

OCTOBER 2020

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## 2020 Photo Contest!



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# **PHOTO CONTEST**

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

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

**SECOND PRIZE:** \$75 plus an embroidered Nike hat.

**THIRD PRIZE:** \$50 plus an embroidered Nike hat.

Ten honorable mention prizes of an RAA mug.

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



**NO PURCHASE NECESSARY**

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

The background photo of this announcement is the 2019 winning photo.

See all winning photos in the November 2019 issue of Aero Crew News.

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





# Dear readers,

Aero Crew News is proud to announce our 2nd annual partnered photo contest! This year we increase the stakes with RAA Financial Advisors with the theme, MONEY & AVIATION. Be creative to include the idea of money (in any form you conceive) in the next aviation themed photograph you take! Winning photos will be included in the January 2021 issue of Aero Crew News

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

Following the Grand Prize, there will be a First-Place winner who will receive \$125 cash and an RAA embroidered Nike hat. The winning photo and story will be included in the January issue of Aero Crew News.

The second-place prize is \$75 cash and an RAA embroidered Nike hat with photo and story in the January issue.

Third place prize is \$50 cash and an RAA embroidered Nike hat with photo and story in the January issue.

Ten honorable mention prizes will be an RAA mug.

Photo submissions are now being accepted (October 1 to October 31). Click [here](#) to submit your photo today! Voting will start November 1 ending November 31. Look for my letter on November 1 for a link to cast your vote for your favorite!

Click [here](#) for the official rules.

Fly Safe,

*Craig D. Pieper*

Craig D. Pieper



## About the Publisher

**Craig Pieper** is the Publisher and Founder of Aero Crew News. Craig obtained his Bachelors of Science in Aeronautical Science, along with a minor in Aviation Weather, from Embry-Riddle Aeronautical University in 2001. Craig is also a First Officer for a major airline with a type rating in the Boeing 737 & Embraer 145 and has logged over 8,000 hours of flying time since his introductory flight on November 14th, 1992.



# September 2020

In FITNESS, Reini Thijssen has sound advice about the grief associated with being furloughed. In his PERSPECTIVES column, Kristopher Olson provides some interesting and informative data, coupled with ponderable points about the future of commercial aviation and one's career goals. There is something to think about offered in A Case for Continuing your Education in Sergio Sovero's KNOWLEDGE BASE column. Might a higher degree be a wise decision for your future? Back after a long writing hiatus, Marc Himelhoch is our FEATURE with a comparative analysis of planning for weather and weathering an industry downturn. Marc's writing is always on-point and brings insightful angles. His (semi-regular) column COCKPIT 2 COCKPIT is always appreciated, especially by those who are considering a transition from military aviation to the commercial segment. All at Aero Crew News are very pleased to have him back on our pages. MONEY is never irrelevant and this month James Knapp strives to provide historical context to what is going on in these turbulent times with the stock market and even gold. With no reference whatsoever to the viral storm on our planet, SQUALL LINE explains outflow boundaries and how to identify them on radar and satellite imagery. Thankfully, we're always learning to become better at what we do. As always, we invite your comments and suggestions. Contact us at [info@aerocrewnews.com](mailto:info@aerocrewnews.com).



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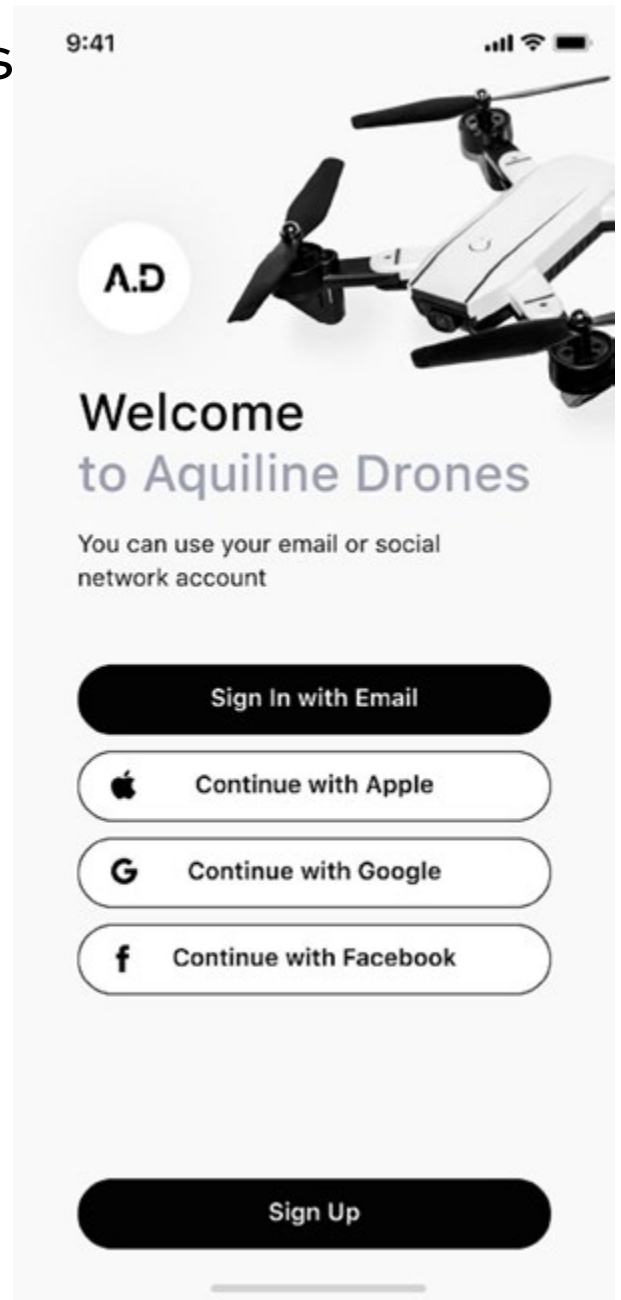
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# Dispatch a Drone from Your Phone with New Drone-on-Demand App



Aquiline Drones Debuts Mobile App to Allow Access to Drone Services for All

**D**rones offer unparalleled views from above, but the cost and complexity of operating drone equipment often outweigh the benefits for many organizations – even for individuals. Now Aquiline Drones (AD), the nation’s fastest-growing drone manufacturing and cloud technology company, is just weeks away from launching the nation’s first true “Drone-on-Demand” (DoD) mobile app.

