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# A FINANCIAL PARTNER TO HELP YOU ALTER COURSE

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 just starting your career, are beginning to plan for retirement, or are somewhere in between, it's likely that the challenges facing the aviation industry are leading you and your family to plan for changes in your income and lifestyle.

It's perfectly normal to be concerned, and we want to support and provide you actionable resources during this difficult time. **Visit [raa.com/turbluence](https://raa.com/turbluence)** to access checklists, budgeting tools, economic calculators and more.

Over 30 years ago, the pilot-founders of RAA saw the need to provide highly specialized financial services to their colleagues in the airline community. At the time, there were many financial advisory firms to choose from, but none that focused on the unique needs, desires, and challenges that come with a life spent flying the line. Serving our friends and colleagues in the airline community is why we are in this business, but how we carry on this legacy is just as important. 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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NGPA WINTER WARM-UP & INDUSTRY EXPO / PALM SPRINGS, CA 01.21-24/2016



REACH AN AFFLUENT COMMUNITY OF LGBT AVIATORS AT THE NGPA INDUSTRY EXPO. E: [DAVID.PETTET@NGPA.ORG](mailto:DAVID.PETTET@NGPA.ORG)





# Dear readers,

Through these difficult times we are all facing, it's more important than ever to stay in touch with family, friends and those in your communities. As a whole, we will get through this. Like too many of us, I have had friends who have lost and ones in critical condition. So, it is sobering, but it's during this time that we need each other more than ever. I implore you to check on your family and friends often — more often than you might under normal circumstances.

Over the years since we started Aero Crew News, I have heard from so many of our readers and we feel that you are a part of our community as much as we are all part of the greater aviation community. During this dreaded downturn, I hear many of you are working on home projects, gardening and even growing a legendary pilot-beard. We would love to hear what you're doing with your time and even see pictures of your projects or beards. You see, this is us checking in on you. Please let us hear from you at [info@aerocrewnews.com](mailto:info@aerocrewnews.com) or tag us at #aerocrewnews or @aerocrewnews.

From all of us at Aero Crew News, stay safe and let's look forward to shaving those beards.

Bluer skies ahead,

*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.



# April/May 2020

In April/May's combined issue, the Feature is dedicated to showcasing the background and medical services provided by MedAire. We aren't taking too much for granted these days in the area of health, so the timeliness of this piece is notable. Another timely article is supplied by Reini Thijssen in the Fitness column. Don't Worry! is more than an admonition, it is valuable advice on how to handle the stresses of uncertainty. As we have come to expect and appreciate from Charlie Mattingly in Money, we are provided solid advice about dealing with the uncertainties of the economy in his piece titled, Five Things You Can Do to Prepare for a Bear Market or Recession. (Afterward, it may be helpful to revisit Reini's Don't Worry!) Perspectives offers some great advice from Victor Vazquez about continuing to grow your career through professional development. You may be inspired to make the most of any extra downtime you find yourself trying to fill. And, if there weren't enough beyond our control, there is always the weather! In this month's Squall Line, Anthony Lorenti gives us more on convective weather and a cringe-worthy incident report to read that is also an opportunity for professional development. With perhaps more downtime than you are accustomed to, we suggest that you read each contribution in this valuable issue. Remember, the articles provided by Aero Crew News are published to make each of us better pilots and crew, better providers, better members of our families, our circles of friends and



colleagues, and the greater society. We share with you and invite you to share with others. Always, we welcome your feedback at [info@aerocrewnews.com](mailto:info@aerocrewnews.com).

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# From Check-in to Baggage Claim:

## Delta Has you Covered for A Safe Travel Experience

**F**rom providing more space to extensive cleaning, Delta has launched numerous measures to ensure a safe experience for our customers and people. Your safety is our highest priority from the moment you check in until you collect your bag at your final destination – and we are providing layers of protection throughout your journey so we're ready for you, when you are ready to fly with us again.

### In the airport

From the first steps into the airport, many measures are in place to give you peace of mind, keep you safe and encourage extra space:

For a touchless check-in experience, download the Fly Delta app to access a digital boarding pass.

Our check-in lobbies, self-service kiosks, gate counters and baggage claim are thoroughly wiped down many times throughout the day. And, by summer, our teams will be using electrostatic spraying in all airports Delta serves in the U.S.

Given the success of electrostatic spraying on our flights, we are expanding the process to other key locations such as our lobbies, jetbridges and gatehouses.

Plexiglass shields are being installed at all Delta check-in counters, in Delta Sky Clubs and at the gate counters across the U.S. by June.

We're also adding social distance markers in the check-in lobby, Delta Sky Club check in, at the gate and down the jetbridge to encourage customers to stand apart. Our employees and messaging throughout the airport are reminding customers to keep space, too.



Additionally, you're never more than a few feet away from a hand sanitizer station – they are available for use in check-in lobbies, at the gate, in Delta Sky Clubs and on all Delta-owned jet bridges.

