



AERO CREW NEWS

Your Source for Pilot Hiring and More.





ARE YOU FACING CAREER DECISIONS AROUND YOUR SEAT, BASE, OR EQUIPMENT AT YOUR AIRLINE?

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For every leg
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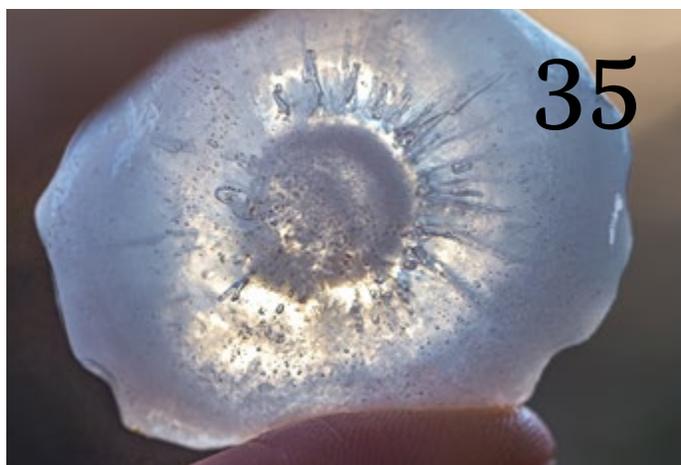


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contents

JUNE 2021

JUMP TO EACH SECTION BELOW
BY CLICKING ON THE TITLE OR PHOTO.



Also Featuring:

Letter from the Publisher	8
Aviator Bulletins	11
Knowledge Base - Automation and Complacency: The Missing Link	41
Mortgage - Demystifying the Mortgage Process	43
Careers - Logging More Than Just Flight Hours	45

the grid

Display: Date (default) Categories Filters

iAero Airways
 Add to Compare

CapeAir
 Add to Compare

Silver Airways
 Add to Compare

Omni Air International
 Add to Compare

US Cargo
[ABX Air](#)
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[FedEx Express](#)
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[Kalitta Air](#)
[Key Lime Air](#)
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US Cargo Regional
[Empire Airlines](#)

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[Key Lime Air](#)
[Omni Air International](#)
[Ravn Air Group](#)
[XOJET Aviation](#)

US Fractional
[FlexJet](#)
[NetJets](#)
[PlaneSense](#)

US Major Airlines
[Alaska Airlines](#)
[Allegiant Air](#)
[American Airlines](#)
[Delta Air Lines](#)
[Frontier Airlines](#)
[Hawaiian Airlines](#)
[JetBlue Airways](#)
[Southwest Airlines](#)
[Spirit Airlines](#)
[Sun Country Airlines](#)
[United Airlines](#)

US Regional Airlines
[Air Choice One](#)
[Air Wisconsin](#)
[Cape Air](#)
[CommutAir](#)
[Elite Airways](#)
[Endeavor Air](#)
[Envoy](#)
[ExpressJet Airlines](#)
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[Grant Aviation](#)
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[Key Lime Air](#)
[Mesa Airlines](#)
['Ohana by Hawaiian](#)
[Piedmont Airlines](#)
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[Silver Airways](#)
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PROFESSIONAL PILOTS OF TOMORROW

Free mentor program • Unbiased info • Connect to a growing network

Professional Pilots of Tomorrow is a mentor program comprised of volunteers and designed to assist up-and-coming pilots make informed decisions regarding which regional airline will best suit their needs.

Our aim is to provide confidential, insightful, and unbiased mentoring to pilots by more experience and seasoned professional pilots from the airlines throughout the aviation industry.

We've created an environment where aspiring pilots are well prepared to make the critical early career and lifestyle choices unique to the aviation industry.



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General Aviation,
Women, Students,
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Family.



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Meet LGBT Pilots,
Coordinate Fly-ins,
Make Connections,
Find a Flying Job.

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Aviation Enthusiasts,
Hangar Parties, Meet and
Greetings, Shared Flying
Expenses, and more.



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Web Forum,
Aeromedical Assistance,
Flight Instructor Directory,
Job Search.

EVENTS!

Annual Palm Springs
and Provincetown Galas,
NGPA Industry Expos,
Pride Festivals,
and Fly-ins.



VOLUNTEER!

Outreach, Mentoring,
Events, Fundraising,
Organizing, Program
Development.

PUBLICATIONS!

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Monthly NavEgaytor
Newsletter.

ADVOCACY!

LGBT Inclusivity,
Transgender support,
Discrimination Tracking,
Industry Outreach,
Training.

ENCOURAGE

Encourage members of
the LGBT community to
pursue their dreams in
aviation.

FOSTER

Foster equal treatment
of the LGBT aviation
community through
advocacy and outreach.

PROMOTE

Promote aviation
safety through training,
seminars, publications,
and best practices.

PROVIDE

Provide an affirming
social and professional
network for the LGBT
aviation community.



The Worldwide LGBT Aviation Community



Dear readers,

This month we are excited to try something new. We are reviewing a brand-new product – a logbook app for your phone. I know, I know you’re thinking, “I have a logbook app, why do I need a new one?” Well, this isn’t JUST a logbook app. Crosscheck is a tool to help pilots save time with the intention of allowing you to be able to do more – have more time for yourself and your family.

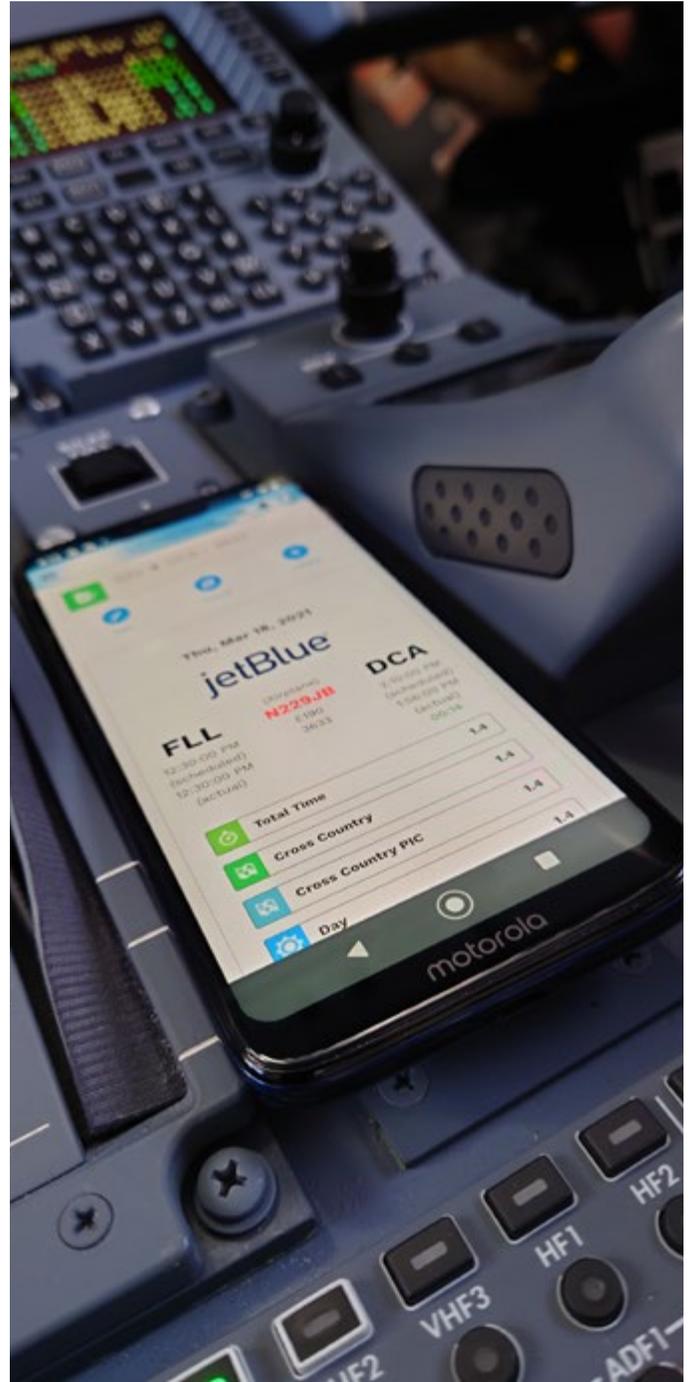
Within Crosscheck there are several “hubs” as the creators call them with more in development. Within these hubs you have many options to explore. I have had the opportunity to play around with Crosscheck for the last month, and my favorite feature is the “Trip Hub.” It allows me to find good restaurants, book shows, movies or games when I have time during my overnights. Be sure to read the full report by an unbiased, unaffiliated author on page 47.

As always, send us your feedback. Email us at info@aerocrewnews.com.

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.

May 2021

As much as I would have loved to report that our industry is back in business, I can't in good faith say that, but the needle is moving in the right direction. The good news is that airline travel is up, and airlines are back to hiring pilots! The list of airlines hiring grows every day. Consider the big news that GoJets just announced that they are looking for off-the-street captains. Before we know it, we will start to see large hiring bonuses from regional airlines again.

While all this is great news, we still need to be realistically cautious as the future is only one lock-down away from going belly-up again. With all this in mind, it really couldn't be timelier for us to introduce a new column – Careers. Please check it out and remember to keep that feedback coming in! We love hearing from you. Email us at info@aerocrewnews.com.



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FEEDBACK

Dear Editor,

Like the previous issues, I enjoyed going through the May 2021 issue of Aero Crew News. With much interest, I read the Q&A within Delta's Innovation Leader which contained some very useful information pertaining to the current travel requirements and on-going efforts to return to a pre-COVID travel experience. I endorse the opinion that it's not logical to issue a health passport. Perhaps issuance of a card containing the passenger's COVID-19 history will suffice.

Meanwhile, I extend my sincere thanks and appreciation to the Editor and the entire ACN team for their hard job keeping the professional and general readers informed about the crew news updates. My profound appreciation for Mr. Craig D. Pieper, Publisher for continuing uninterrupted publication of Aero Crew News even during the pandemic.

Sincerely,

Professor M. Zahidul Haque

Sher-e-Bangla Agricultural University

Dhaka, Bangladesh



United Airlines Applauds Spain's Decision to Reopen to Vaccinated Travelers

United flies to more European destinations than any other U.S. carrier; United will expand its service to Italy and Spain which are opening to tourists

Customers can travel with the Abbott BinaxNOW test for an easier return to the U.S.

United is the only airline that allows customers to upload vaccine results within its mobile app and website through the airline's Travel-Ready Center

United Airlines applauds Spain following its decision to reopen travel to vaccinated visitors beginning June 7. The announcement comes following the European Union Council's formal recommendation that EU Member States can reopen to fully vaccinated tourists and United looks forward to welcoming back customers on over 30 daily flights to 16 destinations in Europe this summer, including service between New York/Newark and Barcelona and Madrid.