“Many individuals, businesses, law enforcement agencies, public works departments, and the military are missing out on the invaluable data collection capabilities of drones because they lack the resources for an in-house drone operation,” explains Barry Alexander, CEO, and founder of Aquiline Drones. “Akin to Uber and Lyft, individuals and businesses can now enjoy the luxury and convenience of ordering both private and commercial drone services right from their fingertips. A modern-day convenience everyone should have!”

The DoD app will be accessible through all mobile devices, including smartphones and tablets. The user may order aerial photography and videography services for most everything; utility inspections (power lines, wind turbines, bridges, tunnels, railroad tracks, etc.) outdoor events, real estate, safety patrol, search and rescue missions, precision farming, tracking wildlife, beach patrol for spotting sharks and countless other applications.

“Beyond simple viewing and camera capabilities, the drones manufactured and deployed by Aquiline Drones are managed and supported by the world’s first aviation-inspired drone cloud that gathers, analyzes, models and stores data and video,” says Alexander. “Additionally, as a drone airline committed to safety, our drone-on-demand service was designed to elevate the safety standard, fostering a more responsible introduction and use of drones in society.”

Alexander notes that drones are difficult to control. One bad move and an amateur pilot could be looking at hundreds or thousands of dollars in damage, or a full drone replacement. Drones also have an unfortunate reputation as annoying gadgetry utilized to invade privacy.

DoD addresses all these issues comfortably and utilizes artificial intelligence to essentially remove the risk

of hardware loss and liability from bad piloting associated with consumer drone ownership. And with AD’s Flight to the Future drone training academy, a new breed of highly trained and safe drone pilots is well underway to perform the jobs generated from customer app requests.

AD is one of four drone airline companies in America but the only one privately owned by professional aviators.

On the supply side of the industry, AD is focused on using both semi-autonomous and autonomous drones to record predefined physical locations submitted through customer requests via the app. AD’s proprietary drones are manufactured in Connecticut and equipped with capabilities such as AI-assisted object recognition, target tracking, 4K video recording, thermo and night-vision, and other essential features. The job of fulfilling customer service requests through the app will be performed by graduates of AD’s Flight to the Future program, an online drone pilot training course and employment opportunity for anyone 18+ that launched this month.

Users of the app will have the unique experience of interacting live with the drone during flight, plus later obtain footage of the recorded content. The hourly cost varies depending on the customer’s request, job complexity, flight duration and other factors.

“We envision a world in which humans and drones live and operate harmoniously, using their real-time control, autonomy and analytics to reduce costs, create new business value and save lives,” concludes Alexander. “At the same time, we recognize the responsibility of ensuring our equipment work within a legal and ethical framework through our collaboration with the FAA and other government and public-interest organizations.”





## United Airlines Tests for COVID-19

United Airlines Becomes First U.S. Carrier to Make COVID-19 Tests Available to Customers

**U**nited Airlines became the first U.S. airline to launch a COVID-19 pilot testing program for travelers that could make it easier for them to manage quarantine requirements and entry conditions of popular destinations around the world. Starting on October 15, customers traveling on United from San Francisco International Airport (SFO) to Hawaii will have the option to take a rapid test at the airport or a self-collected, mail-in test ahead of their trip.

The rapid Abbott ID NOW COVID-19 test – administered by GoHealth Urgent Care and their partner Dignity Health – provides results in approximately 15 minutes and will be available to United customers on the same day as their flight departing from SFO. The mail-in test option will be administered by Color and it is recommended that customers initiate testing at least 10 days prior to their trip

and provide their sample within 72 hours of their trip.

The airline worked closely with Hawaii officials to ensure that any United customer – both visitors and Hawaiian residents returning home – who tests negative on either test would not be subjected to the state's current 14-day quarantine requirement. United currently offers more flights to Hawaii than any other major network

carrier including daily service between San Francisco and Honolulu (HNL), Maui (OGG) and Kona (KOA). The carrier plans to increase service to Hawaii on October 15, including the resumption of service between San Francisco and Lihue (LIH) and additional flights between San Francisco and Maui and Kona.

“Our new COVID testing program is another way we are helping customers meet their destinations’ entry requirements, safely and conveniently,” said Toby Enqvist, Chief Customer Officer at United. “We’ll look to quickly expand customer testing to other destinations and U.S. airports later this year to complement our state-of-the-art cleaning and safety measures that include a mandatory mask policy, antimicrobial and electrostatic spraying and our hospital-grade HEPA air filtration systems.”

## **GoHealth Urgent Care Rapid Test**

United first partnered with GoHealth Urgent Care in July to test its international flight crews at SFO. United now plans to expand that testing infrastructure to include customers who wish to be tested for COVID-19 pre-flight. Customers can schedule their visits online in advance for the on-site testing facility that is located at the international terminal and will receive their results in approximately 15 minutes. GoHealth Urgent Care’s dedicated COVID-19 testing area will be available from 9 a.m. to 6 p.m. PT daily.

“We are excited about expanding our partnership with United and continuing to support their proactive safety measures,” said Todd Latz, CEO of GoHealth Urgent Care. “Our on-site, real-time testing for passengers is yet another example of GoHealth’s nationwide efforts to fight the spread of COVID-19 and ensure a safer return to normal activities and business operations.”

## **Color Physician-Ordered Self-Collection Test**

United is working with Color to offer self-collected, mail-in tests for customers traveling to Hawaii. United will email customers traveling from San Francisco to Hawaii an invitation to purchase their physician-ordered Color self-collection kit at least 10 days ahead of their departure, collect their own samples at home 72 hours prior to their departure and return their test via overnight mail or to a drop box at SFO.

Color then processes those tests at their local, CLIA-certified COVID-19 testing laboratory and returns results via text and/or email within 24-48 hours. Color’s self-collection kit includes a plastic collection tube, a non-invasive nasal swab and instructions on how to properly collect a specimen.

“Convenient, widespread COVID-19 testing with fast and reliable results is critical to a return to normalcy and to accelerate the economic recovery,” said Caroline Savello, Chief Commercial Officer at Color. “We are proud to partner with United to support the safe and responsible return of travelers to the skies.”



