of yourself, both mentally and physically. Healthier eating habits and exercising regularly will get the best results. Try to figure out how you can make the process of losing weight more fun. Find a sport you enjoy, walk more, go bike with a friend. Make healthy food that you enjoy. Doing what you like will help to follow through on your goals.

About the Author

Reini Thijssen is a Dutch certified life coach and avid traveler. Read More...

Using an HSA as a Retirement Account

Written By: Gary Krasnov, AIF®, CLTC®

There are few vehicles as tax-efficient as a Health Savings Account (HSA). I like to think of HSAs as a ROTH on steroids. As you know, in most cases[1], with a ROTH account you can invest after-tax dollars that grow tax-free and are withdrawn tax-free in retirement.

With an HSA, you can deposit pre-tax dollars that grow tax-free and when withdrawn for qualified medical expenses (QME) are distributed tax-free. An HSA may be the most powerful wealth-accumulation tool available to you. First, let's review the current rules for HSA accounts.

THE RULES FOR HSA ACCOUNTS

To contribute to an HAS, you must be enrolled in a high-deductible health plan (HDHP) and cannot be covered by any other traditional health plan. For example, if you are covered by Tri-Care, you cannot contribute to an HSA even if you are also enrolled in an HDHP at work. Contribution limits for HSA accounts are indexed for inflation and for 2020, the limit is $3,550 for an individual (compared to $3,500 in 2019) and $7,100 for an employee with family coverage (compared to $7,000 in 2019). If you are 55 or older, you are also allowed an additional $1,000 as a catch-up contribution.

For a medical plan to be considered an HDHP, it must meet the following criteria: the annual deductible for 2020 must be at least $1,400 for an individual and no less than $2,800 for a covered family. The total annual deductible and other out-of-pocket expenses cannot exceed $6,900 for an individual and $13,800 for a covered family (this limit doesn't apply to out-of-network services). These amounts are also indexed for inflation.

Your contribution to an HSA is not subject to federal income tax, state tax (except in Alabama, California and New Jerset), or FICA taxes if made through your employer's HSA plan.

Distributions from an HSA are tax-free if used for QMEs of your own, your spouse or anyone who is a dependent on your federal tax return. QMEs can be defined as any out-of-pocket health care cost that would be allowed as an itemized deduction on your tax return, unless you actually received a deduction for that expense. (Otherwise, you would be "double-dipping.") QMEs can be any medical, dental or vision expense. The premium for your HDHP is not a QME because you are already using pre-tax dollars.

Reimbursement from an HSA for a QME does not need to be taken in the year the expense was incurred (so save all QME receipts), but the QME must have occurred in a year you were covered by an HDHP and you did not receive a tax deduction for the medical expense.

If you have an HDHP, you may not contribute to a Flexible Savings Account (FSA). The good news is that unlike an FSA, an HSA does not have a use-it-or-lose-it provision and it is portable. The money you contribute is yours until you use it and becomes part of your estate if you were to pass. You also do not need to submit "proof" of a QME to withdraw money from an HSA, just save the receipts for the QME in case you are ever audited by the IRS. Another difference between an HSA and an FSA is that with an HSA you can change your contribution rate throughout the year.

If you make a withdrawal from your HSA prior to reaching 65 for a non-QME, the withdrawal is subject to both income tax and a 20% tax penalty. After age 65, the same non-QME withdrawal is subject to income tax only.

Once you go on Medicare Part A, you may no longer contribute to an HSA but, of course, can continue to make withdrawals from your HSA. Most recently, Fidelity estimates that a couple retiring in 2019 at age 65 will incur $285,000 in medical expenses in their lifetime[2], not including any costs for long-term care.

WHAT SHOULD I CONTRIBUTE TO FIRST?

Let's take a quick look at the tax treatment of these different accounts.

	Pre-Tax Contribution	Taxed at Withdrawal
401(k)	YES	YES
ROTH	NO	NO
IRA*	YES	YES
HSA	YES	NO

*For the purposes of this discussion, we will assume you are below the income limits that would otherwise exclude you from making these contributions.