United is also making traveling to and from these countries easier with its industry-leading [Travel-Ready Center](#) which allows customers to view COVID-19 entry requirements, find, schedule and receive uploaded test results from local providers and upload any required testing and vaccination records for domestic and international travel, all in one place. United is the first and only U.S. airline to integrate all these features into its mobile app and [website](#).

"The EU Council's recommendation represents the turning of the page in the pandemic for our customers, employees and residents of the EU, and brings us all closer to reuniting the world," said Patrick Quayle, vice president of international network and alliances at United. "In addition to offering service to more destinations in Europe than any other U.S. carrier, only United allows customers to easily upload vaccine records and testing results to our app making international travel much easier."

United also recently announced a new [collaboration with Abbott](#) and became the first U.S. carrier to set up an easy way for international travelers to bring a CDC-approved test with them, self-administer while abroad, and return home through an innovative collaboration with Abbott. To see how it works [click here](#).

This summer, United is expanding its service to Europe including recently announced new routes to [Dubrovnik, Croatia; Reykjavik, Iceland and Athens, Greece](#) as well as adding more flights into Frankfurt, Munich and Brussels that provide broad connectivity throughout the region. United is increasing flights across Europe and will operate

the following routes to European countries which have recently announced plans to welcome tourists who meet the destination requirements:

Italy:

- United will increase flights between New York/Newark and Rome to daily in July
- United will increase flights between New York/Newark and Milan to daily in July
- United's flights from New York/Newark and Rome and Milan are part of Italy's COVID-tested flights program - customers traveling on these flights may avoid self-isolation and must present a negative PCR or rapid antigen test result, performed no more than 48 hours prior to departure and a negative antigen test on arrival.

Spain:

- United will resume 5x weekly service between New York/Newark and Barcelona beginning in July
- United will resume 6x weekly service between New York/Newark and Madrid beginning in July

All of these flights are available for purchase on [united.com](#) and to see the full list of reopened countries where United is flying visit [united.com/reopen](#). Customers should review local country requirements before they travel.

Committed to Ensuring a Safe Journey

United is committed to putting health and safety at the forefront of every customer's journey, with the goal of delivering an industry-leading standard of cleanliness through its United [CleanPlusSM](#) program. United has teamed up with Clorox and Cleveland Clinic to redefine cleaning and health safety procedures from check-in to landing and has implemented more than a dozen new policies, protocols and innovations designed with the safety of customers and employees in mind. To manage entry requirements in different destinations, and find places to get tests, customer can visit United's [Travel Ready Center](#).



United Wins ‘People’s Voice’ Webby Award for Best Travel App

Customers recognize United's redesigned app for its accessibility options for the visually impaired, personalization options and improved navigation

United has continued to add industry-leading features to its app including the Travel-Ready Center, Agent on Demand, Contactless Payment and Map Search

The recently redesigned United Airlines mobile app was voted the Best Travel App in the 25th annual Webby Awards. United's app was one of five nominees in the Travel App and Software category, and was named the "People's Voice" winner. United debuted its redesigned app in October of last year, featuring enhanced accessibility for visually impaired customers, more intuitive navigation and faster processing. United has continued to enhance the app to make it an all-in-one solution for customers to seamlessly navigate their travel experience. In January, United introduced the "Travel-Ready Center" to its mobile app, which allows customers to upload and validate test results, review local entry requirements, find and schedule appointments with testing providers, and store vaccination records.

"We're honored that our customers voted for United to win this award, and we plan to continue introducing new features and enhancements to ensure we are offering the most innovative and inclusive airline app in the industry," said Linda Jojo, executive vice president for technology and chief digital officer, United. "Over the last year, it has been a top priority for us to make travel easier and more accessible for all, and United's mobile app gives customers everything they need for their travels right in the palm of their hand."

Already the top downloaded airline app for Apple and Android phones, with up to 2.5 million users interacting with the app daily, the United app was redesigned last year to help make travel easier for people with visual disabilities. Some of the enhanced features include increased color contrast, more space between graphics and reordering how information is displayed and announced to better integrate with the screen reader technologies built into most handheld devices like [VoiceOver](#) and [TalkBack](#) that read aloud on-screen messages and notifications. By restructuring the way the information is organized, screen readers are better able to convert text to audio in the proper, logical sequence, allowing customers to better understand and navigate the app.

In addition to the accessibility enhancements, United also introduced a refreshed account experience for MileagePlus® members to easily check balances, track Premier® progress, explore MileagePlus benefits, access past activity and more. The airline also updated its design and navigation to make the app more intuitive and help customers find everything they may need for their travels. All of these changes are underpinned by a new back-end platform, which ultimately makes the app faster and more responsive.

United has continued to add industry-leading features to its app in the months since the redesign, including:

- [Travel-Ready Center](#): A digital solution that allows customers to view COVID-19 entry requirements, find, schedule and receive uploaded test results from local providers and upload any required testing and vaccination records for domestic and international travel, all in one place. United is the first and only U.S. airline to integrate all these features into its mobile app and [website](#).

- [Agent on Demand](#): Customers at select airports can receive virtual, on demand customer service, giving people an easy, contact-free option to get real-time information and support. Customers can access “Agent on Demand” on the United app to call, text or video chat live with an agent and get answers on everything from seat assignments to boarding times.

- [United Map Search](#): An interactive map feature powered by Google Flight Search Enterprise Technology, that lets customers easily compare and shop for flights, based on departure city, budget and location type, including popular national park, skiing and cultural destinations. This new digital tool available on the United app and website displays fares in a map view, allowing customers to simultaneously compare travel to a variety of destinations in a single search.

- [Contactless Payment](#): On flights offering for-purchase food and beverage options, United customers can now use United’s new contactless payment system that allows them to store their payment information in a digital wallet on the United app and on [United.com](#) prior to departure. Rather than handing the flight attendant a credit card, the flight attendant will ask for the customer’s name and seat to confirm the card on file. Once confirmed, customers will receive their products and the card on file will be charged accordingly.

The Webby Awards is the leading international awards organization honoring excellence on the Internet, and United’s app was the only major U.S. carrier app nominated for a Webby award this year. In 2019, United’s mobile app was awarded a People’s Voice Webby Award in the Business and Finance category.

Committed to Ensuring a Safer Journey

United is committed to putting health and safety at the forefront of every customer’s journey, with the goal of delivering an industry-leading standard of cleanliness through its United [CleanPlusSM](#) program. United has teamed up with Clorox and Cleveland Clinic to redefine cleaning and health safety procedures from check-in to landing and has implemented more than a dozen new policies, protocols and innovations designed with the safety of customers and employees in mind.



Emerald City meets Queen City: Alaska Airlines connects Seattle and Cincinnati

Airline now serves 95 nonstop destinations from its Pacific Northwest hub

As travelers take to the skies again, Alaska Airlines is ready to provide its guests with a brand-new destination: Cincinnati. Daily nonstop service between Seattle and Cincinnati/Northern Kentucky International Airport (CVG) starts today, May 20. The pandemic delayed the original start of service of Aug. 18, 2020.

The new route connects two dynamic regions of the country, each with thriving technology and business centers. The service also makes it convenient for guests flying from Cincinnati – known as the “Queen City” or “Queen City of the West” – to connect to dozens of destinations across the West Coast from Alaska’s hub in Seattle.

“For years we’ve heard from flyers and our corporate clients that they’d like Seattle’s hometown carrier to connect Cincinnati with the Puget Sound region,” said Brett Catlin, vice president of network and alliances at Alaska Airlines. “We couldn’t be more excited to rollout our newest Midwest destination adding the Cincinnati/Northern Kentucky region to the Alaska’s network while furthering our commitment to Seattle.”

Cincinnati becomes Alaska’s 95th nonstop destination from Seattle. With CVG Airport located in Northern Kentucky, this is the first time Alaska will have regularly scheduled service to the Commonwealth of Kentucky.

Start Date	City Pair	Departs	Arrives	Frequency	Aircraft
May 20	Seattle - Cincinnati	10:10 a.m.	5:35 p.m.	Daily	737
May 20	Cincinnati - Seattle	6:35 p.m.	8:25 p.m.	Daily	737

Flight times based on local times

“The Cincinnati/Northern Kentucky community is excited to welcome Alaska Airlines and its strong West Coast presence to CVG,” said Candace McGraw, CEO of the Cincinnati/Northern Kentucky International Airport. “This new nonstop service from CVG to Seattle offers excellent schedule times and will enhance travel options for both business and leisure travelers in the tri-state region going to the Pacific Northwest, Hawaii and Alaska.”

From Seattle, Alaska’s guests can continue their journeys to other West Coast destinations or the islands of Hawaii. Seattle is also a gateway to Asia. With Alaska’s recent membership in the oneworld global alliance, along with additional airline partners, guests can connect to nonstop flights to places such as Tokyo, Seoul, Hong Kong and Singapore. Flyers can earn and redeem miles with Alaska’s highly-acclaimed [Mileage Plan program](#) to as many as 1,000 destinations around the world.



Delta to debut new service to Croatia this summer

- **New nonstop service from New York-JFK to Dubrovnik launches July 2**
- **Flight marks the first time Delta will operate nonstop service to Croatia**
- **U.S. travelers welcomed to visit with negative PCR test, vaccination or recent recovery certificate – and not subject to quarantine**

Customers longing to venture across the pond this summer have another high-demand destination to rediscover – new four-times-weekly nonstop service to Croatia’s Dubrovnik Airport (DBV) from New York’s John F. Kennedy Airport (JFK) beginning July 2.

Croatia welcomes all travelers who are fully vaccinated, have a negative PCR test or proof of recent COVID-19 recovery. The nation is among Europe's most popular tourist getaways, offering rich history, stunning landscapes and plenty of outdoor excursions.

With Delta's extensive connectivity, hiking Croatia's national parks or exploring its beach resorts is only one stop away via JFK for travelers across 44 U.S. cities.

"Customers are at the center of everything we do, including where we fly, and the addition of a new outdoor-friendly destination is another sign of the surge in demand we're seeing," said Joe Esposito, S.V.P. – Network Planning. "More countries are easing restrictions for vaccinated travelers, and we're ready to help reconnect people to their lives and loved ones."

The JFK-DBV route marks the first time Delta has operated service directly to Croatia.

"We are extremely pleased with the decision of Delta Air Lines to establish the NY-Dubrovnik route this summer," said Nikolina Brnjac, Croatian Tourism Minister. "Croatia has been open to U.S. tourists since the beginning of April, with proof of vaccination or recovery or a negative PCR or antigen test and booking confirmation. Our national Safe Stay in Croatia label ensures the highest epidemiological standards for tourists and we look forward to welcoming back American tourists very soon."