# Preflight Checks at American

American Airlines Takes First Steps to Open International Markets to Travel with Preflight COVID-19 Testing

**A**s part of an ongoing effort to help protect customer health and safety, inspire confidence in air travel and advance the industry's recovery from the coronavirus (COVID-19) pandemic, American Airlines is collaborating with several foreign governments to begin offering preflight COVID-19 testing for customers traveling to international destinations, starting with Jamaica and the Bahamas. The carrier plans to expand the program to additional markets in the weeks and months ahead.

"The pandemic has changed our business in ways we never could have expected, but all the while, the entire American Airlines team has eagerly tackled the challenge of reimagining the way we deliver a safe, healthy and enjoyable travel experience for our customers," said

Robert Isom, President of American Airlines. "Our plan for this initial phase of preflight testing reflects the ingenuity and care our team is putting into rebuilding confidence in air travel, and we view this as an important step in our work to accelerate an eventual recovery of demand."



## Jamaica

American has reached agreement with Jamaica to launch an initial testing program at its Miami International Airport (MIA) hub next month. The initial phase of testing will be for Jamaican residents traveling to their home country. If a passenger tests negative for COVID-19 ahead of flying with American, the 14-day quarantine currently in place for returning Jamaican residents would be waived. Following a successful pilot program, the objective is to open this testing protocol for all passengers traveling to Jamaica, including U.S. citizens. The timing of such a potential announcement is to be determined.

"I thank American Airlines for initiating these efforts to ensure safety and confidence for travelers from the United States, and for leading with Jamaica as a pilot for its COVID-19 testing program," said Audrey Marks, Ambassador of Jamaica to the United States. "This is timely, given the government's ongoing review in cooperation with the Global Initiative for Health and Safety group of the current protocols governing travel to the island, and it could be a game-changer, not just for tourism, but also for other key sectors of the economy that have been negatively impacted by the ongoing pandemic."

## The Bahamas and CARICOM

American also has started working with the Bahamas and CARICOM to launch similar testing programs that would allow travel to the region. American's next international program will be with the Bahamas and is expected to launch next month. Details on the protocols for that country will follow.

"We are so pleased that American Airlines has included The Bahamas in their preflight testing program and for their continued commitment to mitigating the spread of coronavirus," said Dionisio D'Aguilar, Minister of Tourism and Aviation for the Bahamas. "Miami is a major gateway to our islands, and we believe predeparture

testing will create important efficiencies, while ensuring the health and safety of both our visitors and residents."

As its initial preflight testing programs begin to launch, American is also actively engaged with CARICOM, an integrated grouping of 20 Caribbean countries, about expanding the program to additional Caribbean markets.

"We are pleased that American Airlines has taken the lead to initiate this exciting COVID-19 predeparture testing program," said Ralph Gonsalves, Prime Minister of Saint Vincent and the Grenadines, and Chairman of CARICOM. "The Caribbean Community welcomes this important progress to re-open markets with the health and safety of our citizens being of paramount importance, and we'll be monitoring this program very closely as it ramps up in our region."

## Preflight testing for travel to Hawaii

In addition to its efforts in opening international markets to travel, American has been working with the government of Hawaii to develop a series of options that fit the Hawaiian requirements for travel to the state. Starting Oct. 15, the airline will begin a preflight COVID-19 testing program at its Dallas Fort Worth International Airport (DFW) hub for customers traveling to Hawaii, in partnership with LetsGetChecked, CareNow and the DFW Airport.

Beginning next month, American will offer three options for preflight testing to customers with flights from DFW to Honolulu (HNL) and Maui (OGG):

At-home test from LetsGetChecked, observed by a medical professional via virtual visit, with results expected in 48 hours on average.

In-person testing at a CareNow urgent care location.

Onsite rapid testing, administered by CareNow, at DFW.

Testing must be completed within 72 hours of the final leg of departure. Travelers who test negative will be exempt from the state's 14-day quarantine.




# Fly with peace of mind:

Alaska Airlines eliminates change fees permanently

**A**laska Airlines is giving guests more peace of mind and effective immediately will eliminate change fees on all domestic and international tickets. “COVID has taught us that flexibility in travel is key. As we evolve our approach to travel to include more than 100 safety actions, it’s important to give our guests flexibility when they book by eliminating change fees,” said Andrew Harrison, executive vice president and chief commercial officer for Alaska Airlines.

The new change-fee policy applies to all tickets, except for Saver fares. Previously, Alaska’s change fee of \$125 applied to all non-Saver travel, except for guests traveling on refundable tickets and Mileage Plan top elite status members.

During the pandemic Alaska is also extending its flexible travel policy for all new ticket purchases, including Saver fares through Dec. 31, 2020.



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Alaska Airlines continues to add travel-friendly policies and actions to its layered approach to safety. As part of nearly 100 Next-Level Care safety measures, designed to keep guests and employees safe, Alaska has:

- Flown more than a million passengers, 99.99% of whom have adhered to Alaska's "No Mask. No Travel." policy. To date, the airline has suspended travel for 75 guests due to non-compliance.
- Rolled out a series of innovations making it easier for guests to travel touch-free.
- Extended physical distancing on board for fall travel, with blocked middle seats on all mainline flights and reduced capacity on regional flights through Oct. 31.
- Continued its enhanced aircraft cleaning program, sanitizing planes between flights, including disinfecting high-touch areas of the plane such as tray tables, armrests and buckles.
- Extended 2020 elite status through next year. Additionally, miles earned between January 2020 – April 2020 can be used towards earning status for 2022.
- Learn more at [Next-Level Care](#).





# Contracts and Crisis

Has the industry set a new precedent?

WRITTEN BY: KRISTOPHER OLSON

I want to express my sincerest sympathies to those whose careers are in turmoil due to this pandemic. This pandemic is unprecedented, and I certainly do not want to downplay the negative effects that uncertainty and unemployment play in the lives of airline pilots and individuals nationwide. However, I have noticed one positive trend because of this pandemic; labor and management at many airlines nationwide are working cooperatively to find solutions.

Historically, when the industry faces a downturn, initially management aims to obtain pay concessions, circumvent contractual obligations, and limit employee expectations. This mindset results in negative impact upon the livelihoods of employees, morale of the workforce and bad press for the industry. However, when crisis and uncertainty arise, managerial staff often believe they have no choice; revenues evaporate, so costs must be cut. The thinking goes that without significant business expense reduction, the organization will not survive, resulting in a worst-case situation for all groups. If you lived through one or two industry downturns, you can understand the fear. Things genuinely look bad, as they do now, in the heat of the crisis.