Delta Sky Clubs are offering pre-packaged food similar to onboard snacks and other pre-packaged options like yogurt, breakfast energy bars, salads, hummus and pita chips, and sandwiches. Our Clubs continue to offer coffee, tea, soft drinks and select wine, beer and liquor. Shower service is temporarily suspended.

Delta customers and customer-facing employees are required to wear masks to ensure an extra layer of protection.

Delta is testing the distribution of customer care kits, available at all Delta ticket counters and gates starting June 5. The kits offer a hand sanitizer wipe, a mask and an informational card that details how the airline is transforming the industry standard of clean.

## Onboard experience

As you board your flight, you'll notice measures to promote distance:

We've adjusted our boarding process that encourages more space for safer travel by boarding all flights from back-to-front—reducing the instances of customers needing to pass by one another to reach their seats. The new process is limited to 10 customers at a time to minimize your contact with others.

There's more space for safer travel as we're blocking middle seats, blocking the sale of select aisle and window seats and capping seating at 50% in First Class and 60% in other cabins to give customers more space and to reduce the number of customers on board.

All automatic, advance Medallion Complimentary Upgrades have been paused and we're processing any available upgrades at the gate instead.

Every Delta flight is thoroughly sanitized prior to boarding using electrostatic sprayers. Following this process, cleaning crews complete an extensive checklist of cleaning procedures using this same high-grade disinfectant to wipe down personal and common areas of the cabin. If an aircraft doesn't pass our spot check before you board, our teams can hold the flight and call back the cleaning crew.

The air on all aircraft is completely recirculated 10 to 30 times per hour with fresh, outside air or through industrial-grade HEPA filters, which extract more than 99.99% of particles, including viruses.

Temporarily, we have streamlined our food and beverage offerings to reduce touchpoints. Snack bags are given out during flight attendants' first pass through the cabin, a move inspired by flight attendants' desire to deliver the best in-flight service while keeping customers safe and at ease.

## Our commitment remains

"The (travel) experience is a very comfortable, a very safe experience, we have taken actions, even above and beyond what the CDC has recommended to ensure safety," Delta's Chief Customer Experience Officer Bill Lentsch told ABC News.

We continue to coordinate, evaluate and communicate with health experts, partners and healthcare industry leaders on best practices. Learn more about our where we are flying in June and all the ways we are keeping customers safe [here](#).



# American Airlines Providing More Flexibility for Customers in June

**A**merican Airlines is providing customers additional flexibility as they navigate air travel amid concerns around the coronavirus (COVID-19) pandemic.



## For travel this summer

With the expiration of the change fee waiver on May 31, 2020, American is extending its offer to waive change fees for customers who purchase tickets by June 30, 2020 for summer travel through Sept. 30, 2020. This offer applies to tickets that meet the following criteria:

Any ticket purchased on or before June 30, 2020, for travel through Sept. 30, 2020, will not incur change fees prior to travel. Customers must pay any fare difference, if applicable, at time of ticketing of the new fare. Fare rules may apply depending on the ticket.

All AAdvantage® award tickets are included in this offer.

Customers are allowed to change their origin and destination cities as part of this offer.

Travel must be completed by Dec. 31, 2021.

Additional updates on existing travel alerts can be found on [aa.com/travelalerts](https://aa.com/travelalerts).

## Notifications to customers

American will continue to limit the number of customers on each aircraft. Additionally, American Customer Service agents also may reassign seats to create more space between customers or to accommodate

families who need to be seated together. Once boarding is complete — taking in consideration any aircraft weight or balance restrictions — customers can move to another seat within their ticketed cabin subject to availability.

As more people get back to traveling and loads are higher, American is deploying new tools to notify customers and allow them to move to more open flights when available, all without incurring any cost.

Customer safety is our priority

American's ongoing commitment to customer and team member well-being in response to the pandemic has multiple layers, including clean airports and airplanes, healthy team members, and requirements for customers to wear face coverings. At every step of their travel journeys, American is working to give customers more confidence and peace of mind when they travel on American. The airline has expanded the frequency of cleaning in airport areas under its control, including gate areas, ticket counters, passenger services counters, baggage service offices and team member rooms. American has also enhanced aircraft cleaning, distributed sanitizing wipes and gel for customers, and reduced interactions between flight attendants and customers by limiting food and beverage delivery.



# United Turns Old Uniforms Into Masks for Employees

Airline upcycles employee uniforms into 7,500 face coverings for airport operations workers on the front line at San Francisco International

**U**nited Airlines delivered 7,500 face coverings over the past week to front line employees at San Francisco International Airport and the airline's San Francisco Maintenance Base that were made from 12,284 pounds of uniforms United upcycled. United worked with upcycling partner, Looptworks to produce masks that would supplement the supply of face coverings that the airline already provides all employees and customers.



United recently rolled out new Carhartt Company Gear for its 28,000 Technical Operations, Ramp Service and Catering Operations employees and originally planned to turn the surplus of older garments into carpet padding and insulation fiber. The company changed course last month to align with the latest guidance from the Center for Disease Control's (CDC) to wear face masks in public when social distancing is not possible.