Flights to Croatia will operate on the 226-seat Boeing 767-300 featuring full-flat Delta One beds, Delta Comfort+ and Main Cabin service. Customers can sit back and relax with hundreds of hours of the latest television shows, films, music and more on personal seatback entertainment screens, stay connected with Wi-Fi for purchase and enjoy free mobile messaging.

More outdoor destinations when flying Delta

In addition to Croatia, Delta is welcoming back customers with more flights to other open-air destinations, including:

- New flights and returning service to [Reykjavík, Iceland](#) and [Athens, Greece](#) from multiple gateways across the U.S.
- Significantly expanding service to [Alaska](#), with 23 daily flights to Anchorage, Fairbanks, Juneau, Ketchikan and Sitka
- More than 70 daily flights to [Mountain West](#) destinations like Bozeman, Mont., and Jackson Hole, Wyo., with easy access to national parks
- Ample connection opportunities to sunny beaches and more with almost 90 daily flights to 78 Latin America and Caribbean leisure markets, including weekly service to 39 unique destinations.

This summer, Delta will operate approximately 4,000 daily flights to more than 200 domestic and more than 50 international destinations.

Delta's schedule to Croatia will operate as follows:

Route	Flight	Departure	Arrival	Operating Days
JFK-DBV	184	7:30pm	10:45am	Tue/Thu/Fri/Sa
DBV-JFK	185	1:00pm	5:15pm	Wed/Fri/Sat/Sun

Delta is giving customers even more ways to [reclaim the joy of travel](#), all underpinned by our [science-backed health and safety efforts](#). Learn more about what the airline is doing to make it easy to [plan upcoming travel](#), [manage entry restrictions](#) and [earn Medallion Status](#).



SkyWest Airlines Orders Eight New E175 Aircraft for Operation with Alaska Airlines

Embraer has agreed to the sale of eight new E175 jets to SkyWest, Inc. (NASDAQ: SKYW) for operation with Alaska Airlines, adding to the 32 SkyWest E175 jets SkyWest already flies for Alaska. The E175 aircraft will fly exclusively with Alaska Airlines under a Capacity Purchase Agreement (CPA). The value of the contract, which will be included in Embraer's second-quarter backlog, is USD 399.2 million, based on list price.

Alaska Airlines, a new member of the oneworld Alliance, currently has 62 Embraer E175 jets in their fleet, operated by Horizon Air and SkyWest Airlines. The 76-seat aircraft will be delivered in Alaska's livery and three-class configuration, starting in 2022.

President and CEO of SkyWest, Chip Childs, said, "With these aircraft, we will have over 220 E175s, operating more than any other carrier in the world. Our customers love the E175; and we have great confidence in and appreciate our long-standing partnership with Embraer for more than 35 years."

"We have navigated through the pandemic and we're on a solid path to recovery. The E175 remains a key part of our strategy," said Nat Pieper, Alaska Airlines senior vice president of fleet, finance and alliances. "We're excited about growth in the years ahead, which has always been at the heart of Alaska's DNA. The E175 is a terrific plane to help us add new routes and frequencies, and to complement our mainline aircraft to meet fluctuating demand with the right capacity."

Mark Neely, VP Sales and Marketing, The Americas, Embraer Commercial Aviation, said, "The E175 is truly the backbone of the North American regional market; Embraer's market share in the region's 70-90-seat segment is 85%. There are currently 588 E175s serving U.S. and Canadian carriers in cities across Canada, the USA, Mexico, and Central America."

The E175 has been a lifeline for carriers as they are perfectly suited to rebuild frequencies and add incremental capacity to meet rebounding domestic demand. During 2020 it was the first aircraft type to bounce back, meeting 100% of Alaska's 2019's schedule by Nov. 2020. Last October, the E175 started complementing larger aircraft on several intra-Alaska routes to meet demand fluctuations. Alaska Airlines has also been building its presence in California with the addition of new seasonal routes between cities in the Golden State and Montana with the E175.



Embraer delivers 600th Phenom 300 series aircraft, the world's best-selling light jet

Embraer has delivered the 600th Phenom 300 series business jet to Superior Capital Holdings, LLC based in Fayetteville, Arkansas. The aircraft, which recently became the world's best-selling light jet for the ninth consecutive year and the most delivered twinjet of 2020, based on year-end aircraft billing and shipment reports by the General Aviation Manufacturers Association (GAMA), will be used to support the company's business operations throughout the U.S.

“We are honored to reach this milestone as the popularity and continued success of the Phenom 300 series is a direct reflection of our commitment to providing the ultimate customer experience in business aviation,” said Michael Amalfitano, President & CEO, Embraer Executive Jets. “This best-in-class aircraft continues to outperform in the light jet segment with its speed, range, comfort, and technology solidifying the Phenom 300 series global leadership position in the industry.”



Superior Capital Holdings, LLC previously operated a single engine turboprop but after experiencing a flight in the Phenom 300, decided the aircraft was the best choice for their business. The customer, a first-time jet buyer, upgraded based on the need for enhanced cabin comfort, increased speed, and exceptional safety, as many of their trips involve routes over 1,000 nautical miles. In addition to the Phenom 300’s enhanced capabilities based on remarkable field performance, the aircraft maintains airport flexibility with dependable maintenance and best-in-class operating cost, comparable to many turboprops. The comfort of the seats, with recline and full movement capability, are further enhanced by the best cabin pressurization among light jets (6,600 ft. maximum cabin altitude) providing the ultimate in-flight experience.

Originally launched in 2005, the Phenom 300 series is in operation in more than 35 countries and has accumulated more than 1.2 million flight hours. The milestone aircraft delivered today is the Phenom 300E, the newest enhanced iteration of the industry-leading light jet. With its unparalleled technology, exceptional comfort, and stunning performance, the Phenom 300E sets the highest standard of excellence in the light jet category. In terms of performance, the enhanced Phenom 300E is even faster, capable of reaching Mach 0.80, becoming the fastest single-pilot jet in production. The aircraft is capable of a high-speed cruise of 464 knots, and a five-occupant range of 2,010 nautical miles (3,724 km) with NBAA IFR reserves.

Additional technology enhancements include an avionics upgrade, featuring a runway overrun awareness and alerting system (ROAAS)—the first technology of its kind to be developed and certified in business aviation—as well as predictive windshear, Emergency Descent Mode, PERF, TOLD, and FAA Datacom, among others. The Phenom 300E also features 4G connectivity via Gogo AVANCE L5.



Enhancements didn't end with technology—comfort was equally considered. The Phenom 300E features a quieter cabin thanks to noise-reducing improvements, as well as extended seat tracking in the cockpit to offer pilots' more legroom and comfort.

Since its market inception, the Phenom 300 series has grown more than 7% per year, at a speed three times higher than the light jet class fleet itself. The Phenom 300 continues to be the best-selling light jet in fractional and charter segments.

About the Phenom 300E

The Phenom 300E performs among the top light jets, with a high-speed cruise of 464 knots and a five-occupant range of 2,010 nautical miles (3,724 km) with NBAA IFR reserves. With the best climb and field performance in its class, the Phenom 300E costs less to operate and maintain than its peers. The aircraft is capable of flying at 45,000 feet (13,716 meters), powered by two Pratt & Whitney Canada PW535E1 engines with 3,748 pounds of thrust each.

The Phenom 300E offers a spacious cabin with the Embraer DNA Design and its baggage compartment is among the largest in its category. The largest windows in the class deliver abundant natural lighting in the cabin as well as in the private lavatory. The comfort of the seats, with recline and full movement capability, is enhanced by the best pressurization among light jets (6,600 ft. maximum cabin altitude). The Phenom 300E features distinct temperature zones for pilots and passengers, a wardrobe and refreshment center, voice and data communications options, and an entertainment system.

The pilot-friendly cockpit enables single-pilot operation and offers the advanced Prodigy Touch Flight Deck, based on the acclaimed Garmin 3000 avionics suite. The features it carries from a class above include single-point refueling, externally serviced lavatory, and an air stair.



American Airlines Welcomes All Customers on Quarantine-Free Flights to Italy

American Airlines has offered customers quarantine-free flights from John F. Kennedy International Airport (JFK) to Milan (MXP) since April 2 and on flights from JFK to Rome (FCO) as of May 8. With the recent change in Italy's travel restrictions, any customers, whether traveling for leisure or essential business, are eligible to fly on American's flights from New York to Italy starting May 16.

Prior to travel, customers will need to provide proof of the required negative COVID-19 test and also upon arrival in Milan or Rome. After taking a second test at the airport producing a negative result, travelers will not need to quarantine in Italy.

American currently offers daily flights between JFK and MXP and three-times weekly service to FCO. American also operates four-times weekly service between Dallas Fort Worth International Airport (DFW) and FCO and expects those flights to become quarantine-free and open to all travelers in the coming days.



Kansas City International Airport Welcomes First Amazon Air Flight

New, Daily Flight to Support Package Delivery to Area Customers

Amazon Air touched down for the first time at Kansas City International Airport on May 13, 2021. The first flight, on Amazon Air's branded 737-800 cargo aircraft, arrived from Lakeland Linder International Airport in Florida. Service will continue daily.

“The addition of Amazon Air at the airport strengthens KCI’s impact as a regional economic engine” said Kansas City Director of Aviation Pat Klein. “We are grateful to the Amazon team’s commitment to Kansas City and look forward to a strong partnership.”

Through a partner lease agreement, Amazon Air will use 34,000 square feet of space at Kansas City International Airport. Amazon Air’s newest gateway will include an onsite area to sort packages bound for their next destination and will be managed by an Amazon logistics partner, PrimeFlight Cargo. The site is expected to support more than 50 jobs.

“Growing the network of sites where Amazon Air flies is essential to supporting fast, free shipping for our customers,” said Chris Preston, Director, Amazon Gateway Operations. “Today, with Kansas City International Airport as part of our Amazon Air network, we are closer to our customers and can support fast shipping for the items they rely on. We are proud of the investments Amazon has made in the Kansas City region and look forward to continued growth,” said Preston.

The air cargo operations at Kansas City International Airport complements operations already in place in the Kansas City region and shows Amazon’s commitment to continued growth in this area of the U.S.

Amazon Air plays a central role in delivering Amazon products for customers by transporting items across longer distances in shorter timeframes. Amazon Air owns and leases a fleet of aircraft and works with third-party carriers to provide dedicated air cargo services for Amazon packages. Since Amazon Air’s launch in 2016, Amazon has invested hundreds of millions of dollars and created thousands of new jobs across the U.S.