Now let's take a look at what this could mean to you in spendable dollars in the future. To keep things simple, I will use the following assumptions: 25% effective tax rate, 5% annualized growth, $1,000 yearly contribution, ten years from first contribution to first withdrawal. We will also assume there is no company match to your 401(k).

	Total Contribution	Account Value at First Withdrawal	After-Tax Spendable $
401(k)	$10,000	$13,206	$8,584
ROTH	$7,500	$9,905	$9,505
IRA	$10,000	$13,206	$8,584
HSA	$10,000	$13,206	$13,206

As you can see, an HSA can yield over 30% more in spendable dollars than any other savings vehicles.

"401(k), ROTH, IRA, HSA...What if I can't fund them all?" First, I am assuming you do not have a lot of high-interest credit card debt. If you do, that is priority number one. Build a budget, stick to it and get those credit cards paid off. If that means no Starbucks or cable, make the sacrifice; in the long run, you will be much happier.

If you currently are not in a position to contribute the maximum allowable to your 401(k) and an HSA, I would recommend that you contribute enough to your 401(k) to receive the full company match and then contribute as much as you can to an HSA. Please remember that the intent is not to use the money in the HSA to pay current out-of-pocket expenses but to leave the money in your HSA invested for medical expenses incurred in retirement.

As your income rises and you have excess cash flow, contribute the maximum allowable amount to your HSA, then increase your contributions to your 401(k) with the goal of maxing out your contribution ($19,000 in 2019).

SAVINGS PRIORITIES

To review, here is the priority for retirement savings:

1. 401(k) contributions sufficient to capture all of your company match
2. HSA
3. 529 plan contributions (if needed)
4. Unmatched contribution to retirement savings plan (401(k), IRA)

Why do we save during our working years? This seems like a simple question. To support ourselves in retirement, of course. Part of that support will require us to pay the many medical expenses we incur during our Golden Years. How better to do this than saving pre-tax dollars, investing them, watching them grow tax-free and withdrawing them tax-free to pay our medical expenses? An HSA is the only current vehicle that allows you to do this.

CONSULT A PROFESSIONAL

Please remember that the following recommendations are somewhat generic, and I have to make assumptions on earnings and tax brackets. For recommendations specific to your situation, please give us a call at (800) 321-9123 or request a call from an advisor, and we will be happy to provide more specific advice.