"This was an opportunity to do something extra for our employees to keep them safe while also staying true to our commitment to be one of the most sustainable airlines in the world," said Janet Lamkin, United Airlines SVP and President, California. "Recycling these unused uniforms into masks is a natural extension of our broader effort to overhaul our cleaning, social distancing and mitigation measures to ensure we're doing everything possible to keep our employees and our customers safe."

United recently launched United CleanPlus, which brings together one of the most trusted brands in surface disinfection - Clorox - and the country's top medical experts - Cleveland Clinic - to inform and guide United's new cleaning, safety and social distancing protocols that includes touchless kiosks in select locations for baggage check-in, sneeze guards, mandatory face coverings for crew and customers, and empowering customers by contacting them 24 hours in advance and giving them the opportunity to choose a different flight – for free -- when it looks like more than 70% of the seats will be filled.

Through partnering with Portland, Oregon-based Looptworks, United was able to supply employees with more sustainable, eco-friendly masks that are washable and reusable, recycled from uniforms, made in limited editions, and in the process save materials from landfills.

In April, United became the first major U.S.-based airline to require flight attendants to wear a face mask while on duty, and beginning in May, expanded that mandate to include all employees and customers on board. This includes front-line workers like pilots, customer service agents and ramp workers when on board an aircraft, along with any other United employees traveling using their flight benefits.





# Desert Jet Excels At Safety

Private Jet Charter Operator Desert Jet Renews ARGUS Platinum Rating and WYVERN Wingman Certification Obtaining the Highest Levels of Safety Standards

**D**esert Jet, the premier full-service business aviation company based in Greater Palm Springs, California, is pleased to announce the successful completion of two of the aviation industry's most rigorous safety audits, achieving re-certification of its WYVERN Wingman Operator status and ARGUS Platinum Rating.



The prestigious Platinum Rating is the highest level of the ARGUS audit standard and is awarded only to those air charter operators who have demonstrated successful implementation of industry best safety practices relative to their operations and maintenance. By achieving the ARGUS Platinum Rating, Desert Jet is placed in the upper five percent of over 1,000 U.S. based charter operators.

The WYVERN Wingman audit is considered one of the most challenging standards to adhere to and one of the most reputable and recognized in the industry. Wingman certified operators undergo a difficult process in which their safety management system, flight operations, and maintenance operations are scrutinized. The WYVERN Wingman Standard is the industry's benchmark in aviation safety, and adherence to it reflects a commitment to current aviation best practice and the highest level of safety and protocol.

"Safety is of the utmost importance to us at Desert Jet and remains our top priority" said Jared Fox, Desert Jet CEO. "At a time when safety has never been more important or emphasized, the successful completion of both the WYVERN and ARGUS audits demonstrate our ongoing commitment to maintaining the highest safety standards at all times."

With Desert Jet 's strong commitment to safety and the development of its Safety Management System (SMS), the company maintains a safety trifecta, which includes IS-BAO (International Standard for Aircraft Operations) Stage 3 registration in addition to its ARGUS Platinum rating and Wyvern Wingman certification. Less than one percent of all charter operators in the U.S. have earned all three safety designations concurrently.





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# Our Role in this Time of Crisis

Making good use of our time away from the flight deck

WRITTEN BY: KRISTOPHER OLSON

**C**OVID-19 has done dramatic damage to our collective national health, and this highly infectious virus has absolutely obliterated years of progress to the airlines' efforts to build sustainable business models. Over the course of days, hundreds of pilots were disemployed due to the abrupt drop in travelers. Airlines are offering early retirement and partially paid voluntary leaves. Despite these efforts, many pilots feel as if they are counting the days until they receive similar notices. What aviation will look like after September 30 is uncertain. That economic uncertainty is unsettling, and we are not the only ones facing this; millions of our fellow Americans are entrenched in the same insecurity.



The unsung heroes are the thousands of individuals worldwide who continue to go to work each day – those deemed essential. These people are not only helping cure the sick, they are manufacturing the testing kits, developing vaccines, delivering goods and food, and flying people (and cargo) around our nation. That's right – airline pilots are among those classified as essential employees. We must not forget our role in ensuring a safe national transportation network even while our fears of the future stress us.

I am not speaking from a position of comfort; my airline has been cancelling around 90% of flights since March. Due to this, I am now averaging less than one landing every two weeks. Not since the days I started flight training have I flown so little.

At first, the few days off were welcomed, but now each day on the ground feels wrong. I know these passenger loads are not sustainable for any airline. I also feel like I should be doing something to help. I've created a financial plan, evaluated options should I be furloughed and practiced a hefty amount of social distancing. Realistically, all I feel I can do is sit and wait; wait for the phone to ring with a flight or a furlough notice.

