

JANUARY 2021



# AERO CREW NEWS

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Your Source for Pilot Hiring and More..





Financial Guidance for the  
Airline Community



# WHENEVER THINGS FEEL A LITTLE TURBULENT OR UNEASY, ISN'T IT A COMFORT TO KNOW THAT YOU'RE NOT ALONE? THAT SOMEONE'S ON YOUR SIDE?

Especially during the kind of year we've all faced in 2020. Many of us have been mentally pushed to the limit and unexpectedly forced to adjust our lifestyles, career, and retirement plans.

But it's times like these – when uncertainty reigns and normalcy is turned on its head – that just the simple act of knowing can lift a weight off your shoulders. That's why we invite you to get a second opinion on your current investment and retirement strategy. Even if you work with another advisor or manage your money yourself, consider this an opportunity to discover if the plan you have in place right now is actually the right plan for your needs.

No one knows what the future holds. But it's always nice to have someone in your corner, looking out for your best interests. And that's how we can help: By using our nearly 30 years of experience serving airline families to provide you with a renewed sense of confidence in your investments and retirement plan.

**» Schedule a complimentary financial check-up with an airline-specialized advisor to start the new year off right at [RAA.com/2ndOpinion](https://RAA.com/2ndOpinion)**



# AERO CREW NEWS

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Your Source for Pilot Hiring and More..

For every leg  
of your journey



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## *PROFESSIONAL PILOTS OF TOMORROW*

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

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

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

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



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Visit our website, and fill out the "interested pilot" form

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Fund Flight Training,  
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## SUPPORT!

Military, Transgender,  
General Aviation,  
Women, Students,  
Flight Attendants,  
Family.



## SOCIAL NETWORKING!

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

## CHAPTERS!

Connect with local  
LGBT Pilots &  
Aviation Enthusiasts,  
Hangar Parties, Meet and  
Greets, Shared Flying  
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## RESOURCES!

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

## EVENTS!

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



## VOLUNTEER!

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

## PUBLICATIONS!

NGPA Contrails Magazine,  
Monthly NavEgaytor  
Newsletter.

## ADVOCACY!

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

## ENCOURAGE

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

## FOSTER

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

## PROMOTE

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

## PROVIDE

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



# The Worldwide LGBT Aviation Community



# Dear readers,

Happy New Year! Hopefully, you are not suffering too much from celebrating the new year, but if you are, you will be happy to know that this month's feature is a collection of amazing photographs to relax your mind. That's right, in this issue, we bring you our Aero Crew News & RAA 2020 Photo Contest winners!

We send special congratulations to Jen B. from Mount Horeb, Wisc., our Grand Prize winner! She will receive a check for \$250 and an RAA embroidered Polar Bear Cooler. Her photo titled Sky Blue Dreams, received an overwhelming number of votes.

Our runners-up are, Aishwarya K. from Fremont, Calif., Aurelien C. from Memphis, Tenn. and Elizabeth J. from Lynchburg, Va. We also showcase ten additional honorable mention photos.

Admire and read about all selected submissions on page 40.

We will repeat the contest at the end of this new (and better?) year, so keep your cameras and discerning eyes at the ready. Stay tuned.

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.

# December 2020

Our FEATURE last month covers Aquiline Drones and the opportunities the company are making in the commercial aviation field of unmanned vehicles. For KNOWLEDGE BASE, Sergio Sovero has submitted Instrument Departure Procedures to explain SIDs and OPDs. 'Tis the season so SQUALL LINE teaches us everything we need to know about lake-effect snows and their coastal cousins, ocean-effect snows so that our preparations and responses can be even better. Mental FITNESS is particularly timely instructing us on how we can make and keep new-year's resolutions. MONEY offers solid advice about the importance of a year-end financial check-up, while MAKING FINANCIAL SENSE brings James Knapp back with his views on what comes now that the elections are over and vaccines are on the horizon. In MORTGAGE, Eric Hoolihan provides a follow-up to last month's column on the subject of how our mortgage rates are determined. We can't anticipate what 2021 will bring, but Aero Crew News will be here as your resource. Meanwhile, happy holidays from our "quarenteam."

Your feedback is always encouraged and always welcome at [info@aerocrewnews.com](mailto:info@aerocrewnews.com).



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# United Makes Bold Environmental Commitment Unmatched by Any Airline; Pledges 100% Green by Reducing Greenhouse Gas Emissions 100% by 2050

United will meet this ambitious goal by making industry-leading investments in new technology and sustainable fuels - not from buying carbon offsets

# Airline to make a multimillion-dollar investment in revolutionary atmospheric carbon capture technology that is expected to capture and store millions of metric tons of CO<sub>2</sub> per year

United Airlines today is taking its most ambitious step yet in leading the fight against climate change: pledging to become 100% green by reducing its greenhouse gas (GHG) emissions by 100% by 2050. United, which in 2018 became the first U.S. airline to commit to reducing its GHG emissions by 50% by 2050, will advance towards carbon neutrality by committing to a multimillion-dollar investment in revolutionary atmospheric carbon capture technology known as Direct Air Capture – rather than indirect measures like carbon-offsetting – in addition to continuing to invest in the development and use of sustainable aviation fuel (SAF). With this unprecedented announcement, United becomes the first airline in the world to announce a commitment to invest in Direct Air Capture technology.