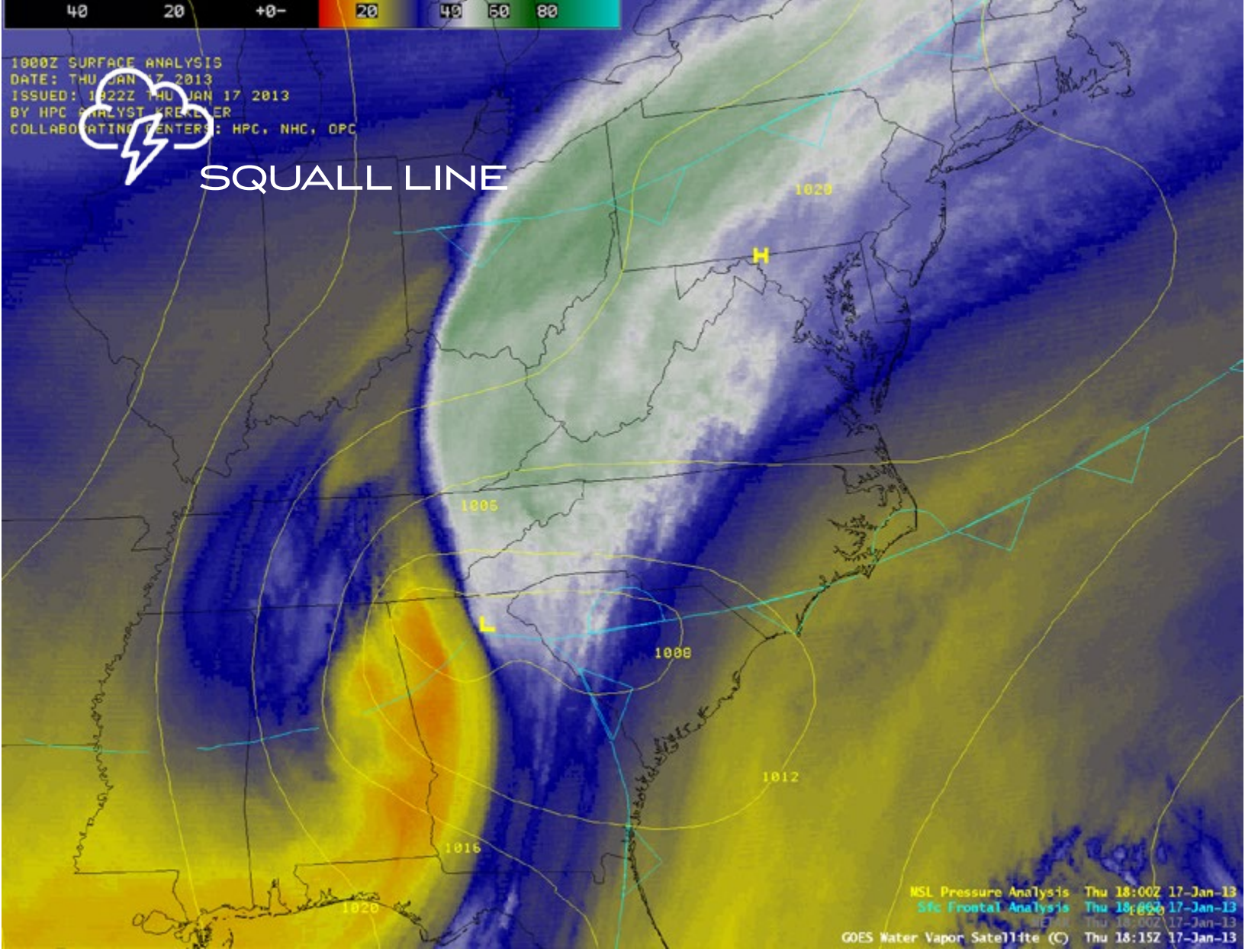
[1] ROTH contributions are income-dependent. Consult your tax professional for specific advice.

[2] According to an article published by Fidelity Investments in April 2019 titled, "How to plan for rising health care costs."

Source: Geisler, G. Ph.D. (2016). "Could a Health Savings Account Be Better than an Employer-Matched 401(k)?" Journal of Financial Planning 29 (1): 40 – 48.

About the Author

Gary Krasnov Retired Navy pilot and current Delta captain, Gary Krasnow holds a degree in economics, and is currently the Vice President of Airline Strategy for RAA. Read More...



You can identify a baroclinic leaf formation only from a satellite image.

Baroclinic Leaf Pattern

Written By: Anthony Lorenti

Autumn is upon us and trees are sporting their brilliant hues which has made me think about leaves. But alas, this isn't about the falling leaves in my backyard, which you can rake, if you would like. Instead, I will explain baroclinic leaf patterns.

In simple terms, a baroclinic leaf pattern is a cloud pattern – a big cloud pattern – so big in fact, it is synoptic-scale. When fully developed, this cloud pattern resembles a leaf, hence the name. My point is not to merely point out cool cloud patterns but rather to educate you on what those cloud patterns signify. Mind you, this cloud pattern is only noticeable when viewed from a Satellite. It is not the kind of cloud pattern that we commonly see at 37,000 feet.

The two primary atmospheric and meteorological conditions required for baroclinic leaf formation are the presence of a jet stream and a baroclinic zone. What is a baroclinic zone? By definition, a baroclinic zone is a region where a temperature gradient exists on a constant pressure surface.