But, there is something we all can do, and that is to remember our role in aviation safety. We play a direct role in keeping our airspace safe and our nation moving. NTSB reports are fraught with accidents caused by a lack of pilot proficiency, and recency plays a critical role in aviation safety. Airline pilots do not normally face these challenges due to the semi-annual recurrent training and hundreds of hours of flying monthly. Those factors help drive our remarkable safety records. However, for many pilots, daily flying has dropped to monthly flying. It is incumbent upon each of us to self-regulate in order to maintain proficiency.

I have taken to reviewing my procedural flows weekly. It may sound lame, but going through flows and call-outs for a flight takes less than 30 minutes out of my Monday morning and keeps the routine in my head. I have also started tinkering with the more esoteric features of my iPad, WSI and my Jeppesen Chart app. Normally, after a long day of flying, I put my iPad on a charger and leave it alone. Now, I've started seeing what other functionality is beneath the surface.

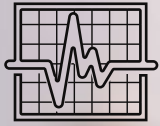
Every airline for which I have flown also creates a monthly safety publication. While I can't say every airline does, you should poke around and see if yours does. These safety reviews commonly discuss small procedural violations or areas of interest for pilots. Most of the time, FOQA data or ASAP commentaries are used. I've always found them to be a good read, but I've taken to reading the articles published before I was hired. The wealth of information is amazing, and it will make me a better captain in the future.

The hour or two a week has helped me stay fresh with my airplane, which boosts my performance in the flight deck. We all have a role in getting our nation to the other side of this crisis. Our responsibility is to ensure that every passenger who walks onto our airplane walks off. Use some of your time off to maintain, even enhance, your knowledge and skills.



## About the Author

**Kristopher Olsen** grew up in an airline family including pilots, mechanics, flight attendants and air traffic controllers for major airlines and the Federal Aviation Administration. [Read More...](#)



FITNESS



# Into Therapy or Not?

WRITTEN BY: REINI THIJSEN

**M**oodiness, stress, anxiety, marital tensions . . . These are all part of life that we face as crew, and sometimes we need someone to support us as we strive to get back on track. But, it can be difficult to determine whether your problems merit seeing a professional. When is it time for therapy? Finding your answer to this question may be easier than you think. If you feel that your challenges are impossible to overcome alone, it is time to look for a mental health professional.

Everyone has personal strengths and weaknesses, but certain events or circumstances can bring imbalance resulting in mental health challenges. Strong feelings of empathy and sensitivity can lead to depression; a perfectionist becomes compulsive; and a cautious person's fear will not allow them to leave the house. Receiving help for such challenges does not imply permanence nor a diagnosis that could affect your career. Considering mental health this way provides a realistic perspective that opens one to accepting help.

## Trust Your Gut Feeling

Intuition can become very strong when challenges multiply. It is essential to listen to this gut feeling. Consider this analogy: Imagine yourself wandering in an unfamiliar city. At first, you don't think of yourself as lost — just disoriented. Then, a feeling that something is not right creeps up, but still you maintain hope that the hotel you're looking for is around the next corner. Wandering further, your feelings of insecurity become stronger. The hotel is not around the next corner, and anxiousness kicks in. For some, it takes longer for them to realize they are lost than for others, but the certainty of having to ask someone for directions becomes inevitable. When are you inclined to ask for help?

## Be Aware

Be mindful of when you are experiencing symptoms that interfere with your daily functioning. Some examples of symptoms that might adversely affect your day-to-day life include sleep problems, depression, relationship

strain, traumas, burnout, fears, grief, loss, etc. There are many other complaints that can cause mental health symptoms, and without help, there can be a detrimental effect in the long term. Therapy can make life easier as you get to know yourself better and/or identify what has led you to need expert help.

## Share & Prepare

Mental health issues can lead to isolation. Talk to a close family member or friend with whom you feel comfortable. A listening ear supports and helps you process challenges and makes you feel less alone. Friends may ask questions and have suggestions that might bring relief. Also, sharing personal worries and problems structure your thoughts thus preparing you for the initial consultation with a therapist. Knowing how to communicate your situation is essential to identifying the best therapist and most effective treatment for your needs.





## Motives

Therapy is not a quick fix. The intention of therapy is to work with yourself guided by the therapist. Chiefly, it is you who is responsible to do the work, not only during the sessions, but also outside the sessions. In many forms of therapy, a therapist may give homework exercises and review them in subsequent sessions. Assignments could be, for example, to keep thoughts or moods in a logbook, or to conduct relaxation techniques. Exercises depend on the form of therapy and the therapist. It is essential to ask yourself if you are prepared to invest the necessary time and energy in the counseling process.

## Be Open & Realistic

A receptive attitude is crucial when looking for help and this can be challenging. When you are depressed, a negative attitude is inherent to your mood. If you are not expecting anything from anyone, not even from a therapist, you remain very skeptical about therapy. If you are looking for reasons why it would not work for you, you will probably be right, for with that attitude you create a self-fulfilling prophecy. In addition, set realistic expectations for yourself. Goals such as, "I am looking for someone who can solve all my family problems," or "I never want to be scared," are not realistic. An example of a solid motive could be, "I want to learn to cope with my grief/loss/anger/conflicts better."