Journey Aviation Adds Hawker 800XP to its Charter Fleet

Diversifying Aircraft Offerings to Include Midsize Jets

Journey Aviation – a worldwide private jet charter operator and aircraft management company – continues to grow its charter fleet with its latest addition of a Hawker 800XP. With this add, the company now has a charter fleet ranging from heavy to midsize jets and growing – all available for domestic and international flights.

Although Journey Aviation is predominately known as a long-range, heavy jet charter operator, within the last year, the company continued to add several super midsize aircraft and now expanded into the midsize category. They are thrilled to have more to offer than ever before.

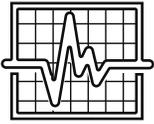
With a 2,650 nautical miles range and spacious cabin, the Hawker 800XP is the ideal choice for both business and leisure travel across the Americas. The aircraft offers recent 2019 renovations, 8 passenger executive configuration and beige color leather seating. The layout includes a forward 4-place seating area and an aft single captains chair opposite a 3-place divan. The aircraft is equipped with a forward mini galley, microwave, complimentary domestic WiFi, display monitors and Airshow 400.

Journey Aviation's Chief Executive Officer, Fabian Bello shared, "We're excited to announce the newest midsize aircraft addition to our charter fleet. The continued growth and category diversification will allow us to serve all of our clients needs, both near and far as we continue our quest to "Elevate Your Expectations."

Journey specializes in 24/7, on demand, charter flights worldwide with a stringent focus on achieving excellence in personalized service and quality product. With the addition of the Hawker 800XP, Journey's fleet of aircraft comprises of Gulfstream G550, Gulfstream GV, Gulfstream G450, Gulfstream GIVSP, Gulfstream GIV, Challenger 300, Falcon 2000 and Hawker models The Company holds high industry standard safety certifications ARG/US Platinum, ISBAO Stage II, Wyvern Registered and is a member of the Air Charter Safety Foundation.

About Journey Aviation

Headquartered in Boca Raton, Florida – As one of the largest U.S. based Gulfstream Operators, Journey Aviation is a global aviation company specializing in aircraft charter services, management, acquisition and sales. The current managed and operating fleet comprises of heavy, super midsize and midsize jets with flights offered worldwide. Journey employs approximately 130 employees.



FITNESS



Water!

Hydrate for health

WRITTEN BY: ERIC RAY, NASM CPT, NUTRITION COACH

It is officially the summer season! Memorial Day is behind us and we are faced with the innate desire to get busy with travel, enjoy the outdoors and be more active. It's sometimes overlooked that in warmer weather people become dehydrated more easily. While some argue that staying hydrated means consuming more liquids, there is a difference between fluids like juices and sodas and good old-fashioned H2O!

But how much water is enough? While I could solely preach in anecdotes, let me just say, there is a need to consume a zero-calorie drink. (I'm looking just at you water, in all your plain, colorless glory.) A common rule of thumb suggests that you should consume a half to one ounce of water for every pound you weigh. That number doesn't account for the amount of fluid you expend when active. Have you ever noticed that after you've been outside or have done a hard workout you are a couple of pounds lighter? You didn't lose that weight in fat. Mainly, you've lost water. When you exercise or are physically active you need to consume more water to make up for what you're burning off.

If you are dehydrated, your physical and mental performance will suffer.

Another reason to drink more water is that it will help to increase satiety, or the feeling of being full. Taking in water regularly may boost your metabolism slightly, so WIN! One piece of advice I give clients who are trying to lose weight or stick to an eating plan is to drink more water because it will make them feel full. Now, if you are trying to lose weight it is important to drink the water AFTER you eat. I know that seems counter-intuitive, but you still need to consume calories for energy. Filling up with water first can sabotage that healthy diet.

Finally, drinking more water is good for your heart and blood pressure. By consuming more water, you not only reduce your resting heart rate, but you will also bring your blood pressure down. When you're dehydrated, your heart works harder to pump the blood that has become thicker due to lack of water. Remember, our bodies are made up of nearly 60 percent water and our blood is nearly 90 percent water! We need to provide our bodies that water from somewhere.

There are many other benefits to drinking more water and I strongly encourage you to look into all the ways it increases health. Of course, there is nothing wrong with consuming other liquids like coffee, soda, juice, and even those adult beverages, but there is a downside to over consuming those drinks; they may contain a high number of empty calories. (Note that this does not really apply to zero-sugar or zero-calorie drinks.) However, the best source of fluid intake for the body is water. The body can process water efficiently and effectively to keep you healthy and hydrated.

Track the amount of water you consume daily. I bet you'd be surprised what that number looks like! I personally ingest over a gallon of water per day. So, now you have a challenge!



About the Author

Eric Ray is a certified personal trainer and nutrition coach. He is the co-creator of the Hii360 Coaching Method and current president of Hii360 Coaching. [Read More...](#)



BAGGAGE



Handling Criticism

and how to improve giving feedback

WRITTEN BY: REINI THIJSEN

No one likes it, yet everyone has to deal with it from time to time – criticism. Giving criticizing is easier than being on the receiving end. Research has showed that criticism triggers our stress system and our ancient survival mechanism of “fight-or-flight” response activates. Breathing goes faster, and the heart rate goes up. No wonder we respond defensively or angrily – emotions are part of being criticized. The extent to which it personally affects you depends mainly on your self-esteem. However, it does not mean that one has to give into it, and avoiding it could mean you miss crucial learning opportunities. Instead, learn how to handle criticism – this can save a lot of effort and defensive reactions.

How NOT to respond

When criticized, one experiences a great deal of stress, which activates the “fight-or-flight” response. This can cause two things to happen:

Flight response: You disagree entirely with the criticism, ignoring the feedback and avoiding the person giving it.

Fight response: You counteract and react defensively, eventually blaming the other person.

Whether fighting or ignoring the criticism, neither reaction will help you in the long run. By viewing the criticism as a threat and not processing or accepting the criticism, the content gets lost. The result will only make you subconsciously feel bad about yourself or your performance.

How to do it RIGHT

When dealing with criticism, you will have to avoid what you likely tend to do – no fleeing, no fighting. Here are five tips:

1. Recognize the instinctual response

The first step is to recognize and disable your first automatic response. When receiving criticism, pay attention to the stress response indicators: Are you breathing faster than usual? Is your heart rate going up? Do you feel pressure in the chest? Are you having a bad feeling in your stomach or general discomfort?

To reduce the stress response, try to breathe calmly to signal your brain to stop producing stress hormones. When breathing is controlled and slowed, your brain received the message that you are in control of the situation. This calms the part of the brain that is in charge of the “fight-or-flight” response.

2. Ask for time

Receiving criticism can be hard on the brain, especially receiving multiple complaints at the same time. To prevent the automatic response and process the feedback with

your rational brain, it is essential to ask the critic for a time-out. Whether responding immediately or returning to it later, responding to criticism indicates that you take the person and feedback seriously.

A time-out gives your brain and the stress response time to calm down. Besides, it helps you to distance yourself from the situation and evaluate the feedback.

3. Understanding the criticism

Focus on the literal message and not on what you think, suspect, or fear what the other person is saying. If necessary, keep asking questions for more clarity.

Example: Ask the critic what they exactly mean before responding defensively based on your interpretation. Your manager might think that you could have done a better job, but that does not mean that you are not a valued employee. Keep it together and continue asking questions, even with relatively large points of criticism.

4. Admitting and resolving

Admitting that the feedback has merit or acknowledging the critic’s dissatisfaction can help the situation. When agreeing to something and looking for a solution, keep your emotions in check to maintain a healthy working relationship. Getting past the intuitive feelings of anger, irritation, shame, sadness, or resentment helps avoid getting stuck in what you think is wrong about the feedback based on intense emotions.

Discuss what the other person would like while voicing what you need to do better or differently. This helps to ensure a solution together instead of blaming and making demands from both sides.

5. Prevention: Ask for feedback

Asking for feedback might feel counterintuitive, but it comes with great benefits. This way, you are better prepared, and it shows assertiveness and openness to improvements. In addition, it puts you in control over when, where, and who you ask for feedback.

Ask the right person for feedback, someone who can give honest and constructive answers. Suggest a place and time, for example, in an empty room with privacy from other colleagues. Ask questions - what do you want feedback on? For instance: Can you give me advice on how I handled [insert specific situation]? Do you have feedback on how I have been executing my role?

Improve Your Feedback Style

Knowing how challenging and stressful it can be to deal with criticism, it is helpful to reflect on your feedback style to improve personal and professional relationships. Here are ten tips to improve giving feedback.

1. Feedback is honest and specific.

The more specific you are, the more the other person can learn from it.

2. Feedback is descriptive and relates to aspects of behavior that can be improved.

3. Both parties can benefit from the feedback.

Empathize with the other person and make sure that the feedback will benefit them.

4. Feedback is current.

Give feedback as soon as possible. You can be more concrete, and the chance of recognition is greater.

5. The recipient is open to feedback.

Ensure that it is the right time to give feedback. Speak to someone privately, at a time and place that works for both of you.

6. Alternate positive and corrective feedback.

When giving feedback, say something positive first, followed by the feedback, ending with something positive. This way, it shows appreciation, and the recipient receives the feedback with more understanding.

7. Describe the observed behavior.

State in concrete terms what you have observed and stick with the facts.

8. Explain how the behavior affects you.

If you are unhappy or angry, share these feelings. Use “I” messages instead of “you” messages.

9. Check if the receiver relates to the feedback.

For example, ask questions such as: Do you recognize that? Do you understand what I mean?”

10. Suggest alternative behavior change

If you want to help improve someone, offer an alternative.

Final Note

Criticism is never fun, and your emotional response is natural. However, to take optimal care of your mental health, it is essential to prevent the automatic stress-response when receiving criticism. Deep breathing and asking for a time-out can save you a lot of energy.

Knowing how stressful criticism is makes reflecting on your feedback style even more crucial. Remember that feedback gives people a chance to improve their performance, while criticism can lead to an intrusive stress-response and possibly hurt relationships. Honesty and constructiveness go a long way!



About the Author

Reini Thijssen is a Dutch certified life coach and avid traveler. [Read More...](#)



SQUALL LINE



Hail

Taking a Thunderstorm from Bad to Worse

WRITTEN BY: JUSTIN ABRAMS

As we approach the much anticipated warmer summer months we must shift our threat analysis to another category of weather phenomena. Summer brings with it a slew of weather that has the power to increase our workload at best, and threaten flight safety at worst. If not understood and given appropriate respect, this weather can put us in dangerous situations. Studying the underlying causes of these phenomena allows us to both better predict the occurrence of certain events and better interpret the weather reports and forecasts that we use. Hail in particular is a summer weather event that requires extra attention, as it has the ability to form quickly, impart significant damage, and affect aircraft far from its source.