A baroclinic zone can be thought of as temperature gradient. Often, it is a pronounced or steep gradient, i.e. rapid change over short distance. Remember the implications of strong gradients on radar returns. Baroclinic zones "look" the same. By the definition provided, baroclinic zones are favored areas for strengthening (cyclogenesis) weather systems and for wind shear. These can be hazardous to flight. Pilots need to know when we are flying in areas of developing low pressure.

Hazards to flight

While the hazards to flight produced by baroclinic leaf patterns are not rare atmospheric phenomena, they can be widespread and long lasting (due to their synoptic scale). And depending upon the intensity of the cyclogenesis, they can be severe. These factors of scale and severity are what make them dangerous.

The hazards to flight in and near baroclinic leaf patterns can include:

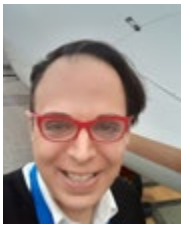
- **Turbulence**
- **Wind shear**
- **Impact upon aircraft performance due to jet stream winds. Be particularly conscious how planned winds and their effect on performance affect your fuel tank!**
- **Enhanced and widespread precipitation**

In and of themselves, the above hazards are not unique to the condition addressed here, but what might make them exceptional within a baroclinic leaf pattern is their widespread, long-lasting, and possibly intense nature. After all, this is where low-pressure systems are born.

Beyond the definition

Now that we have the textbook definition, what do we do with it when we fly? Undoubtedly, your dispatcher will not call you about a baroclinic leaf pattern, nor will ATC advise you of one. Knowing about a baroclinic leaf pattern (where low pressure is spawned) is the pilot's job. As a conscientious pilot who checks the weather before flying, look for the proverbial red flags of baroclinic leaf patterns, especially this time of year. You can identify them from the satellite image.

In a subsequent piece, I will address where you can find discussion about such weather map features to gain greater knowledge, not just about the weather, but how the forecast was made and is holding up.



About the Author

Anthony Lorenti is an ATP, CFI, Fire Fighter and EMT with a Bachelors degree in Business Managament. Read More...

KNOWLEDGE BASE

IFR Navigation: The Global Positioning System

Adding more ingredients to our acronym soup

Written By: Sergio Sovero

GPS technology is widely used both within and outside aviation contexts. As satellite-based navigation, GPS is capable of providing accurate navigation information for the departure, en route, and terminal segments. Advancements in NextGen (the FAA's air transportation modernization effort) strive to transition towards RNAV (area navigation) routing, rather than continuing to rely on ground-based navigation systems. The Instrument Rating Airman Certification Standards (ACS) require applicants to possess adequate knowledge of the principles of operation of navigation equipment and systems, including GPS and RNAV technologies.

Within the United States, the system is controlled by the Department of Defense. Principles of operation rely on two concepts: triangulation and pseudo-ranging. Pseudo-ranging is the concept of utilizing speed and time information to derive distance. As the GPS signal is transmitted from the aircraft receiver, a data package is included with a time stamp of the signal emission. Satellites in space are equipped with atomic clocks capable of noting the time of reception. By factoring the signal velocity (speed of light) and time elapsed from emission to reception, distance information is determined. Through triangulation, a minimum of three satellites are required to determine the receiver's geographical position, while a fourth satellite is needed for altitude information.

With the intent to monitor the accuracy and integrity of GPS, Receiver Autonomous Integrity Monitoring (RAIM) was developed. As a back-up monitoring system, RAIM alerts the pilot of any signal degradation impairing GPS reliability for IFR navigation. Pilots are required to check for RAIM predictability prior to flight, as well as review GPS NOTAMs. GPS NOTAMs are issued by the FAA and contain information regarding RAIM outages across the United States. Depending on the manufacturer, most equipment allow the pilot to predict RAIM directly with a built-in feature. Without RAIM, GPS utilization for IFR navigation is not authorized. A minimum of five satellites are required for RAIM fault-detection capabilities, enabling a faulty satellite to be recognized and identified. Fault detection and exclusion (replacing an unhealthy satellite with an accurate satellite) requires a minimum of six satellites in view.