## Research

Conduct online research and contact your insurance company to find a therapist who fits your needs. Before contacting a therapist, write down your questions and concerns. If you discuss the problems and treatment options, remember that your own assessment plays an important role. The success of therapy depends on your confidence that it will help you.

When looking for a therapist, think about the following questions:

- What kind of help do you think you need?
- What kind of help would you prefer?

Keep in mind that there may be a waiting list before you can see a therapist. It is advisable to gather information and contact multiple therapists to expedite the process.

## The Intake

Find a therapist who suits you. Therapists are different in their styles and approaches. Studies show that your connection with the therapist is actually more important than the kind of therapy they are providing. Mutual respect and a strong therapeutic bond are important in order for the therapist to support you. During the intake, only you can decide if you feel comfortable and connected with your therapist. If you have doubts, discuss it or look for a new therapist. Your intuition is crucial, but also think about the following questions:

- Do you like the atmosphere in the therapy room?
- Do you feel comfortable?
- Do you feel understood by the therapist?

## Go for it!

If you want to benefit from therapy, you will have to work hard. A therapist supports and guides you, but you are the one to do the work that makes the difference. It is advisable to inform those who are important to you that you are in therapy. Finally, keep reflecting upon yourself – be self-aware. Are you falling back into old habits? Do you apply what you have learned in therapy? To help you stay on track, do not hesitate to go back to therapy, even if it is for only one session.

# Self-Test

## Have you ever:

- Been to a therapist or other mental health professional?
- Reported sick from school or work because you could no longer endure?
- Felt dangerously ill from a headache or a pounding heart?
- Had sleepless nights because you worried?
- Wondered if you are “normal?”
- Had nervous habits such as nail-biting, scratching or picking?
- Suffered something that continued to bother you months later?
- Had a hard time eating?
- Heard voices in your head?
- Wondered if your life still made sense?
- Felt alienated from reality?
- Feared failure at something so that you decided not to try at all?
- Been to the doctor with symptoms for which no physical cause was found?
- Fantasized that you are famous?
- Been so mentally exhausted that you could not work for a while?
- Feared that someone will “figure you out?”
- Wondered if your sexual fantasies were normal?
- Thought you were too sensitive for this world?
- Feared that you would go insane?
- Seen things that were not there?
- Sensed you had to do something lest something bad would happen?
- Felt a strong fear of something harmless, such as mice, spiders, the telephone or open spaces?

If you answered “yes” to any of these questions, you are not alone. Everyone copes with challenges in life. Only you can determine the severity and decide to reach out for support. There is no shame in consulting a mental health professional in search of what you need to learn about your challenges.



## About the Author

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



# Making Sense of The SECURE Act

WRITTEN BY: JAMES C. KNAPP, AIF®, BFA™, CPFA®

**O**n December 20, 2019, the Setting Every Community up for Retirement Enhancement (SECURE) Act of 2019. Effective January 1, 2020 was signed into law. The SECURE Act addresses provisions that work to reform workplace retirement plans and helps expand retirement savings.

You may have heard of the SECURE Act, though many investors I speak with do not know what it addresses or what provisions are included. While the SECURE Act touches many small business and individual issues, this article will highlight what I feel are the most notable individual legislative changes and the act's meaning as it may apply to you.



The required minimum distribution (RMD) and contributions age was raised. An RMD withdrawal previously generally needed to be taken the year in which you turn 70½. Now, the age has increased to age 72 years old. For a beneficiary who is the IRA owner's spouse, RMDs are delayed until the end of the year that the deceased IRA owner would have reached age 72. Another major change is that IRA contributions have been extended beyond 70½ as long as the taxpayer is working. While the age to begin RMDs has been increased to 72, taxpayers can still make Qualified Charitable Distributions (QCDs) from their IRA as early as 70½. QCDs are not taxable given the \$100,000 limit per year and the distributions must be made directly to the charity.

"Stretch IRA" was eliminated. Previously the "stretch IRA" allowed IRA beneficiaries to stretch their distributions and the accompanying required income tax payments based on their life expectancy. Under the SECURE Act, beneficiaries must withdraw all assets from an inherited IRA within ten years. While there are no minimum distribution amounts, the entire balance must be distributed after the tenth year. There are some EXCEPTIONS if the beneficiary is a minor, disabled, chronically ill or not more than ten years younger than the deceased IRA owner. For minors, the exception only applies until the child reaches the majority age, at which point the ten-year distribution rule applies.

Added exceptions for penalty-free withdrawals. The SECURE Act allows for withdrawals without penalty from a 401(k), IRA or other retirement account prior to age 59½ for childbirth and adoption costs. Withdrawals of up to \$5,000 per person will be allowed without paying the usual 10% early withdrawal penalty. An example of this would be a husband and wife can each withdraw \$5,000 from their respective retirement accounts. Please note that parents will have one year from the date the child is born, or adoption is finalized, to withdraw the funds from their retirement account to avoid paying the 10% penalty. These withdrawals will still be taxable as income.