Hail is a type of precipitation that forms when water droplets are carried upward into very cold areas of the atmosphere via thunderstorm updrafts. The droplets freeze and become small hailstones, which will continue to grow as they collide with supercooled water droplets. A water droplet is supercooled if it exists as a liquid while the surrounding air is below freezing, and will normally freeze on contact with another object. The appearance of hail depends mostly on the temperature of the surrounding air when the collisions take place. Wet

growth occurs when the surrounding air temperature is below freezing, but not too cold. During this type of growth, a collision results in the slow freezing of a water droplet around the hailstone. Because the freezing process occurs slowly, air bubbles are able to escape and the new, slightly larger hailstone will appear as a clear layer of ice. On the other hand, dry growth formation occurs in air temperature that is significantly below freezing. If hail forms via dry growth, a supercooled drop will freeze almost instantly on the hailstone causing air bubbles to remain trapped inside, resulting in a milky, opaque appearance.



(This figure shows the different opaqueness that can occur in hailstones)

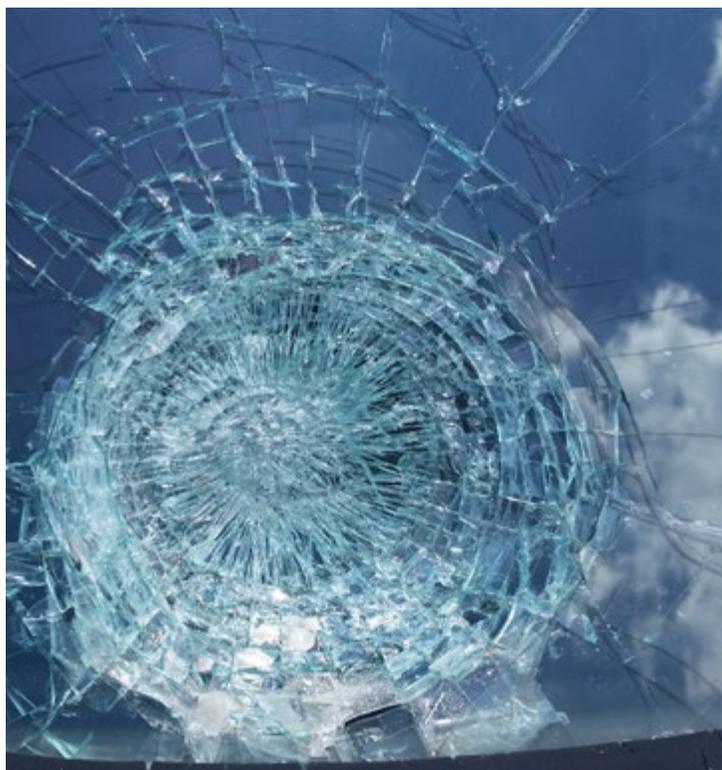
Hailstone formation is a process that may be repeated numerous times during a thunderstorm. Depending on the complexity and strength of a thunderstorm's updrafts and downdrafts, a hailstone may be lifted, collide with supercooled droplets, and fall several times, with each repetition resulting in greater hailstone mass. Ultimately, hail will fall to the ground when it either becomes too heavy for the updrafts to maintain, or the updrafts lose strength and can no longer support the hail. The reporting of hail on METARs changed a few years ago, and now only one abbreviation, "GR", is used to identify hail. When

reported, the remarks section will indicate the size of the hailstones in quarter inch increments.

The immediate dangers of hail are not terribly surprising. Impact with aircraft, whether on the ground or in flight, can cause damage to windshields, radomes, and other parts of the aircraft body. Our weather theory studies and publications provide guidance on how to avoid the dangers of hail, which in reality is the same as guidance on thunderstorm avoidance. Depending on altitude, it may be recommended that aircraft remain more than 20 miles from thunderstorms due to a storm's ability to launch hail at surprisingly great distances. When the need arises to fly around a thunderstorm, it is recommended to avoid flying on the downwind side, again due to the wind's ability to help transport hail. If

flying with airborne radar systems, be sure to learn the specific system's limitations as well as its advantages and disadvantages. A general rule is that the radar returns from wet hail will be stronger than those from dry hail because wet hail, like rain and wet snow, is more reflective than dry hail or dry snow.

Hail is something that we would all much rather read about than experience first-hand. Though knowledge on its formation and avoidance procedures is important, it is very difficult to determine when and if a storm will produce hailstones. Like many aviation threats, the best thing to do is to assume that it is always present. Plan for every storm to create hail and take the proper precautions to limit your risk. The shift from managing winter weather threats to those of summer weather is not always an easy one, but with a mindset focused on continued learning, you can make each shift a bit smoother than the last.



About the Author



Justin Abrams is a first officer for a major US airline. He earned a Bachelor of Science degree in Aviation with a minor in Security and Intelligence from the Ohio State University in 2015. [Read More...](#)



MONEY



When Should I Talk to my Advisor about Changing my Financial Plan?

WRITTEN BY GARY KRASNOV, AIF®, CLTC®

Many pilots are surprised when we share this: If someone missed the ten best days in the market (over the past 25 years), an investment of \$100,000 in large-cap stocks would have grown to about \$450,000. However, if that same individual stayed in and didn't miss those ten days, their \$100,000 investment would have multiplied by almost ten times and grown to almost \$980,000.

Simply, over the long run, the market has historically gone higher after every decline, and an investor should be able to significantly increase their chances of success by simply staying invested!

If the numbers speak for themselves, why do so many of us feel the urge to abandon our plan at the first sign of turbulence? This stay-the-course conversation happens all the time, and in fact, it occurred just as much before COVID-19 as it does now.

The most common theme that comes up when digging into why we're spurred into action in times of uncertainty is probably not surprising – emotion. It's entirely understandable when you consider that your financial success is one of the most important factors in your life. Add to that a global pandemic, a volatile presidential election, and more than a decade-long record bull market (March 2020 aside) has made us forget that corrections and declines are normal. It's no wonder most people find themselves concerned about the future of their nest egg at one time or another.

Fortunately, the most important step in dealing with this uncertainty is simple – partner with an advisor who will help you navigate the emotions that come with swings in the market.

With that in mind, here are three key areas to consider, and to discuss with your advisor, when you're feeling the itch to ditch your plan and jump out of the market.

1. THE HEADLINES IN THE NEWS ARE NOT THE HEADLINES OF YOUR LIFE

While there is no perfect plan that prepares you for every possible scenario, and while all investments have risk, the plan you've built with your advisor has factored in

your unique goals and needs to account for both a degree of uncertainty and for swings in the market.

Your sensibility, risk tolerance, and when you'll need the money should dictate the direction of your plan, and not the headlines in the news.

If something significant happens, such as a change in your marital or family status, your income, work status, or your health (just to name a few), your advisor can update your plan to fit your needs. From pay raises to kids going off to college, to retirement, your personal financial situation, goals and needs are some of the driving forces that dictate how we help you build a plan to get you to where you aim to be.

Fluctuations in the market are common, and in most cases, not a good reason to make radical changes to your plan.

2. THE MEDIA HAS NO CRYSTAL BALL

If you've spent any time on social media or watching the news, you've been exposed to the various opinions and predictions that arise about everything from the stock market to the next big music artist, to the newest exercise routine. When it comes to your financial future, the media don't have the answer.

Case in point, just consider the worry many people had about the recent election. I spoke with several clients who were understandably concerned that the outcome of the election would cause a massive downturn. These concerns are exacerbated by opinions of family, friends, and even acquaintances – online and in-person. Worry prompted some folks to consider selling their investments and “going to cash,” waiting for a sell-off, and then getting back in.

The week following the election, the market rose 10%.

No one enjoys losing money, but as this scenario shows: No matter how convinced you (or those around you) are in your beliefs about what is going to happen, none of us truly knows. Selling after the market falls locks in your losses. If you don't sell, yes, your balances are down on paper, but all that's really down is the price. And if you're out of the market when that upswing occurs? You've missed it and locked in your losses.

3. WE'RE HERE TO HELP

Worrying about the security of your financial future is completely normal. It would be abnormal not to worry, at least some, about something this important, especially in uncertain times like we've experienced this past year.

The good news is that the team at RAA is here to help any time you have a question about your plan, your portfolio, or anything else related to your financial life.

Your peace of mind is why we do what we do, and it's a privilege to partner with you on this journey. By working with you to craft a plan that takes into account the headlines of your unique situation, our goal is to help free you to focus more on whatever it is that brings you joy.

Everyone wants to know, when (or if) this bull market will become a bear. Are the worst effects of COVID-19 over? Will the economy fully re-open soon and how will that impact my investments?

There is as much anxiety now as there has ever been, and that's totally understandable. We're here to listen and to help. And when you have concerns or want to find out if a change to your plan makes sense, we're only a phone call away. Request to speak with an airline-specialized advisor today at raa.com/advisor-call or call us at (800) 321-9123.

This article is intended for informational purposes only and should not be construed as individual investment advice. Actual recommendations are provided by RAA following consultation and are custom-tailored to each investor's unique needs and circumstances. The information contained herein is from sources believed to be accurate and reliable. However, RAA accepts no legal responsibility for any errors or omissions. Investments in stocks, bonds and mutual funds may increase or decrease in value. Past performance does not necessarily predict future results.



About the Author

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



Automation and Complacency: The Missing Link

WRITTEN BY: SERGIO SOVERO

Automation dependency continues to be topic of interest among both aviation authorities and human factor experts worldwide. Since the introduction of auto-flight, a number of studies have been conducted to analyze the human interaction with the various technological interfaces, primarily focusing on the phenomena of complacency. As technology advances, it is imperative to be aware of the advantages and limitations of automated systems on safety of flight.

Technologically advanced aircraft (TAA) provide numerous advantages, such as enhanced situational awareness and vast improvements in how information is displayed to the pilot. Likewise, autopilot systems greatly contribute to a reduction in workload, which is particularly helpful during single-pilot operations. Yet, the FAA's Risk Management Handbook considers equipment familiarity to be critical in optimizing both safety and efficiency. Lack of familiarity, rather than posing a positive effect, correlates to added workload and loss of situational awareness. In this sense, the FAA encourages pilots to consider auto-flight systems not only as a risk, but as a hazard. Proper preflight of the onboard equipment and a detailed understanding of all their functionalities is imperative.

Although understanding the automation is essential, a detailed preflight risk assessment is equally necessary, regardless of the level of experience of the crew. An assessment should encompass the potential of an autopilot failure during a critical phase of flight, thereby allowing the pilot to promptly take appropriate action when dictated. Being proactive, rather than complacent, both in flight and on the ground, significantly contribute to minimize risk.