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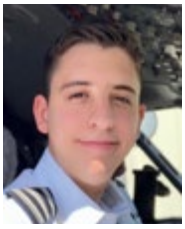
RAIM failures can occur inflight. Therefore, pilots are required to have a secondary means of navigation onboard other than GPS (except for wide area augmentation system [WAAS] capable receivers). Active monitoring of the backup source, however, is not required. When a RAIM failure occurs, a loss of integrity (LOI) flag indication is displayed. While inflight RAIM failures may not seem critical during the en route phase, they become a challenge when performing RNAV instrument approaches. Guidance for RAIM failures fairly specific per the Aeronautical Information Manual (AIM) and must be carefully followed. GPS receivers conduct a RAIM self-check two nautical miles prior to the final approach waypoint (FAWP). If the test is successful, it will be unknown to the pilot. Yet, the pilot must verify the receiver properly sequences from ARMED to APPROACH prior to the FAWP. If an LOI flag is displayed at any point, the pilot must inform ATC and discontinue the approach. Past the FAWP, the receiver will allow up to five minutes to allow approach completion in the event of a RAIM failure. An LOI annunciation is not common past the FAWP, but, if it does occur, the missed approach should be executed immediately.

Without WAAS, a technology created to enhance GPS accuracy, RNAV approaches are limited to LNAV (lateral navigation) minimums only. LNAV minimums are equivalent to non-precision minimum descent altitudes (MDA). WAAS receivers, on the other hand, are capable of providing vertical guidance, authorizing the usage of LNAV/VNAV (vertical navigation) and LPV (localizer performance with vertical guidance) minima. Both LNAV/VNAV and LPV approaches are flown as precision approaches with decision altitudes, belonging to the APV (approach procedure with vertical guidance) category. Furthermore, pilots operating WAAS-enabled aircraft are not required to have a secondary means of navigation, or even compute RAIM prediction prior to flight.

As NextGen continues to be implemented, the goal is to transition to RNAV technologies and minimize reliance on ground-based navigation due to expensive maintenance costs. GPS has proved its accuracy over the years, being particularly helpful at airports where ground instrument approaches are not available to allow pilots to fly approaches as precise as guidance. Extensive compliance with NOTAMs, as well as a detailed preflight action and compliance with manufacturer limitations, are thereby critical for a successful flight utilizing GPS as a source of navigation.



About the Author

Sergio Sovero is a First Officer for a US major airline, Gold Seal CFI, AGI, IGI and currently pursuing his MBA in Aviation. Read More...

Unlimited Visibility

Prospective re-employment opportunities

Written By: Frank Girges

Leonardo Da Vinci is best known for his art and his appreciation for the indisputable evidence between science and nature. “Once you have tasted flight, you will forever walk the earth with your eyes turned skyward, for there you have been, and there you will always long to return.” His famous quote is held dear and repeated frequently as a reminder to those who have worked in aviation that the industry can be extremely volatile but resilient. Over the last decade, the race for innovation and advancement in technology has become challenging, exciting and rewarding. Technology has made a significant impact on many individuals and businesses yielding positive results, creating demand and providing prospective employment opportunities. The rise in middle-class families coupled with economies heavily dependent upon each other have resulted in significant demand for air travel.

Many of today's aviation professionals witness the impact of a severe pilot shortage and the potential harm to national security. The pilot shortage is downplayed by some as a "pay shortage" — not necessarily a pilot shortage. But, according to Boeing, there are **44,000 new aircraft orders** over the next 20 years with a requirement for approximately **800,000 new airline pilots worldwide!** Additionally, there are opportunities for those prospective candidates in Parts 91 and 135. The International Monetary Fund (IMF) provides clear evidence that the uptick in world economies over the last decade, has been impressive. But what happens when there is a sudden stall in the world due to financial crisis and/or pandemic?