Care providers and graduate students will be allowed to contribute to IRAs. Under the SECURE Act, the amount paid to care providers, graduate, post-doctoral and research will be treated as compensation for purposes of making IRA contributions. This is important to these groups as retirement account contributions couldn't exceed earned income. Those who receive stipends previously weren't allowed to contribute. Foster-care provider payments received for the care of disabled people in their home also previously didn't qualify.

401(k) Plan Investment Option Changes. The Secure Act permits employers to offer annuities within 401(k) plans as investment options. The annuities issued by the insurance companies will have a fiduciary responsibility to offer suitable options to participants. The employers will

be protected from legal action. The SECURE Act requires 401(k) plan administrators to provide “lifetime income disclosure statements” annually to plan participants.

Employer-sponsored retirement plan changes. The SECURE Act provides an avenue for small businesses to band together to offer Multiple Employer Plans (MEPs). The Act also allows the availability for long-time part-time workers to participate in the employer-sponsored plan. The act lowers the threshold for eligibility down to either three consecutive years of working at least 500 hours or one full year of 1000 hours worked. Employers will get a tax credit helping to offset the 401(k) start-up costs or SIMPLE IRA plans with the “auto-enrollment” feature.

401(k) Loan Rules. The SECURE Act allows loans as much as 50% of your 401(k) balance, without exceeding \$50,000, with a five-year repayment schedule. If your loan is to buy a home, the repayment schedule may be longer.

529 Plan Expenses Expansion. 529 education saving plans must be used for qualified educational expenses. The SECURE Act broadens the qualified expenses to include student loan payments and apprenticeship program costs up to \$10,000.

If you need help making sense how the SECURE Act may apply to you or have any other questions, email [JAMES.KNAPP@KNAPPADVISORY.COM](mailto:JAMES.KNAPP@KNAPPADVISORY.COM). We are here to help.

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## About the Author



**James C. Knapp** founded Knapp Advisory Group to help professionals and retirees make informed decisions with their financial affairs. [Read More...](#)



# Emotions and Investments

## An Unhealthy Pairing

WRITTEN BY: GLENN NEVOLA

The topic of risk is appropriate during this time as the market has been having some wild swings due to the current effects of the novel coronavirus, Covid-19. The fear is that this will affect supply chains around the world leading to lowered productivity and earnings. Markets do not like uncertainty which they have demonstrated recently with a very quick downward move of roughly 13% from recent highs. If we look back to other similar events in history, the market has always rebounded higher after the events - sometimes it has taken longer than others, but always it has recovered. Most analysts think this time will be no different.

If you're in your twenties to forties, you will look back on this time as a buying opportunity and should accept the risk along the way. If you're in your fifties or sixties, you should already be in a hedged portfolio commensurate with your age and risk tolerance. Regardless of your age, your allocation should include diversification including stocks and bonds. The bonds will help mute volatility in uncertain times and provide interest income. Because current interest rates are very low, earned interest bonds is not that great, but again it's a safe haven when there are large equity swings. The older you are, the less exposed to equities you should be, but you will still need some as bonds will not pay enough interest to keep up with inflation.

In summary, keeping emotions out of the market is never easy to do and often results in poor decisions at the wrong time, like buying high and selling low. Having a broad-based diversified plan, sticking with that plan and contributing on a routine basis is vital to long term investment goals. Avoid your desire to go to cash during volatile times then trying to time when to get back into the market. This emotional tactic usually results in locking in your losses and the stress of uncertainty about when to get back into the market. If you miss even a few of the significant up days over time, your annualized returns will be severely impacted.





# What you can't see, can hurt you!

Lessons from Aviation Investigation Report A1400165

WRITTEN BY: ANTHONY LORENTI

**F**irst, the good news: For many years prior to airborne radar technology, pilots safely navigated areas of convection. Fast forward to today, the advent of airborne radar technology has further enhanced their ability to avoid thunderstorms. Airplane occupants enjoy greater safety.

Now, the bad news: The lack of airborne weather radar can be attributed, at least in part, to many aircraft accidents. Since the introduction of airborne weather radar, accidents and inflight upsets have and will occur. Airplanes are still being claimed by convective weather; not just accidents but incidents too.

In my opinion, the best solution to solving this problem is that every airplane that flies in IMC should be equipped with some form of downlink/ADS-B weather. Given the range of weather that we Part 121-types fly in, this resource is especially necessary.

Airborne weather radar is the primary tool in avoiding, and arguably the best tool, for avoiding thunderstorms. The greatest benefit from airborne weather radar is that it provides information in real-time. But, it's not infallible. It can be negatively impacted by:

- Operator error
- Reduced resolution at greater ranges
- Inability to see outside your scan

Another tool pilots use to avoid convective weather is Air Traffic Control, but here, there must be a strong caveat: Keeping you out of the weather is not the primary function of air traffic control. Preventing you from hitting other airplanes is their primary job.