The problem is, consistently using employees as a

piggybank, expecting labor to sacrifice in the downturns without commensurate reward in the expansionary times, results in situations like we saw during the past few years. People who aspire to be pilots may look at the high training costs, time away from family, stressful workload and consistent downward pressure on pay and opt out in favor of other careers. This results in shortages of labor that can hinder growth or drive the cost of labor through the roof in expansionary times. The last few years have demonstrated this.

Further, poor employee morale can lead to poor health (i.e., increased sick calls), poor customer service, and reduced productivity (e.g., overtime flying, reduced effort to make on-time arrivals, etc). Forcing concessions hurts a business'

long-term prospects.

Airlines facing COVID had advantages heading into this downturn relative to other downturns. For instance, the CARES act offered a six-month reprieve; airlines were in the best financial shape in history after a long period of expansion and growth; an aging workforce has led to significant retirements in the short-term; labor sat on many boards or held significant financial interest in corporations. With these tailwinds, management and labor have moved in an unprecedented way. Rather than run the old playbook, they've thought creatively and seized opportunity to resolve common grievances while benefiting the corporation and its employees. This gives me hope for the future of management-labor relations in our industry, specifically as it relates to pilots.

Let's look at how airlines have harnessed this moment. Many airlines have offered early retirement packages. For employees, those retiring received a portion of their pay while retaining complete or near-complete benefits. For the airline, the result is twofold. First, the airline can immediately start reducing gross expenses. Moreover, older pilots are more likely to be senior with higher per-hour rates (CASM), more vacation and better benefits. These pilots may also operate larger equipment, such as the Boeing 777 or Airbus A350, which typically serve international markets. Demand for internationally flying is even more depressed today than domestic flying, with expectations that a recovery could be much slower. Rather than simply furloughing junior pilots, displacing senior pilots to other aircraft fleets (such as 737 or A320), and incurring significant costs in the form of moving expense and training, management and labor are using early retirements to minimize the secondary and tertiary effects of staffing reductions. While furloughs aren't completely mitigated, there is no doubt these efforts have reduced some needs.

Another option management and labor teams have created is a voluntary leave program or zero-hour bid lines. The former allows pilots to volunteer for short-term time off, ranging from one month to a year. The pilot receives similar pay and benefits as a pilot opting for early retirement

yet flying currency and the relationship with employers is maintained. When the airline needs mandate an increase in staffing, a pilot can quickly rejoin the workforce. The zero-hour line concept is a little more controversial, yet for many who would be otherwise be furloughed, maintaining healthcare benefits during a pandemic is important. The option to work extra hours when available may help tide over those who are supporting families or still paying off their large training loans. Obviously, the goal of these programs is to reduce labor costs and prevent the separation of an employee from the job, otherwise resulting in a complex and expensive rehire and retraining process in the future. For employees, these programs can ensure that healthcare and other benefits are maintained while allowing for some income stream (which vary with each program).

One ultra-low-cost carrier is getting a preferential bidding system after working an agreement through with management, benefiting pilots and management in terms of monthly scheduling. Other airlines are offering scheduling flexibility by delaying bidding timelines (allowing management to cancel more flights before pilots bid, reducing the possibility a pilot is paid for a trip not flown) or reducing monthly salaries by a few hours in return for increased time off month-to-month. Most of these provisions are temporary. For labor this is critical; ensuring contracts are maintained throughout a crisis promotes careers, providing motivation for aspiring pilots to continue training. A strong pilot pipeline ensures the industry can grow when profits return.

I truly hope the industry learns from this crisis. Ironically, future uncertainty is certain. Labor and management can be productive partners, ensuring stability, profitability, and positive customer experience. But for that to occur, management must look beyond their old playbook of demanding permanent pay concessions for temporary crises.



## About the Author

**Kristopher Olson** 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



# Eight Ways to Decrease Stress

Train yourself to be cool, calm and collected

WRITTEN BY: REINI THIJSSSEN

Life is stressful, especially now. Stress is a normal, human response. The goal of our stress response is to have us choose between two responses, fight or flight. A series of multiple physiological effects prepare us for a dangerous or threatening situation. When a threatening situation arises, adrenaline and cortisol are produced in the body to prepare us to take action. A stress response is useful when you have to make sudden decisions, especially in the sky. However, when the mind stays in this state due to other stress factors, the body remains in a state of heightened readiness. Continuous stress leads to chronic stress, which affects the immune system that can have negative consequences. This article offers exercises to help reduce and prevent stress.

## One – Recognize Stress

First, it is important to understand how to recognize stress. Stress can manifest itself in physical, behavioral, cognitive, and/or emotional symptoms. These symptoms can be mild, with little effect on daily functioning, but can

also be expressed more severely, hindering an enjoyable life. Recognizing and acknowledging the symptoms is the first step to help you better manage the stress. Some examples of symptoms of stress are:



### **Physical symptoms**

- Rapid Heart Rate
- Aches and pains
- Low immune system
- Frequent illnesses
- Nausea
- Loss of sex drive
- Stomach ache
- Chest pain

### **Behavioral symptoms**

- Changes in eating habits (eating more or less)
- Changes in sleeping habits (sleeping too much or too little)
- Social isolation
- Procrastinating
- Neglecting responsibilities
- Increase substance use (alcohol, cigarettes, drugs)
- Restlessness (nail-biting, speaking fast, pacing)

### **Cognitive symptoms**

- Forgetfulness
- Difficulty concentrating
- Negative perspective
- Anxious/racing thoughts
- Worry

### **Emotional symptoms**

- Depression
- Overwhelmedness
- Loneliness
- Agitation
- Anxiety
- Irritability
- Anger

## **Two – Find your Stressors**

Consider the causes of these tensions. Have there been any major changes in your life recently? What are your worries? We often think that only negative events cause stress, but positive events can cause stress since they might require adjustments that cause tension. Review

the stressors below to see if you have experienced or worried about any of the following life events within the past two years.