In early March 2020, the world seemed to come to a screeching halt due to the spread of the coronavirus from its origins in Wuhan, China. The coronavirus (and its resultant illness, COVID-19) has decimated individuals and businesses – especially in travel and tourism. The shifts in human behavior have severely impacted societal norms. The thirst to produce a vaccine to crush the coronavirus has resulted in many pharmaceutical companies standing in solidarity in the hope for an emergency FDA approval within the next few months.

From an aeronautical perspective, cities and national borders have been forced to close across the globe; corporate businesses have limited air travel for executives as world economies have stalled. Many pilots, flight attendants and airline professionals have been furloughed and encounter a current lack of opportunity in the fields for which we have such passion. Demand for pilots was reduced to virtually zero in March 2020. The idea of thousands of highly qualified airline pilots without a job in 2020 would have been a tease this time last year. Many carriers offered sign-on bonuses up to $60,000 and that alone still did not satisfy the demand for crews. So, where does this leave many of those who have been furloughed with limited experiences beyond flying?

Unlimited Visibility

Do not limit yourself. The coronavirus pandemic has impacted humanity overall, including our thought processes. In modern society, each of us seeks confirmation that our households, careers, endeavors, and society will thrive without challenge. While that would be a universal joy, it is simply not reality. Research conducted by CNBC's Make It explains the cyclical nature of the economy and that an economic downturn is likely to happen about every ten years. Travel, tourism and hospitality are most vulnerable in these circumstances. Options need to be identified.

Consider stepping outside your "comfort zone" to find options for yourself. Our distinct personality traits may point us in the direction of new opportunities beyond the obvious. In view of the severe impact upon the aviation industry, some experts, including the International Air Transport Association (IATA), have concluded that air travel will take about two years to mirror 2019 travel counts. A key ingredient in overcoming any downturn and adjusting to the shift in human behavior is to always have an alternative occupation at the ready. Following are some suggestions that you might consider examining.

1. **Flight Instructing** – As we continue to navigate through the pandemic and recovery process, flight instructing can certainly ease the burden and provide professional visibility.

- Retrace your steps. Most Airline Transport Pilots (ATP's) are familiar with the FAA regulation mandating 1500 hours total time to fly for an air carrier (14 CFR/61.159). Since the law was enacted in 2013, the most common route toward ATP was to flight instruct, requiring a Certified Flight Instructor Certificate (CFI). **It is imperative that this certificate NOT expire** or the Instructor will have to repeat the entire course and comply with all examination requirements.
- Flight Instructing can sharpen an airman's skills through proficiency and provide a way to build a solid network at local airports and FBOs.

2. **United States Customs and Border Protection (CBP)**

- CBP relies on individuals with integrity to carry out the mission – to protect.
- Career opportunities are vast, including K-9 Inspection, Special Response Team, Horse Patrol and much more. Federal employee benefits encompass competitive pay, paid time off, health and life insurance with a generous retirement plan.
- For more information, visit the CBP website at https://cbp.gov

3. **Drone Pilot** – Drone operations is a growing industry providing services to many areas including real estate, manufacturing, disaster relief, entertainment, utilities and many, many more.

- Among the companies growing this field is Aquiline Drones, based in Hartford, Conn. This company is reputed to be the fastest growing U.S.-based drone and cloud company. Aquiline Drones alone is seeking to add **ONE MILLION** new jobs in the United States. In addition to its domestic technical operations, it has three large technology teams in Asia, Europe, and South America. Aquiline Drones has launched a new employment initiative called Flight to the Future (F2F) to help many pilots and others reset their careers by training to become Certified Commercial Drone Operators.
- Generally speaking, income, like the Uber model, is rooted in the gig economy.
- For example, Aquiline Drones pays $150 minimum per hour, two hours per job = $300. This can translate into a six-figure annual income with two jobs per day, five days a week, with 2 weeks off. (For more information, please visit https://aquilinedrones.com.)