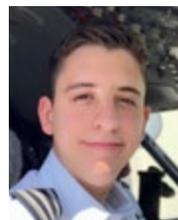
Undeniably, automation dependency causes stick-and-rudder skills to degrade over time. Proposals to mitigate the erosion of manual flying skills include further regulatory oversight from the FAA, as well as a revision of current certification standards. Robust training is the foundation of how a crew will perform under high levels of workload and stress.

Pilots should also be tested in recognizing the most relevant level of automation appropriate for the various phases of flight. The highest level of automation is not necessarily the safest. This is situationally dependent. In fact, utilizing a high level of automation in certain

scenarios could be detrimental. Pilots operate in dynamic environments and are exposed to various threats beyond their control, e.g., sudden runway change clearances during visual approaches. In such events, reprogramming the automation is not the priority. Doing so can trigger mishandling errors, rushing, and a snowballing into a chain of errors.

The goal of making the skies as safe as possible certainly requires the mutual collaboration of manufacturers, regulators, training providers, as well as air carrier operators. The future of automation presents itself as new challenges to the aerospace industry. With manufacturers aiming to automate additional stages of flight, concerns to the further erosion of manual flying skills are relevant. Furthermore, lighter workloads could lead to increased complacency.

As professional pilots, it is our responsibility to ensure adequate proficiency levels and always remain vigilant of automation-induced threats and risks.



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...](#)



Demystifying the Mortgage Process

Part one in a series: What will the lenders be looking at?

WRITTEN BY: ERIC HOOLIHAN

Whether you decide to purchase a home or refinance the one you're in now, the mortgage process generally follows the same flow for all lenders. Because the lending industry is regulated, many of the documents you'll see and the questions you'll be asked should be the same regardless of the lender. Everything, down to the loan application (what those in the industry call a 1003), has a specific format.

So, what are the steps in obtaining a mortgage? Over the next few months, I'll be taking you on a behind-the-scenes tour of what happens with all the information you provide and how it's all transformed into what looks like a huge stack of papers you'll sign at closing.

The first step, from a loan officer's standpoint, is for a borrower to complete an application. Some lenders may offer a pre-qualification for homebuyers based on stated information or a "soft" credit pull that doesn't include a detailed

breakdown of the borrower's credit history. Completing an application provides you some specific protections in the form of disclosures that are legally required to be sent to you. NOTE – If you're purchasing a home and don't have a specific property in mind, the lender hasn't officially received an application until you provide a property address. Personally, I don't issue pre-qualifications. But, when I work with a buyer, I take a complete application (or use TBD as the address of none is available), run credit, and collect income and asset documentation upfront. That way, I know everything about the buyer and can issue a pre-approval knowing that they should be able to qualify for the loan once they have officially applied. Once they do find that perfect home, I have a lot of the documentation already prepared and must complete only minimal updates to get the loan into underwriting.

“The 4 Cs” is an informal term to describe what's evaluated when issuing a pre-approval.

- **CREDIT** – and not just the credit scores (although important) but the overall credit profile. Are there late payments, especially on mortgages? Are there student loans in deferment? How many credit inquiries are there? Are there any auto loans or leases? Was the borrower's mortgage in forbearance? Any flags for the SSN vs. name? (Sometimes the borrower may mistype on the application.) Any accounts that may be paid off soon? Everything in your credit report is gone over with a fine-tooth comb.
- **CAPACITY** – also known as debt-to-income ratio. How much do the borrowers make and can it be verified? A diligent lender should collect sufficient pay stubs and W2s to make this determination unless it can be verified by alternate means (more on that in a later column).
- **CAPITAL** – do the borrowers have enough funds for the transaction. For a refinance, it could be little to nothing needed, especially if doing a cash-out refinance. For a purchase, the funds required will be more substantial especially for borrowers making large down payments. Are the funds to be used verifiable? Your

loan officer should collect sufficient bank statements to make this determination. If you have cash stuffed under your mattress that you plan to use to purchase a home, you'll be surprised to find that most lenders won't allow you to use it without proper sourcing. Cash is NOT king in mortgage lending. What rules are seasoned assets (those that have remained in an account for 60+ days). Get that money into your account and let it sit. Lenders want explanations for any large deposits that aren't from payroll and any large withdrawals that aren't paid toward debts reflected on your credit report.

- **COLLATERAL** – For a mortgage, the collateral is probably the property you're purchasing. You are granting the lender a security interest in exchange for them loaning you funds to purchase the property. The lender will want to make sure the value of the property supports the transaction, and this is generally done via an appraisal. An appraisal is where a third party inspects the property and issues a determination of value. Under certain situations, an appraisal may not be required, however the lender will still need to determine the value of the property using an alternative valuation method (property tax records, etc.).

Whether you are purchasing or refinancing, the 4-Cs will be evaluated by the loan officer and underwriters who review your file. An experienced loan officer will look at all these elements and determine if any supporting information may be needed. Do not be surprised if, after providing all the initial documents, you are asked to provide follow-up information. This is quite common and just part of the process that hopefully will culminate with you at the closing table buying (or refinancing) the home of your dreams!



About the Author

Eric Hoolihan has been an airline pilot for over 14 years having flown the D-328Jet, EMB-145 & A320. He is licensed as a loan officer in Minnesota and Texas. [Read More...](#)



Logging More than Just Flight Hours

Looking beyond the numbers

WRITTEN BY: JUSTIN ABRAMS

Flight training is a lengthy and arduous process. It takes significant effort and determination to earn all of the licenses and ratings that are required to gain employment as a professional pilot. We eagerly record every flight because we know each completed line in our logbook brings us closer to the next license, rating, or professional opportunity. While flight hours are important in this industry, as job requirements are developed using flight hours as a gauge of experience, the numbers alone do not allow us to analyze our performance or look back upon our progress. I believe it is also important to keep a personal log of your performance and experiences in order to continue growing as an aviator.

If you compare the logbooks of two pilots who went through the same program for a certain license or rating, odds are that they would look quite similar. They would show approximately the same number of hours and the same general training outline. However, the two pilots could have had much different training experiences. Overall, a logbook does not provide

much insight into a pilot's strong points, weak areas, and overall performance. Even if the debrief of a flight lesson is recorded and stored, I doubt many students will take the opportunity to review that specific document/record again. It is easy to debrief a flight and review what went well and what did not, and then proceed to lose that valuable feedback as you drive away from the airport. I believe that you are doing your future self a huge favor by logging your own details of your flights in addition to the normal data you write in your logbook. Acting like a personal debrief, a log of your reactions to flights soon after they are completed will provide you with an opportunity to capture details of the flight that you may forget if attempting to recall them later. What went well during the flight? What could have been performed better, or handled in a different way? Thinking through these questions allows you to give yourself honest feedback about your performance and overall piloting skills which will result in better preparation and more efficient flight lessons.

Over time, keeping a personal record of post-flight notes will continue to serve you very well. For one, it will allow you to identify patterns within your flying. For example, noticing an altitude deviation on a certain maneuver in frequent entries indicates that the maneuver requires special attention. On the other hand, you may notice that your radio calls become problematic when there are many other aircraft in the area causing you to feel overwhelmed. Be sure to also include positive highlights too, as it is important to recognize what was done well in order to track overall improvement as you progress through training. The types of notes and experiences that you record will likely change as you move through your career, but the purpose will stay the same. During my initial flight training, my notes focused more on performance of maneuvers than anything else. Fast forward to my flight instruction days and my notes were related to specific subjects that I wanted to review with a

student before their next flight. As an airline pilot now, my notes are mainly used for experiences or to detail in-flight events that I want to recall at a later point in time.

You will also find these post-flight notes helpful when beginning to prepare for an interview. Many common interview questions require you to look back at your experiences and reflect on your actions. Your collection of notes will allow you to identify important and relevant experiences and provide details of those events that you may not have been able to remember without them. You may be asked to describe a particularly stressful flight during your instrument training, or a time you had to overcome an obstacle in a professional role. Attempting to recall situations that relate to these question is very difficult when you have several hundred hours, if not several thousand. Recording details of interesting experiences as you progress through your career will provide you with a document that highlights these events.

Keeping an additional log that details your thoughts and reactions soon after flying will be a great resource in both the near and long terms. Putting forth this effort will help you identify areas of your flying that need a bit of work and will also show improvements and overall performance trends. Your collection of post-flight notes will also be a great resource to refer to as you progress in your career and wish to revisit the details of exciting, unique experiences.

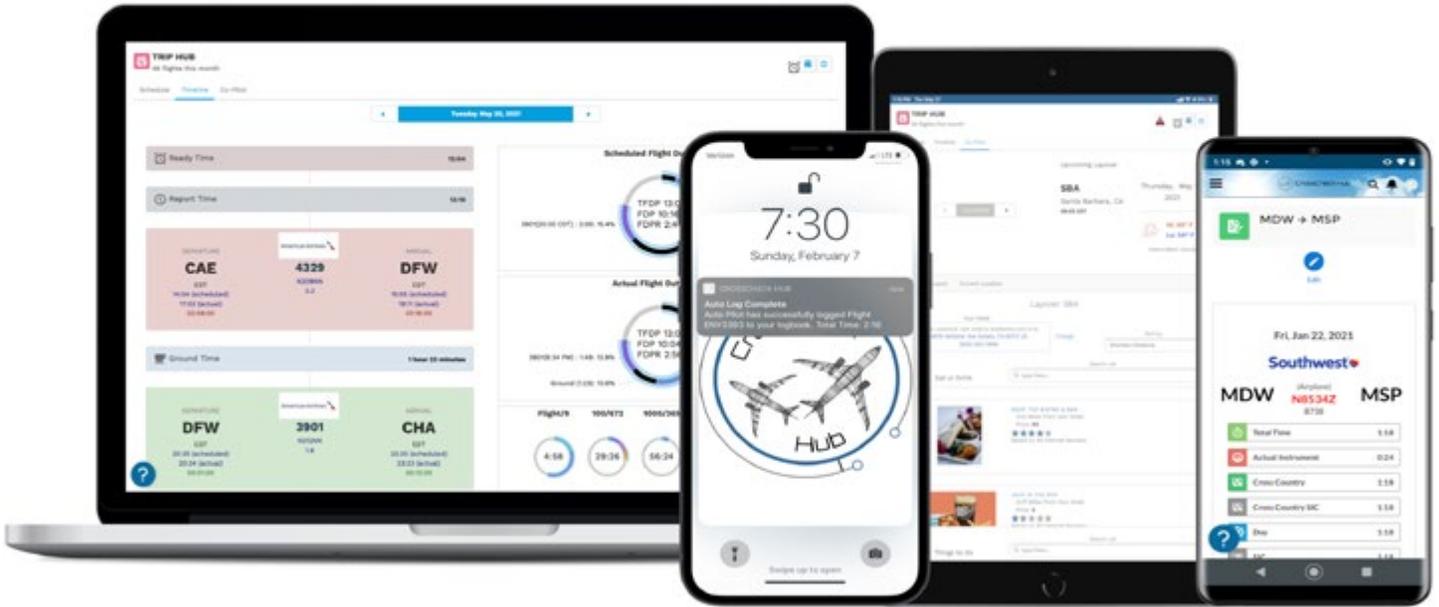


About the Author



Justin Abrams is a first officer for a major US airline. He earned a Bachelor of Science degree in Aviation with a minor in Security and Intelligence from the Ohio State University in 2015. [Read More...](#)

The World's First Suite of Services for Crew Members Has Arrived.