- Relationship issues (divorce, marriage, friends, family)
- Health problems/illnesses
- Change of job
- Unemployment
- Conflicts within your job
- Having a child
- Financial problems
- Buying a house
- Moving
- Home renovation
- Retirement
- Involvement in an accident
- Loss/grief (spouse, relative, friend)
- Illness of someone close to you
- Conflicts with children
- Concerns about your living situation

## **Three – Evaluate Stress**

To better deal with daily tensions, it is crucial to gain insight and recognize moments that trigger stress and to ascertain if the amount of stress is proportional to the situation. Take notes on your stressors and emotions over the next two weeks.

After a stress-inducing event, gauge how stressful the experience was, rating the event between 0 (lowest) and 10 (highest). A 10 means that it caused a lot of stress; 0 did not cause tension at all. Behind the source of stress, rate the importance of this event between 0-10 as well. Major life events, such as having a child or losing a job, can be rated 10, spilling coffee earns a 1, for example. The next step is to evaluate if the stress you experienced is consistent with the importance of this situation? If you have an emotional outburst because you forgot to buy bread, your response is out of balance.

## Four – Cherish Relationships

Studies show that social contact can help you relax and contributes to lower levels of stress. Make sure to invest in healthy and sustainable relationships. Spend quality time with your family, friends, and partner. Think about those who are important to you and come up with something to strengthen your relationships with them. Tell your father you love him, call a friend instead of texting, buy a big bunch of flowers for your aunt. It is priceless to have people around you who care, can listen to you and offer support when you need it.

*Pro-tip:* Gather people around you who have a good sense of humor and have the ability to put things into perspective by using humor.

## Five – Exercise

Exercise is one of the easiest and most productive ways to reduce stress. Physical exercise is the natural outlet for a body that feels the fight-or-flight stimulus. Exercise removes chemicals that have been accumulated by stress. In addition, it helps the muscles to relax, increases your fitness, and boosts your immune system.

The most common challenges are to begin to exercise and to keep the habit. Choose a sport that you like or that contains elements that you enjoy. Start exploring what you

like, for example, by joining a club or fitness center that offers free try-out classes. Give yourself a healthy reward each time you attend. Choose a form of exercise and promise yourself to go three times a week for two months. Follow up and reflect on how it is benefiting you, then decide after two months whether or not to continue.

- Running - Running is proven to combat depression by releasing positive hormones, such as endorphins. You can run whenever and wherever you want while getting fresh air and improving your overall fitness.
- Hiking and walking - Walking improves your mood, especially in a beautiful nature setting. It helps you to get your daily dose of Vitamin D and fresh air. Also, you can listen to your favorite music, podcast or use the time to reflect.
- Yoga - With many online classes available for every level, yoga is an excellent way to start your day mindfully. Yoga has many advantages. It is great for improving posture, muscle relaxation, and can be easily practiced in a hotel room without equipment.

## Six – Bring Down Screen Time

Throughout the day, we are often occupied with the screens of our phones, televisions, computers, and tablets. Become aware of your screen time. Schedule downtime

**Example Chart**

<i><b>Time</b></i>	<i><b>Stressor</b></i>	<i><b>Importance</b></i>	<i><b>My Response</b></i>	<i><b>Emotion</b></i>
9 AM	Spilled coffee	1	7	Angry
10.30 AM	Cannot find keys	2	6	Irritated, angry with myself
1 PM	Scheduled phone call manager	5	8	Worried, irritated
9 PM	Hosting a party	2	7	Agitated, headache

from your devices. During dinner, turn off the television and focus on conversation. Invest in headphones to keep your hands free to fulfill other tasks while talking on the phone. Use voicemail. Try not to answer the phone, check social media or reply to texts after a given hour, maybe 10pm.

Pro-tip: Take a social media break. Delete social media apps from your phone and log out from accounts on tablets and laptops; they can be reinstalled anytime. Start a social media fast for a day, build up to a week or even a month. It is less difficult than you might expect and can save a lot of time and energy for other activities.

## Seven – Train your Brain

Do you become irrationally angry when a fellow crew member makes an honest mistake that slightly inconveniences you? Do you start swearing at another driver when they unexpectedly change lanes on the highway? Anger is a useful emotion, but it is counterproductive if anger is triggered by relatively small frustrations. Research shows that hostile people have a shorter life expectancy than friendlier people. The consequence of the stress is greater risk for cardiovascular disease with links to a higher probability of substance use and overeating. Developing skills for anger management can help. A technique to train your brain to deal more effectively with frustration is called “paradoxical intention” – a psychological intervention used to overcome the resistance to change. In other words, when you feel anger coming up, do the exact opposite of what you want to do. When you’re having trouble falling asleep, focus on staying awake. Focusing on staying awake allows you to forget how difficult it is to fall asleep and is proven to help you fall asleep sooner.

Examples of paradoxical intentions

- If you join a long line in the supermarket and feelings of frustration are coming up, next time, intentionally join a longer line.
- When walking, consciously wait for the walk signal,

even if there is no one else around.

- If you are in traffic in a slow lane on the highway, keep driving the whole way in the right lane.
- In a restaurant, wait without waving the waiter down or if you’re feeling pressured to order, ask for more time to examine the menu.

## Eight – Schedule Breaks

Scheduling ahead can save a lot of time. The key to effective time management is not planning too much and most importantly, scheduling time for yourself. Prioritize time for yourself as highly as other obligations and commitments. Write down a schedule for the next day. Estimate the time required for each of your activities and establish time limits. Plan demanding tasks for times of the day when you are most productive and alternate demanding tasks with those that are less demanding. Keep a time buffer of 50 percent for unexpected delays so that you won’t become frustrated by setbacks. (And when you don’t use all the buffer time, you’ll feel ahead of schedule which is highly satisfying and a stress reducer.) Set time to relax and try to set boundaries when you do not want to be disturbed.

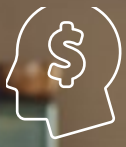
Implementing these exercises into your lifestyle will help mitigate the stress that builds in your everyday life. Once your chronic stress level is reduced, you’ll enjoy better mood and health. Plus, when you are faced with a genuinely stressful situation, you will be better prepared to receive the help your body can give to confront the situation and receive the positive benefits of the stress response. Train yourself to be cool, calm and collected -- traits viewed as admirable and beneficial when a critical stressor presents itself.



### About the Author

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





MONEY



# Four Ways to Help Manage Your Financial Stress

WRITTEN BY: KAT SCHRAEDER, CFP®

If you're a pilot feeling stressed about your finances, you're certainly not alone. Numerous studies have shown that worry about money is one of the biggest concerns in our lives.<sup>1</sup> And the fact is, that type of worry can impact virtually anyone.