4. **Education** – This sector can be extremely rewarding that also provides leadership skills through service to the community and to the next generation.

- With a looming teacher shortage wreaking havoc across the United States, educators are widely sought. Requirements for full-time educators differ between states, however many bachelor's or master's degrees may be sufficient within specific subjects.

- Salaries have **increased** across the country.
- Educators often play crucial roles in students' lives as they become role models. They have the opportunity to influence through their personal bonds, shared creativity and much more.
- The quality of life for an educator is championed owed to the education calendar with holidays off and in many areas, freedom in summer.
- Substitute teachers are responsible for providing instruction and managing classroom environments in absence of the primary teacher.
- Provides ultimate flexibility.
- Long-term positions are available for those who meet specific credentials and are compensated at a premium daily rate.

5. Real Estate – A realtor is a real estate professional who is a member of the National Association of Realtors (NAR). The real estate industry can be divided into several different sectors:

- Development
- Sales and marketing
- Brokerage
- Property management
- Lending
- Professional services (law, accounting, etc.)

How to become a real estate agent is a question more than 14,000 Americans Google each month. As a real estate agent, providing proper care, guidance, and confidence to clients is paramount to your success personally, professionally, and financially. Establishing a career in real estate require a significant effort through building a reputation with advertising and social media, harnessing established friendships, working with Chambers of Commerce, and much more. According to the Bureau of Labor Statistics, real estate agents earn an average of $45,610 per year with the top tier earning well above

$100,000. While there are series of prerequisites, the first two will ignite the process:

- Taking a pre-licensing course: Learning real estate principles (terms like "lien, "escrow" and "encumbrance"), real estate practices (how to determine a property value), and the legal aspects of the business. The cost for the course is between $200-300, and more information can be found on your state's real estate commission website.
- Licensing exam: Exams are typically divided into two portions – federal estate laws and general real estate principles, and the other, state specific laws. Both portions consist of 60-100 multiple-choice questions for which practice exams will be provided in the pre-licensing course.

6. Aircraft Detailing

- Although prior experience is not necessary, aircraft detailers possess extensive knowledge, tools, and products that are recommended through the FAA and aircraft manufacturers to ensure standards are met. Detailing services are more commonly found at smaller, local airports in metropolitan cities when compared to major airports that require an Environmental Protection Agency (EPA) permit. Moreover, detailing services are split into two categories: exterior and interior. Depending on the aircraft, services can cost up to

thousands of dollars. In some cases, hangars are required for quality work, such as painting and waxing which mandate a costly insurance policy.

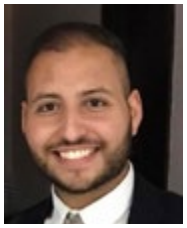
- Pilots are most preferred for employment for a variety of reasons, which include familiarity across FBOs helping to promote networking opportunities. Additionally, most have experience in the General Aviation sector and understand the characteristics of an airplane. According to ZipRecruiter, the average salary for an aircraft detailer starts at $30,000 but can be significantly higher with effective advertising and other efforts to promote the business. More information on aircraft detailing can be found by emailing John Randolph at gudpilot@gmail.com

7. Launching a business

- The coronavirus pandemic has transformed each household to assess its reliance upon employers. According to the Wall Street Journal, applications for new United States businesses are rising at the fastest rate since 2007. An economist at the University of Maryland, John Haltiwinger states, "This pandemic is actually inducing a surge in employer business startups that takes us back to the days before the decline in the Great Recession."
- A proper business plan is a blueprint that will guide your business from the start-up phase through establishment and growth, which can yield an impact on the local economy. Business ownership can result in a great quality of life.
- Research, planning, and structure are some of the basic steps necessary for beginning the process.
  - Is there a need for my products/ services?
  - Can I identify a specific clientele?
  - Are there competitors offering the same?
  - How can my products/services become premium?
  - How attractive is my location and business name?
  - Social media is paramount for advertising.