CrossCheck Hub

CrossCheck Hub

WRITTEN BY: JUSTIN ABRAMS

What is CrossCheck Hub?

CrossCheck Hub is a data-driven, multi-service platform built on the cloud-based Salesforce platform. For the aviation industry, it is the first software as a service-based app that provides multiple functions built for the crew member. Each service or “Hub” provides a set of functions within the CrossCheck Hub platform. The three Hubs at launch are Logbook Hub, Trip Hub, and Reward Hub.

Designed by pilots and built by experienced software engineers, the Hub offers many services that will benefit users of all experience levels. CrossCheck Hub was developed by Endevean Corporation, a Salesforce Consulting company with a history of developing applications for numerous industries, including Cirrus Aircraft. Jim Casazza, the founder and CEO of Endevean, began working on CrossCheck Hub when his son James, a first officer for a major U.S regional airline, expressed frustration with the lack of modern applications for flight crew and the aviation industry as a whole. He saw a problem, operations plagued by outdated and inefficient technology, and set out to create a solution. What started out as a simple pay sheet converter to verify the accuracy of James' paychecks has developed into a sophisticated flight-logging system with astounding accuracy. Even more impressive is the fact that development only began in early 2020. I have had the pleasure of speaking with Jim and James several times in the past few weeks to learn about their product, and it took no time at all to see how dedicated they are at providing a one-stop shop for pilot services.

Logbook Hub

CrossCheck Hub first set out to tackle the issue of logging flight time. The goal was to simplify the logging process by requiring little action on the part of the user and greatly increasing the accuracy of the data. Jim and James aimed to create the most advanced and accurate logbook on the market. A major hurdle that normally prevents logbooks from achieving complete accuracy is a heavy reliance on users to enter data and define items. The more information a pilot enters manually, the greater the odds are of an entry error carrying forward until it is caught and resolved. CrossCheck Hub helps to solve this problem by focusing on automatic logging and information verification.

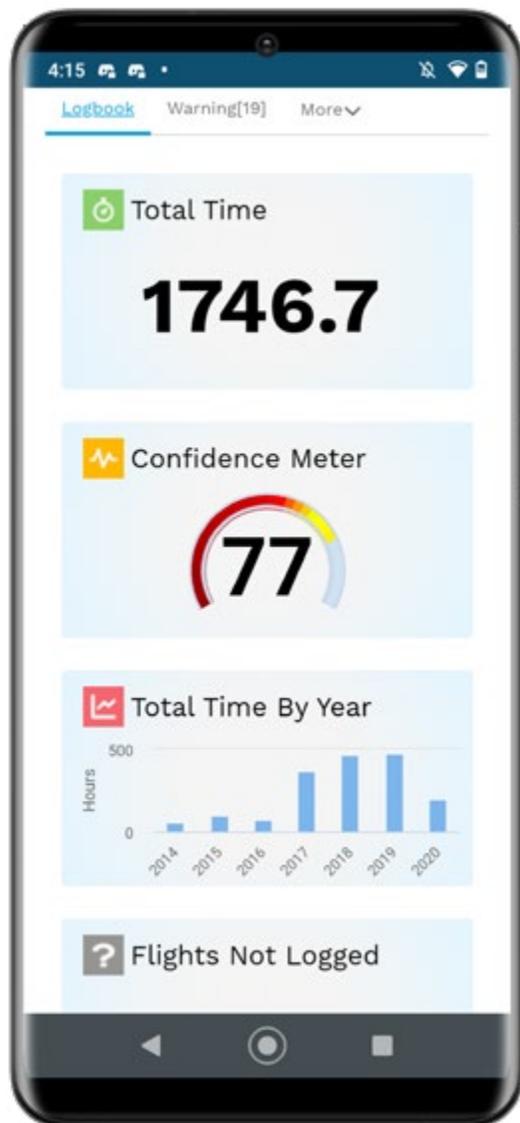


Push Notifications Are Received When Your Flight Gets Logged Automatically.

Uploading a current electronic logbook into the Hub's logbook is quite simple. During the account set-up process, directions are provided describing the steps needed to export a logbook from its current format into CrossCheck Hub's system. After uploading, you are given almost immediate feedback on the accuracy of your logbook as discrepancies are provided on entries where an error was detected. Did you accidentally add an additional letter to an aircraft's tail number during your private training? You will receive a discrepancy alert indicating that the tail number you entered does not exist. Perhaps you logged cross-country time on a flight where the departure and destination airports are the same; you will be alerted to that discrepancy so that you can determine

the correct entry. If utilizing the “Auto Pilot” feature for automatic flight logging, the system will also monitor your imported schedule and report when your flights have been logged successfully.

At any point, you can utilize the Confidence Meter located on the Dashboard page, as an overall gauge of your logbook’s accuracy. As discrepancies are corrected and reconciled, the Confidence Meter’s value will increase. Anyone who has attempted to locate an entry error within their logbook will tell you how frustrating and time-consuming it can be. The benefits of utilizing a program that can review your entries and find the errors for you



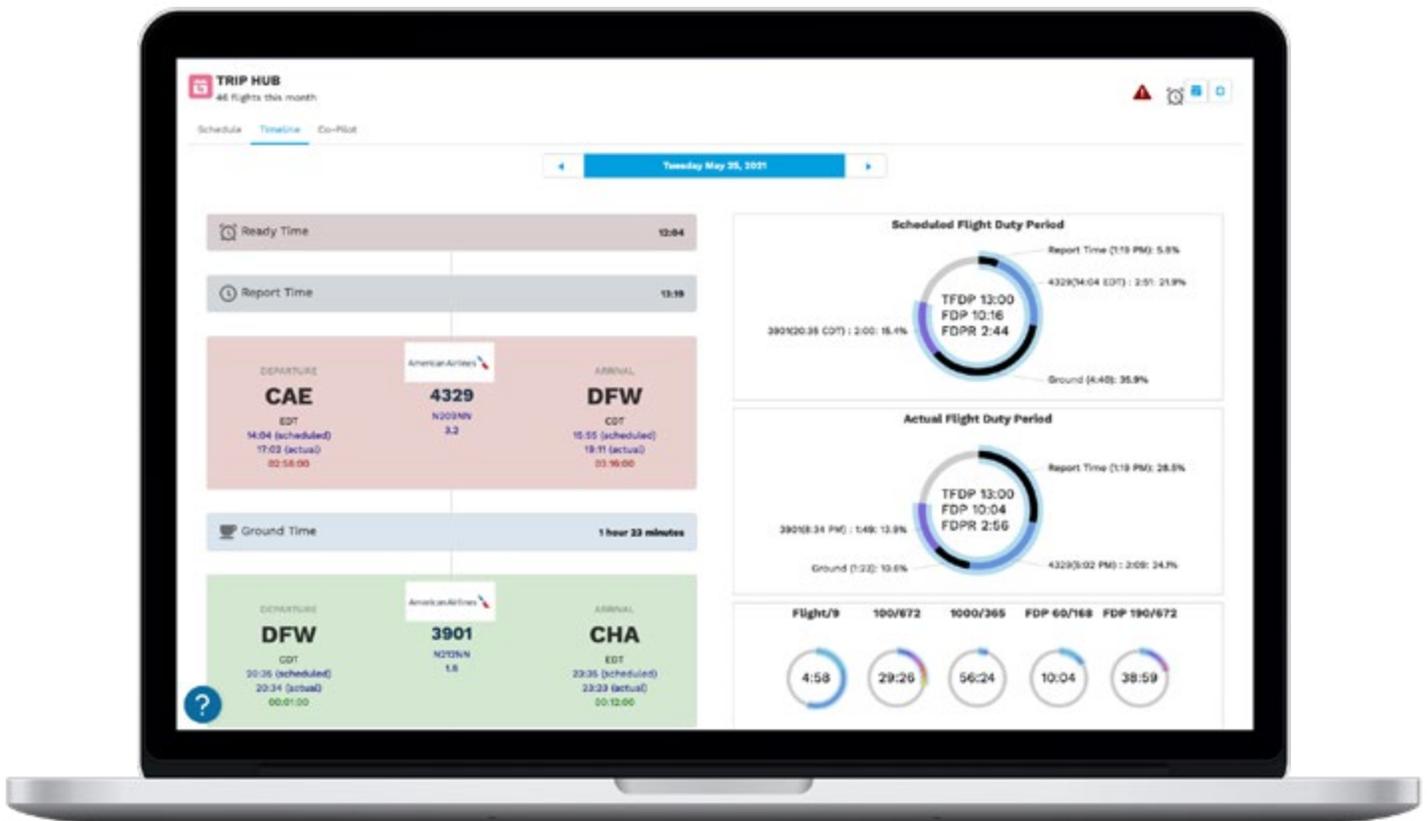
When CrossCheck Hub Helps You Fix Discrepancies, Your Confidence Meter Goes Up

cannot be overstated. The Logbook Hub will save you time and effort as you upload your current experience and continue gaining additional flight time. Also found on the Dashboard page is a detailed breakdown of your flight time.

After your logbook is uploaded into the Logbook Hub and all discrepancies are resolved, future flight logging becomes a breeze. Those pilots currently flying for part 121 airlines can utilize the Hub’s “Auto Pilot” feature, which requires a quick monthly upload of your work schedule. This feature allows this feature to go to work for you and log your flights as they are completed. When you create a profile in CrossCheck Hub, you can indicate your position with an airline (first officer or captain), instructing the Autopilot feature to log each flight as second in command or pilot in command. The Autopilot receives flight time, aircraft information, and route data from various sources whose information is all reported into a Department of Transportation database. A patented data-synchronization system (US10585877B1) verifies the data that have been automatically logged for accuracy and corrects any issues should different sources report different information. The Autopilot feature serves to take most of the legwork out of logging flight hours, as you will be able to see a flight entry only minutes after its completion. A user only needs to verify that the entry is logged correctly, and then enter data that the application cannot log, such as instrument approaches, number of takeoffs and landings as pilot flying, and any additional remarks. A user’s logbook data are stored in the cloud and can be accessed on all their devices.