I wish the answer to alleviating that stress were as simple as taking a walk along the beach or in the woods. But, unlike free floating anxiety about, dare I say it, politics or COVID-19, feeling stressed about money is a cause and effect equation. That means there are several things you can do about the effects if you focus on eliminating the cause.

First, a quick aside about stress: No matter how much you hear about it, the fact remains that stress and worry are terrible for you, both physically and mentally. How so? Chronic stress not only contributes to heart disease, insomnia, depression, high blood pressure, and a higher risk of stroke, it can increase our desire for sugar, drugs and alcohol, and even reduce our reaction times. Simply, stress is the insidious, silent killer of your entire good-health supply chain that needs to be managed and kept at bay.

Yet when it comes to our finances, the stress we experience doesn't usually derive from something as simple as worrying about whether we have enough money. Too often, it's due to the energy it takes to manage the many components of your finances, along with the frustration that you don't have a plan in place that makes you feel in control.

Having been in the financial and advisory sector for more than 20 years, I long ago learned that, unlike politics or COVID-19, there are things you can do about many of the financial stressors in your life.

First, let's begin with what I believe is the simplest remedy. I suggest you start tracking your spending. And the way I want you to do this is to start physically writing (yes, actually writing) down in a little notepad every time you spend money.

Have you ever said to someone, "I don't know where my money goes?" I've seen this terrific little habit of writing down every expenditure transform lives. (It's one of those things that, once you begin, you may never stop.) This small step will in-fact help you feel more in control by making every outgoing dime tangible (the way things used to be when we paid cash) instead of abstract (the mindless swipe of a card). Doing so can help you conserve money because it not only brings you closer to what you spend, it gives you a chance to quickly reflect on each purchase.

The next thing I recommend you do (if you're stressed about your finances) is probably the hardest. Deal with your debt once and for all. When I work with someone who is feeling stressed about money, roughly 75% of the time, it's due to debt. That's because, not only is debt scary, but I've often consulted with people who have said that debt made them feel ashamed.

With that in mind, probably the #1 source of "bad debt" (assuming you don't owe money to bookies or casinos) is credit card debt. And if you've carried a balance on your credit cards for more than six months, it's out of control.

Write down your various credit card balances, identify the highest interest rate, and then massacre it. Pay the minimum on every other card and put everything extra that you have into that one obligation. And, once it's paid off, go after Card #2, and so on.

Now, there is the "snowball" method, that stipulates you go after the smallest balance (regardless of interest rate) first, which, from an emotional standpoint, has some advantages. You lop off one card, hopefully quickly, and then go on to the next. But financially, it's typically best to go after the most expensive card with the biggest interest

charges (and don't forget about yearly fees) first. As with tracking your spending, knocking down debt will relieve stress and worry to make you feel more in control.

Another big source of financial stress and anxiety revolves around investments and allocations. Everyone's time horizon (the amount of time before you need to tap into your savings) and risk tolerance (your investment risk exposure and how it affects you) are unique. But make no mistake, if you are someone who watches the market every day, are upset when it goes down and feels euphoric when it goes up, or you're someone who is nearing retirement and is going to need that money soon, generally, your investment allocation should probably be somewhat more conservative. That's because the way your investments are allocated is causing you to be emotional, and while that feels good on certain days, it's causing you financial stress because you feel at the mercy of something over which you have no control – the performance of the markets.

Of the above three ways to help reduce financial stress, the third, how your investments are allocated, is the most wide-ranging and nuanced. Typically, whether you have a brokerage account and you work with an advisor to manage your investments and savings, or you have a retirement account such as an IRA or a 401(k), investments need to be continually monitored, rebalanced and reallocated based on your age, changes to your financial (or employment) situation, the economy, forward-thinking tax considerations, and more.

What I often explain to a new client is, that along with investment recommendations and debt management, one of the most important functions of my relationship with them is my ability to look at their financial situation

dispassionately, unemotionally. I help protect clients from making many of the worst (and often longest lasting) behavioral and emotional mistakes.

Sometimes, working with someone involves telling them things they don't want to hear about their debt, spending, savings and/or investments. Though these can be hard conversations, more times than I can count, the folks to whom I've had to tell difficult things are often those who later, appreciate it the most.

In that sense, because I strongly believe that what I do helps people live better financial lives, in addition to the three things I recommend you do to help relieve stress (write down expenses, pay off debt, and assess your asset allocation), I also recommend you work with a qualified, experienced, fiduciary financial advisor. Not only should that both lessen and simplify the burdens of managing your money, an advisor can help hold you accountable to the better instincts of your financial life. A qualified advisor should help you set reasonable expectations while explaining exactly what you need to do to reach your long-term financial goals.

Truth be told, as an advisor who specializes in working with pilots and their families, nothing is more personally fulfilling to me than helping to keep hard-working pilots and their families happy.

<sup>1</sup> <https://www.manulife.ca/business/plan-and-learn/healthy-wealthy-workplace/healthy-finances-lead-to-a-healthier-life.html>



## About the Author



**Katherine T. Schraeder** (Kat) serves as the Vice President of Client Relations for RAA. Kat joined RAA in 2006 as a Financial Advisor. [Read More...](#)





# Another Useful Gauge for your Toolkit

Who knew to view the skew?

WRITTEN BY: ANTHONY LORENTI

**W**hen meteorologists determine atmospheric instability, they quantitatively measure and represent various atmospheric conditions. Two important atmospheric conditions they examine to quantify and express as a measure of instability are the lapse rates for both ambient and dewpoint temperatures. These lapse-rates are then plotted on what is called a Skew-T diagram. You can access Skew-T diagrams from the NOAA's National Weather Service site with this [link](#). Lapse, in this context, is the rate of decrease in temperature as altitude increases.

As you learn about Skew-T diagrams, you will see that in addition to temperature, Skew-T diagrams show wind speed and wind direction with altitude, ultimately depicting wind shear. These wind measurements combine with lapse rates to help estimate thunderstorm sustainability. If there is ample wind shear and ample convective available potential energy (CAPE), thunderstorms form and can be long lasting. Said another way, certain atmospheric conditions are conducive to what variety of thunderstorms have potential to develop. Among the varieties are pulse cells (what pilots call airmass or pop-ups that typically last 20 to 30 minutes) up to supercells characterized by the presence of a mesocyclone that may last up to hours and have the potential to be severe.