To recapitulate, the COVID-19 pandemic has decimated many families and businesses across the world. The U.S. Center for Disease Control emphasizes that the mental health impact of stay-at-home and social distancing orders has caused a shift in human behavior. Although our modern society is resilient in recovery strategies, human behavior and philosophy has changed course overall. The travel, tourism, and hospitality industries are among the most vulnerable in any economic downturn which can cause severe consequences upon their dependent households without an alternative readily available to exercise. Each of us is wired differently, with distinct personality traits and strengths that can help us succeed. We should work toward identifying and pursuing opportunities that diversify our skill sets and add credentials to our résumés.

Publisher's note: We would love to hear what measures you are taking to reroute your career. Please write us at info@aerocrewnews.com. We hope to continue to develop this theme in future issues.



About the Author

Frank Girges started the journey to his flying career in 2015, leading to his first officer position with ExpressJet in 2019 that also included recruiting and mentoring new hires. Read More...

Mortgage Rate Influencers

Written By: Eric Hoolihan

"What are today's mortgage interest rates?" is a question I'm often asked. With a mortgage likely the largest debt a person has, the interest rate attached to that mortgage has a huge impact on the overall cost of that loan.

Interest rate, as it pertains to mortgages, is the amount that a lender charges a borrower for taking out a loan, typically expressed as an annual percentage of the loan balance. While there are several factors within a borrower's control that can influence the interest rates available to them, there are also many elements at play behind the scenes that also have an impact.

Factors outside our control

The general economic outlook influences interest rates. During times of high economic growth, low unemployment, and higher inflation, mortgage rates tend to rise. When prices climb, our dollar has less buying power and lenders must charge a higher interest rate to make up the difference. The reverse is true, and rates generally fall as the unemployment rate grows, the economy slows, and inflation drops. One need only look at the current economic situation in the United States with mortgage rates at record lows to see evidence of this correlation.

Another factor working behind the scenes to influence mortgage interest rates is the bond market. When you take out a mortgage, your lender usually sells that loan on the secondary market. This secondary market is made up of public and private investors such as Fannie Mae and Freddie Mac, both government-sponsored enterprises (GSE), as well as investment banks, pension funds, insurance companies, mutual funds, and hedge funds. The secondary market plays a crucial role for lenders; without a secondary market they would eventually run out of capital from which to lend. Mortgages are pooled and sold to these investors in the form of mortgage-backed securities (MBS) which pay interest to the investor. What is an MBS? Simply put, it's a bond secured by mortgages, purchased by these investors. Imagine a savings bond. When you purchase a savings bond, you are loaning the government money. That bond then accrues interest over time. Once your bond reaches the end of its term, you can get your original investment back plus the interest that bond has earned.

Bond prices and mortgage rates have an inverse relationship, and most mortgage lenders keep their interest rates slightly higher than bond interest rates. When bond interest rates are high, the bond has less value on the secondary market. This in turn causes mortgage interest rates to rise. The opposite is true when bond interest rates are low.

Factors within our control

What about the factors within our control that also affect the interest rate? Your credit score is a big player in obtaining a mortgage. Ranging between 300 and 850, credit scores of 740 or higher will generally afford the borrower the lowest interest rates available. A lower score implies more risk to the lender and borrowers with lower scores generally see higher interest rates. For scores below 620, the loan is usually insured or guaranteed by the federal government, in the form of an FHA loan.

Another factor that influences the interest rate is the loan-to-value (LTV) ratio. If you purchase a $200,000 home and put $40,000 down, you are borrowing 80% of the home's value and your LTV is 80%. For loans with LTV's above 80%, interest rates can be higher, and the borrower will usually have to pay mortgage insurance. For LTV's below 80%, the terms are generally more favorable.

These are just the basics on some of the factors that affect interest rates. Next month we'll take a closer look at how mortgage pricing works and what determines the interest rate that you see on your mortgage statement.

About the Author

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