Also, radar controllers work with different technological resources. Some Air traffic Controllers have available Terminal Doppler Weather Radar (TDWR) and others have Weather System Processors (WSP). I will address their technological differences in future columns.

What problems does downlinked weather radar solve?

Downlinked weather radar gives you the ability to access different radar images for purposes of interpretation and most importantly, to see radar returns that your radar cannot see. Generally your onboard radar cannot see past a certain range nor outside the sweep.

Range: A downlinked radar image provides enhanced ability to plan. With downlinked radar, you can watch the overall convective picture evolve. If you are able to see an extensive area of convection dissipate, you would likely formulate one game plan, but if you saw the area of weather intensify, your plan would be different. Because downlinked radar has an ability to see what your radar cannot, your in-flight efforts, planning and decision

making are more informed. A downlinked radar image can show very well a trend in the overall area of convection. At best, an airborne weather radar does an extremely poor job of conveying trend information. This information provided by downlinked radar is of tremendous benefit to safety.

At greater range, all radars lose the ability to provide you with the requisite resolution to make good, safe maneuvers around weather. A downlinked radar image will give you the overall picture as to how hard you are going to work your onboard unit later. This will help your decision making. By observing the general trend of weather that downlinked radar can offer, your flight might be smoother. Even your fuel situation may be improved. To simplify, if a portion of your flight is about to be impacted by a colossal area of convection (A Mesoscale Convective Complex for example), a downlinked radar image is far more useful than onboard weather radar

Sweep: Have you ever been on deviations for weather and been asked to take a turn toward \_\_\_\_? If that direction is outside your onboard weather radar's sweep, how can you answer that question? In this scenario, you have two options:

1. Tell ATC you do not know. Your radar is not pointed that way. Ask them what they think.
2. Confidently look at your downlinked radar image and assess the answer to that question.

If you do not have option two, you should let ATC know that if you take a turn, it comes with the caveat that you might not be able to hold it. Use ATC for weather avoidance, but always remember doing so should not be relied upon entirely. We know that keeping you out of the

weather is not the controller's primary job. It's yours.

If you can choose option two, you're looking good! You have the ability to see what your onboard radar cannot at that given moment. Your ability to consider the idea of turning in the prescribed direction that is beyond your radar's sweep, combined with the ability to use the radar once you are aimed in the prescribed direction, makes things a lot safer, if you ask me.

In summary

In any kind of flying, decisions based on a single criterion are rare and too often are not the best decisions. You should be making decisions based on as many resources available. There is no denying that onboard weather radar can "save your bacon" (and does routinely).

But, in my opinion, the final resource, the 'icing on the cake' regarding in-flight deviations, is ADS-B/Downlinked weather radar. Used in conjunction with our more common resources, ATC and airborne radar, downlinked radar provides a valid of view of what the other two resources cannot. It truly provides a view of what may be lurking around the corner.



### About the Author

**Anthony Lorenti** is an ATP, CFI, Fire Fighter and EMT with a Bachelors degree in Business Managment. [Read More...](#)



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# Sleeping Monsters

A visit to the world's largest aircraft boneyard

WRITTEN BY: MEREDITH EDWARDS

The sun was setting across Tucson, bright splashes of orange and gold tossed into the clouds. I'd not been to this city in years, and this was my first overnight at our new crew hotel, having switched from one side of the airport to the other. We rode in the hotel shuttle, quietly taking in the giant cacti that lined the horizon like silent soldiers on watch. Suddenly, as the shuttle rounded a bend, hundreds of airplanes appeared in front of us, the sunset casting monster-sized shadows our way. I gasped as we drove closer, realizing that the planes stretched for miles, that there were thousands of them just sitting there in the darkening desert. Watching the sky grow black, I was overwhelmed by an eerie feeling that these planes were alive, that at night they shuddered awake and plotted a machine-led takeover of humanity.





I leaned up to ask the driver what it was. “That’s The Boneyard. It’s like an airplane retirement home.” I laughed while he pointed out The Pima Air and Space Museum situated right next door, full of a variety of military and commercial aircraft from all over the world. The driver continued to regale me. “And you know, you can visit The Boneyard. You just gotta have a background check two weeks prior since it’s located on the Davis-Monthan Air Force Base.”

I had to go see these giants up-close. Once back home, I immediately began planning my trip, fascinated by the history and artistry of the museum and the airplanes, in love with the beauty of the Sonoran Desert. Formally known as the 309th Aerospace Maintenance And Regeneration Group (AMARG), colloquially referred to as The Boneyard, was started after World War II as a “graveyard” for old military aircraft and has grown to become the largest airplane collection of its type worldwide. At its inception, B-29 Superfortresses were





the primary “retirees,” with more than 600 sent to the graveyard, as well as 200 C-47 Skytrains. The incredibly low humidity and lack of rainfall in the Sonoran Desert make this an ideal location for machines made of metal. Today, over 4400 aircraft are stored at the facility, and upon their arrival, they are stripped of classified hardware and washed thoroughly to remove any weather-related impact from various locations. Fuel tanks are emptied and coated with an oil film, and then the entire plane is wrapped in “spraylat,” a white plastic compound that coats the metal and keeps the interior temperature within fifteen degrees of the outside. The aircraft are then towed to their resting place in the desert until they are called back into action or stripped down for parts and used to create new machines. Currently, the facility houses \$34 billion in assets.