## Balloon launches

The National Weather Service (NWS) launches weather balloons to attain atmospheric soundings. These soundings contribute data for the creation of Skew-T diagrams. The NWS launches on a set schedule with exceptions when the weather is poised for exceptional and significant convection. In the interim period between launches, the atmosphere can change, sometimes dramatically. We must always be aware that just because the morning and/or evening soundings show little potential for convection, it does not mean it cannot occur – in some very big ways.

## The meteorologists' CAPE

Regardless of your superhero cape, meteorologists are known for their CAPE. The NWS uses Skew-T diagrams to arrive at a final measurement of atmospheric instability or buoyancy. They call this CAPE, which stand for convective available potential energy.



The simple definition to remember is that CAPE is a measure of how much the atmosphere is “loaded” for severe weather. CAPE is derived from the Skew-T diagram and the parameters described above. It is expressed numerically in J/kg or joules/kilograms. A joule is a measurement of energy which is all we really need to know. But, the higher the J/kg number, the higher the buoyancy of the atmosphere and hence the POTENTIAL for convection. Please be aware, a high CAPE does not guarantee severe weather. Remember that to sustain thunderstorms, winds (speed, direction and amount of shear) must also be factored. It follows therefor, that you might have a high CAPE environment, with little wind shear and therefore the likelihood of convection is lower. A Skew-T diagram is a collection of data that might indicate an “atmospheric boom.”

## Pay attention

Aside from the description that the NWS provides for CAPE and Skew-T diagrams, pilots can note and interpret the slope (lapse) of the temperatures (dew and ambient) ourselves as indicators of atmospheric potential. Specifically, the gradient of these temperature lines and the separation from one another can alert us to overall storm potential. (The area between these two lines as depicted by the diagram is the CAPE). Observing the spread between the two lines of temperature can provide a rough idea of whether there is little or significant CAPE. The bigger the area between the lines, the more buoyant the atmosphere is going to be.

One final note on Skew-T's and with regard to CAPE is an atmospheric cap. An atmospheric cap can be thought of as that – a lid on the atmosphere's ability to go up. You can see a cap on a Skew-T by the sudden change in lapse rate (in this case, an increase in temperature with

altitude). Generally, caps put a lid on convection, despite there sometimes being a great deal of atmospheric lift. This instability/CAPE is often below the cap. Beware however! Just like when you shake a bottle of carbonated beverage and then take the cap off, caps can be overcome. Forecasters frequently refer to caps in the sounding environment and their potential to be overcome or not.

## In summary

CAPE is not something you see in aviation forecasts, so it is not necessarily a direct tool for what you do as a pilot. It is nice to know more about it and how it is being considered by forecasters when actual predictions are made. Be enlightened to the existence of this weather product and to gain a basic understanding of how atmospheric buoyancy is quantified.

As pilots, we are required to learn the basics of many subjects related to our vocation. We learn about systems. We do not learn to repair them. We learn flight about physiology. We do not learn to become doctors. However, I believe weather is far more than basic and that we should understand it more deeply and continue to expand our knowledge. We should go above and beyond the standard pilot curriculum where weather is concerned. I hope my SQUALL LINES help you do just that.



## About the Author



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





# Inoperative Equipment: Making the go or no-go decision

WRITTEN BY: SERGIO SOVERO

**W**e have all been there – realizing an instrument or some equipment on the airplane is inoperative, potentially ruining the viability of our flight. From a legal standpoint, there are several considerations tied to making a go or no-go decision after the discovery of inoperative equipment. Do you know what they are?

First, you must determine if the equipment is required per the “Minimum Equipment List (MEL)”, or the “Kinds of Operation Equipment List (KOEL)”. KOELs are found on the POH or AFM, as they are aircraft (make/model) specific. If the equipment is required per either list,

the aircraft is unairworthy. The next step is to review the Aircraft Type Certificate. If not required by the Type Certificate, determine if the equipment is required by an Airworthiness Directive (AD). ADs are regulatory in nature. These bulletins are issued by the FAA and can be easily



accessible via the FAA website. Finally, the last element to consider is FAR 91.205. This regulation lists the required instruments and equipment, both under VFR and IFR. The flow chart below summarizes the sequence:

Once you have reviewed these elements, there is an additional key regulation often forgotten: 91.213.

Subparagraph (d) focuses on placarding of inoperative instruments and equipment (excerpted here).

“... The inoperative instruments and equipment are -

(i) Removed from the aircraft, the cockpit control placarded, and the maintenance recorded in accordance with § 43.9 of this chapter; or

(ii) Deactivated and placarded “Inoperative.” If deactivation of the inoperative instrument or equipment involves maintenance, it must be accomplished and recorded in accordance with part 43 of this chapter; and . . .”

What does this mean to you? It states the inoperative equipment must be deactivated and placarded, or fully removed. Placarding (an INOP sticker) is not sufficient. Placarding is tied to deactivating. A mechanic might be needed to perform the deactivation. Likewise, if deactivation is not feasible and the item needs to be removed, such process must be conducted by an authorized mechanic under Part 43 and properly logged.

For airman testing purposes, under the Airworthiness Requirements task of the Private Pilot ACS, the applicant must: “Apply appropriate procedures for operating with inoperative equipment in a scenario given by the evaluator.” The examiner will most likely choose a hypothetical inoperative instrument or equipment, to then

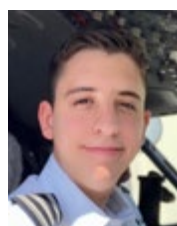
evaluate your airworthiness knowledge. An example is included below:

“You turn the master switch on, turn on all the external flights, and perform a walk-around. You notice that the landing light is inoperative. Now what?

[Source: ACS Tips for Evaluators]

Show your understanding of this question by considering all the previous elements discussed in a logical sequence.

Lastly, because an equipment might not be legally required, it does not mean it is safe to conduct the flight. A risk assessment is imperative (identification, followed by mitigation). Not every pilot perceives risk the same way. Consider comparing a newly certified pilot vs. another with hundreds of hours of experience. Ask yourself: Do I feel comfortable flying without this instrument/equipment? What if the conditions inflight turn from VFR to IFR? Am I placing myself in a dangerous position? Safety must always be the top priority. Safety always supersedes legality. While regulations exist to protect us, they cannot possibly cover all circumstances and contexts. It is our responsibility to have personal minimums without allowing external pressures to influence our decisions.