Trip Hub

The Trip Hub is a feature that will benefit all pilots while on the road. Under the “Trip” tab, a pilot will see their schedule for the month, with color-coded entries signifying the type of schedule. Flights, deadheads, training assignments, and reserve periods are a few different categories that one may see on their schedule.



View a Tailored Timeline Schedule along with Duty and Currency

Privacy matters are important to the Endevean development team, so rather than requiring users to enter in their airline username and password, they have chosen to have users enter their schedules manually. One small drawback to this is that a schedule must be uploaded again if a change in flight assignment occurs. However, this is greatly outweighed by the benefits of maintaining your private login information.

The “Timeline” feature draws out your report time, flight details, time between flights, and release time. In addition, you can even see how much “leisure time” you have to spend at your overnight between your release time and the FAA’s required eight-hour uninterrupted sleep opportunity! On the right side of the timeline, you can see your scheduled Flight Duty Period for the day along with a live, actual Flight Duty Period. You can see your weekly and monthly duty limits as well. Typical currency tracking is included as well with how many takeoffs and landings you need to stay current. The Auto Pilot will also monitor your flight schedule for delays, cancellations, and will adjust your FDP/duty accordingly to help ensure your legality.

The “Co-Pilot” page under the “Trip” tab offers readily available information on overnight hotels and activities in the area. Based on your preferences, and overnight hotel/current location, food and activity recommendations will be displayed.

Reward Hub

Another feature that will greatly benefit users is the “Reward Hub,” where a portion of membership revenue is redistributed as an incentive for using the applications. Users can earn different rewards by referring others to register an account and winning contests. A recent “Best Picture” contest winner had their photo incorporated into the Hub’s banner image. A planned future contest will allow users to earn points by completing activities within the Hubs for the chance to win a new Tesla vehicle!

Control Tower

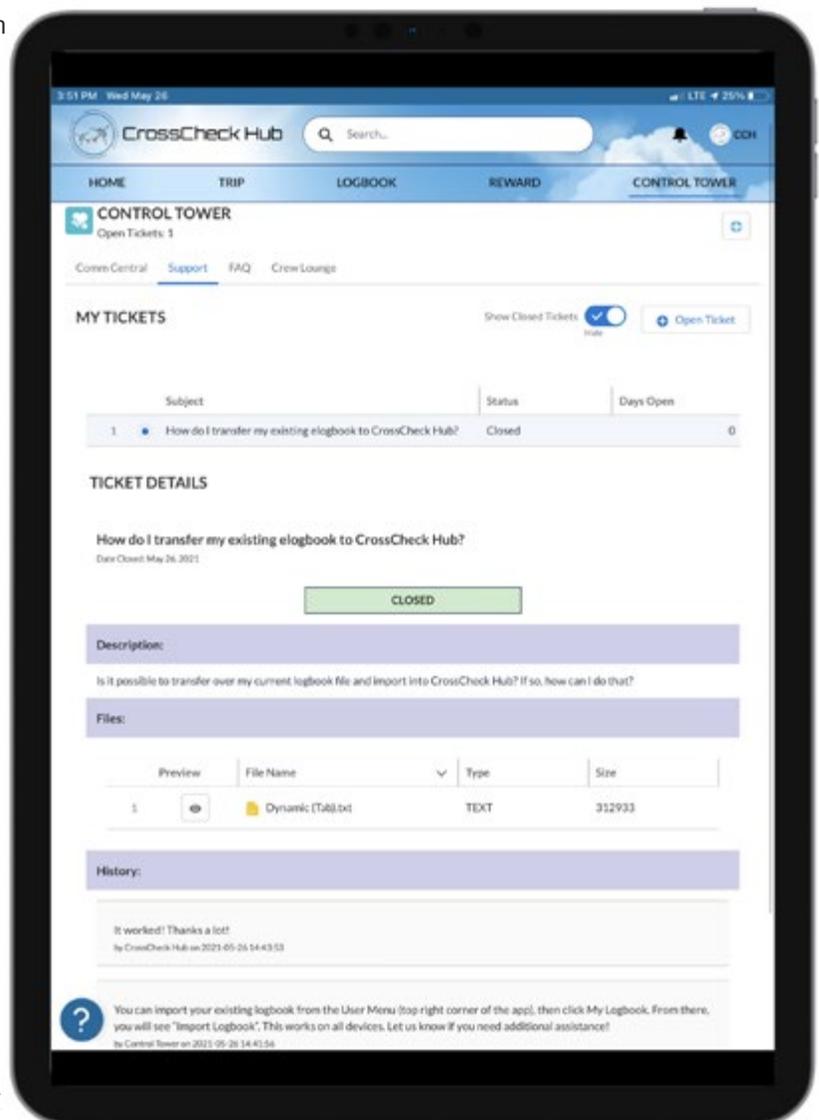
The main purpose of the “Control Tower” is to act as a community for users. Control Tower serves as a central location for communicating with support staff as well as other CrossCheck Hub members. Control Tower consists of different groups where users can post suggestions to CrossCheck Hub, send comments to other users, and read about new releases and application features. The creators of CrossCheck Hub pride themselves on offering support in a timely manner and strive to respond within one to eight hours as they have recently introduced in-app guidance, chatbots, and emergency phone support. The Control Tower Hub also features a Help Center with a collection of material that users will find helpful when seeking guidance on utilizing a feature to its full potential. The Help Center offers numerous articles that detail everything from uploading a monthly work schedule to tips on properly maintaining your logbook.

Future Developments

As exciting as it was to speak with Jim and James about what they have created in only a year’s time, it was perhaps even more exciting to listen to them describe future plans for CrossCheck Hub. Our conversation regarding new developments and future iterations truly exposed their product’s potential to act as a platform that pilots can use for all aspects of their professional lives. Two new applications are currently in development and the team intends to have 14 total service hubs by this time next year. “Financial Hub” will focus on financial health and awareness by utilizing a set of services that help track expenses, offer personal budgeting and wealth management tools, and audit paychecks

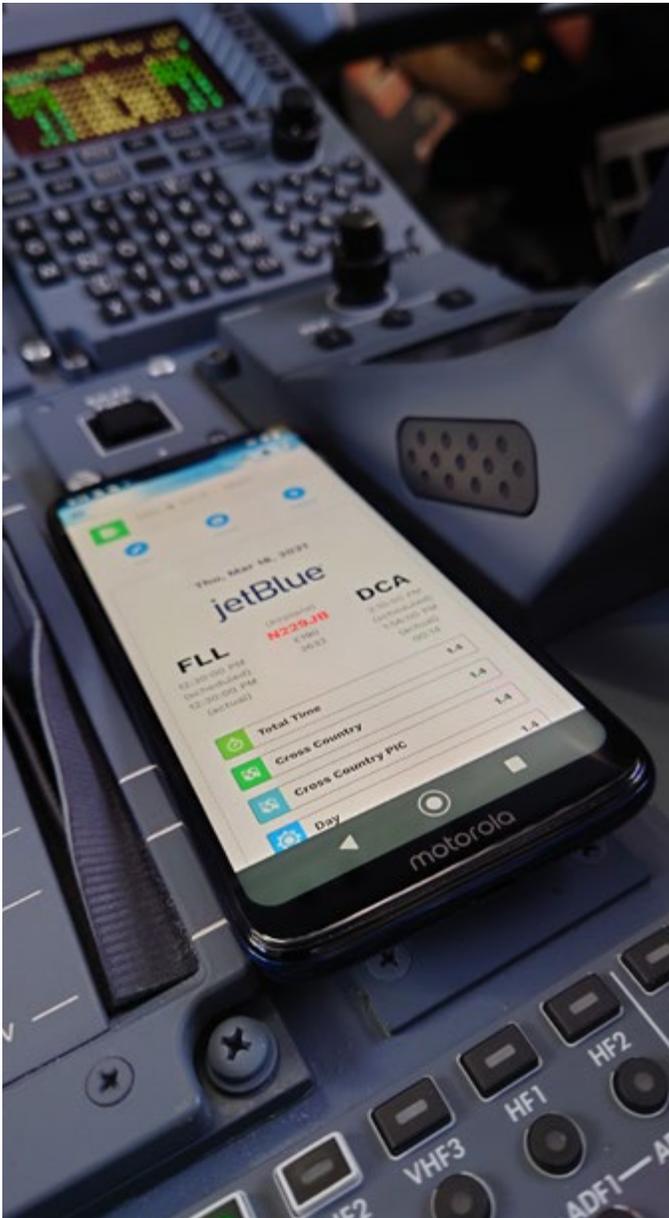
to ensure correct compensation. CrossCheck Hub recently partnered with a team from Equitable Advisors that will offer personalized services within the Financial Hub. A new “Career Hub” will assist pilots as they look for opportunities in the industry by listing applicable job postings and helping candidates create and edit résumés. Additional plans will expand upon hubs currently in existence to further their capabilities.

As CrossCheck Hub develops further, it aims to create



Submit and Close Support Tickets To Resolve Your Issues With Control Tower

additional services and themes to support pilots who fly under Part 135 and Part 91 operations. While all the hubs offer value to any pilot, the team at Endevean recognizes the need for additional tools that cater to pilots outside of the airline world. Stay tuned for more news from CrossCheck Hub regarding their future development as many details and partnerships are in the works that will be announced in the following months.



Membership Information

A free 14-day trial of CrossCheck Hub is available for users that will allow limited access to the suite of apps. After the trial, a one-year membership will cost users \$85 and provide full access to the hubs. The idea behind the pricing model is to only pay for hubs that benefit a user. After the first year of a membership, users will have the ability to opt into and out of new hubs as they see fit, to ensure they are only paying for services that they utilize. As an incentive to join CrossCheck Hub and see just how much it has to offer, a buy-back option is currently being offered to users who have accounts with competing products. Jim and James are so confident that users will benefit from their product that they will deduct your membership payment to a competing product from the cost of a CrossCheck Hub membership!

I believe the team at Endevean has done a great job developing this suite of applications. They set out to create a program that would allow pilots to passively maintain their logbooks and have grown that idea into a platform that offers services which aid pilots in most aspects of their professional lives. Whether you are a student pilot, a commercial pilot building flight time, or an airline pilot, CrossCheck Hub offers a one-stop shop with many features that will save you time and money. As the hubs are further developed and additional services are added, I am confident that their membership will increase and that they will continue to positively impact the aviation industry.



About the Author

Justin Abrams is a first officer for a major US airline. He earned a Bachelor of Science degree in Aviation with a minor in Security and Intelligence from the Ohio State University in 2015. [Read More...](#)



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