Once my background check cleared, I booked my ticket to The Boneyard. When arriving for a tour, tickets are picked up at the Pima Air and Space Museum, where there is also plenty of shaded, free parking. Bus tours are given twice daily on weekdays (federal holidays excluded) but no foot traffic is allowed. The buses are comfortable and spacious, and the tour guides are friendly and knowledgeable. Our fully-packed bus took a ten-minute drive to the Air Force Base. Most of the tourists were older, and aside from a lone veteran who sported his Air Force hat, I was the only other solo traveler. We listened to strict instructions about what parts of the tour could be photographed (all videography is prohibited) and upon arrival, we all had to disembark for yet another round of security and identification checks. The Davis-Monthan Air Force Base

stretches for miles, and surprisingly, The Boneyard only takes up a small portion of the space despite its own sprawling expanse. The airplanes on display for our tour were lined up along a dusty dirt road bleached white by the constant sun. (The airplanes displayed differ from tour to tour.) As the guide told us the stories behind each one, the bus crawled to a stop so that we could take photos through the large windows.

Although I wasn't able to see all the aircraft available to view in The Boneyard, I saw all manner of jets, helicopters, and military planes. The oldest, most intact aircraft at AMARG is the Martin B-57 Canberra, an American-built twinjet tactical bomber assembled in 1953. It is as large as two mansions put together, and is nicknamed the Vomit

Comet by pilots who have allegedly emptied "thousands of gallons" of vomit into its interiors.

Two LC-130's have been stored at The Boneyard, with pieces of one returning to Antarctica to serve the science stations there, and several of the planes on the tour were merely skeletons of once-larger pieces. The mechanics who run the facility sometimes create small "ghost planes" with chicken wire to symbolize what it would have looked like as a whole, including tiny ghost pilots attached to the wing as a funny nod to all those who once flew them.







Surprisingly, animals are a large nuisance in The Boneyard as it is affected by rattlesnakes, bobcats, honey bees, rabbits, and birds. The rattlesnakes are incredibly venomous and must be removed with great care once or twice a month. Bobcat kittens are often born in the bodies of the white-coated airplanes but the workers do not attempt to remove them. Rather, they must wait until the kittens are old enough to survive and leave of their own accord in order to maintain the safety of the species. It can take several weeks before those aircraft are able to be serviced, so there is a system in place to navigate the mating seasons accordingly. Still, birds are the absolute worst culprits for the planes because their feces is abundant and if not immediately cleaned, it can and will melt metal. Due to the warm climate, it is a constant struggle to maintain the aircraft.

As the dirt road rounded the bend, the rows of aircraft became more densely packed taking us past hundreds of identical planes lining the fields – silent, proud and fierce. It was awe-inspiring to see them waiting, wondering what they had seen, which ones were being dismantled to make something new, and which ones would never leave again. It was a gorgeous sunny day, the bright rays sprawling all over the shiny metal like fairies dancing from wing to wing, and I laughed to myself as we pulled back onto the highway and headed to the museum.

Back at the museum, I sat down in the Flight Grill, a full service café (yes, beer) and had the best damn barbeque sandwich I had eaten in at least two years. The patio is equipped with fans that keep the desert heat at bay and large windows offer a nice view of the planes on display





in the museum. With over 350 different kinds of aircraft, the museum takes several hours to traverse. (There is an option to purchase a two-day pass.) The paint jobs and exquisite attention to detail is mesmerizing, and there are five large warehouses that hold their own exhibits, as well as hundreds of planes sitting out on the grounds for an up-close view. Some of my favorites included the “Super Guppy,” a 377SG, and the entire exhibit surrounding the B-17 Flying Fortress brought me to tears. There is such care put into the museum, and the workers love to tell stories about the aircraft and the war, and how they ended up as a part of the staff.

Although it is a hot, long adventure, the large Pima Air and Space Museum and AMARG are so worth a visit, especially for those of us who adore airplanes and aviation. It is a love letter to the beautiful act of flight, and the history of it all is vast and deep. It is something to soak up, to let yourself steep in, to wander alone through the rows of the brightly painted planes and enjoy the daydreams about the people who once flew them above the clouds. So, pack a water bottle, a hat, sunscreen, and a camera, and be prepared to stand with mouth agape at the sight of thousands of giant monsters sleeping in the desert.



## About the Author



**Meredith Edwards** - Meredith Edwards is an eleven-year flight attendant with Southwest Airlines. [Read More...](#)

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