## 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...](#)



# Forbearance – Your Mortgage on Pause or in SloMo

Understand what it does, what it doesn't do and how it can impact now and the future.

WRITTEN BY: ERIC HOOLIHAN

**Y**ou may have heard from your lender, or read online, about offers to place your mortgage into forbearance. Forbearance is when your mortgage servicer (the company that sends your mortgage statement and manages your loan) or lender allows you to pause or reduce your payments for a limited period of time. This can be an attractive option when you are facing income or job loss, but there are some important caveats to be aware of when you embark on this path.



Keep in mind, a forbearance is not a forgiveness plan. The missed or reduced payments must be made up through a method arranged with your servicer or lender. Options for repayment include: Reinstatement or full repayment, where you pay back the missed payments; Repayment plans which allow you to catch up gradually while paying your regular monthly payment; Modification of the loan applicable when you have a sustained reduction in income resulting from the COVID crisis wherein the servicer or lender will look into changing the terms of your loan that might better suit your new circumstances. Generally, your loan servicer will reach out to you about 30 days before the scheduled end of your forbearance to determine which assistance program is best for you at that time.

When you have a mortgage in forbearance, the missed payments are not reflected as late on your credit report but the forbearance itself is usually reported to the credit bureaus. This could have an impact if you are looking to buy a new home or refinance your existing mortgage. Fannie Mae and Freddie Mac, the government-sponsored enterprises that guarantee many mortgages in the secondary market, hold that borrowers are eligible to refinance or buy a new home if they are current on their mortgage (i.e. in forbearance but continued to make their mortgage payments or reinstated their mortgage). For borrowers currently in forbearance and not making their scheduled payments, Fannie Mae and Freddie Mac guidelines state that they are eligible to refinance or buy a new home three months after their forbearance ends and they have made three consecutive payments under their repayment plan, or payment deferral option or loan modification.

Some lenders have applied even stricter requirements which require a longer history of on-time payments once the loan is made current. These overlays, as they are known, are qualification requirements imposed by the lender that exceed the standard qualification requirements for a loan program. For example, here is one lender's forbearance overlay:

"For loans that were in forbearance, the loan must no longer be in forbearance. Additionally, one of the following must be true: A – the borrower has made ALL mortgage payments within the month they were originally due OR B – if the borrower has NOT made ALL mortgage payments during forbearance, then 6 consecutive, on-time payments must be documented since the loan was removed from forbearance. In both cases, the mortgage must be current."

This could have a considerable impact for borrowers who took advantage of a forbearance program and are now looking to purchase a home or refinance their loan.

A mortgage forbearance can be a valuable option for borrowers who need to take advantage of the program but there are many implications with this process that can have lasting effects on your future plans. Borrowers should conduct due diligence, understanding all implications, before opting into such a program.



## 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...](#)





AeroCrew News & RAA Financial Advisors

# PHOTO CONTEST

CASH PRIZES, BRAGGING RIGHTS AND MORE!

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

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

**SECOND PRIZE:** \$75 plus an embroidered Nike hat.

**THIRD PRIZE:** \$50 plus an embroidered Nike hat.

Ten honorable mention prizes of an RAA mug.

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



NO PURCHASE NECESSARY

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

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





2019 Grand Prize Winner: Kim Skaugvoll // Milky Way Helicopter  
(Badlands National Park, South Dakota)



# 2019 Contestants



2019 First Runner-up: Karim Imad Mounib // San Sebastián (Spain)



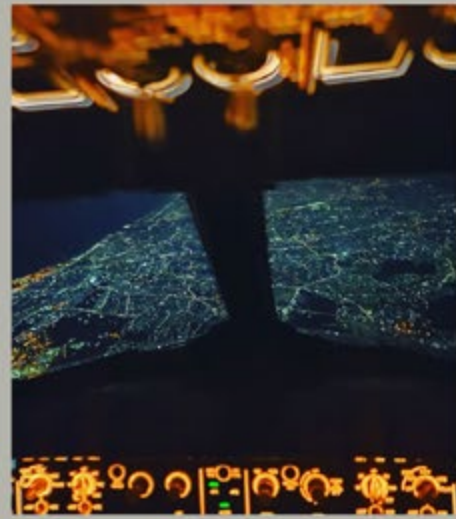




2019 Sixth Runner-up: Matt  
Birchall // Caution: Wake  
Turbulence (Dubai, UAE)



2019 Seventh Runner-Up:  
Sami Ouberdous / Oh! Hi  
There! (Over France)



2019 Eighth Runner-up: Alisson Kistner / Amazon Amphibian  
Operation (Goiânia, Brazil)











2019 Fifth Runner-up: Jeff Stafford // G450 HUD with Silver Moon (Hong Kong)



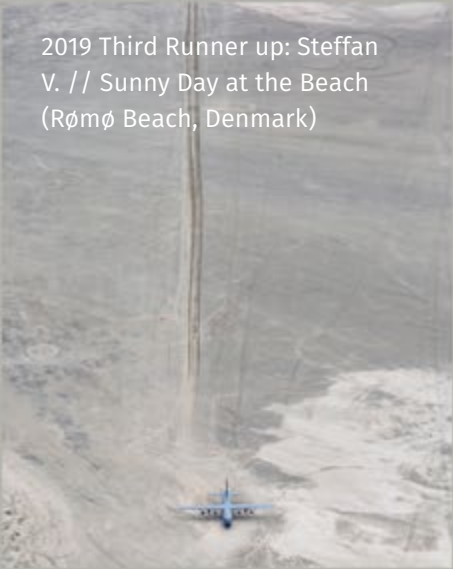




2019 Grand Prize Winner: Kim Skaugvoll // Milky Way Helicopter (Badlands National Park, South Dakota)



2019 Third Runner up: Steffan V. // Sunny Day at the Beach (Rømø Beach, Denmark)







2019 Fourth Runner up: Jeff Stafford // Falcon 900CL on Arrival (Hong Kong)







2019 Second Runner up: David Curtis // Another Day in the Office (Queensland, Australia)



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