“As the leader of one of the world’s largest airlines, I recognize our responsibility in contributing to fight climate change, as well as our responsibility to solve it,” said Scott Kirby, United’s chief executive officer. “These game-changing technologies will significantly reduce our emissions, and measurably reduce the speed of climate change – because buying carbon offsets alone is just not enough. Perhaps most importantly, we’re not just doing it to meet our own sustainability goal; we’re doing it to drive the positive change our entire industry requires so that every airline can eventually join us and do the same.”

## **Investment in Direct Air Capture Technology**

Rather than simply taking a conventional approach to decarbonization by relying solely on the purchase of carbon offsets, United intends to make a multimillion-dollar investment in [1PointFive](#), Inc., a partnership between Oxy Low Carbon Ventures, a subsidiary of Occidental (NYSE:OXY), and Rusheen Capital Management. 1PointFive’s mission is to curb the rise in global temperatures by physically removing carbon dioxide (CO<sub>2</sub>) from the air using Direct Air Capture technology licensed from Carbon Engineering.

Direct Air Capture technology is one of the few proven ways to physically correct for aircraft emissions, and can scale to capture millions and potentially billions of metric tons of CO<sub>2</sub> per year. The captured CO<sub>2</sub> will then be permanently, safely and securely stored deep underground by Occidental, a process certified by independent third parties. The commitment – the first to be announced in the aviation industry – will help 1PointFive build the first industrial-sized Direct Air Capture plant in the United States. A single plant is expected to capture and permanently sequester one million tons of CO<sub>2</sub> each year, the equivalent of the work of 40 million trees, but covering a land area about 3,000 times smaller.

## **Investments in Sustainable Aviation Fuel**

With up to 80% less lifecycle carbon emissions than conventional jet fuel, sustainable aviation fuel is the fastest and most effective way United is reducing its emissions. Among all airlines globally, United holds more than 50% of all publicly announced future purchase commitments to using SAF and has the longest history of using SAF of any U.S. airline. Last year, United renewed its contract with Boston-based World Energy, agreeing to purchase up to 10 million gallons of cost-competitive SAF. United has used this SAF to help sustainably power every flight departing its Los Angeles hub since 2016.

Additionally, United has invested more than \$30 million in California-based sustainable fuel producer Fulcrum BioEnergy, which remains the single largest investment by any airline globally in a sustainable fuel producer.

**Since 2016, United has used the most SAF of any airline globally and has flown:**

- 26 million passengers on flights powered with a SAF blend
- 44 billion passenger-miles on flights powered with a SAF blend
- 215,000 flights powered with a SAF blend

**United's Commitment to the Environment**

United's commitment to becoming carbon-neutral by 2050 represents yet another leadership position the airline has taken to reduce its impact on the environment. United's significant environmental achievements include:

- Becoming the first airline globally [to incorporate SAF in regular operations](#) on a continuous basis, marking a significant milestone in the industry by moving beyond test programs and demonstrations to the everyday use of low-carbon fuel in ongoing operations
- [In 2019, we committed \\$40 million](#) toward an investment initiative focused on accelerating the development of SAF and other decarbonization technologies
- [Operating the Flight for the Planet](#) in 2019, which represented the most-eco-friendly commercial flight of its kind in the history of commercial aviation
- [Becoming the first airline to fly with Boeing's Split Scimitar winglets](#), which reduce fuel consumption by an additional 2% versus standard winglets; United is the largest Scimitar winglet operator today, with nearly 400 aircraft equipped with these winglets
- Becoming the first U.S. airline to repurpose items from the carrier's international premium cabin amenity kits and [partnering with Clean the World](#) to donate hygiene products to those in critical need
- [Eliminating](#) non-recyclable plastic stirring sticks and cocktail picks on aircraft and replacing them with a more environmentally friendly product made of 100% bamboo
- Continuing to replace its eligible ground equipment with cleaner, electrically powered alternatives, with nearly 45% of the fleet converted to date

**United's Award-Winning Eco-Skies Program**

United's award-winning [Eco-Skies](#) program represents the company's commitment to the environment and the actions taken every day to create a more sustainable future. Earlier this month, the Carbon Disclosure Project named United as the only airline globally to its 2020 'A List' for the airline's actions to cut emissions, mitigate climate risks and develop the low-carbon economy, marking the seventh consecutive year that United had the highest CDP score among U.S. airlines.

In 2017, *Air Transport World* magazine named United its [Eco-Airline of the Year](#) for the second time since the airline launched the Eco-Skies program. Additionally, United ranked No. 1 among global carriers in *Newsweek's* [2017 Global 500 Green Rankings](#), one of the most recognized environmental performance assessments of the world's largest publicly traded companies.

For more information on United's commitment to environmental sustainability, visit [united.com/ecoskies](https://united.com/ecoskies).



# Desert Jet Adds Super Mid-Size Citation Sovereign Business Jet to its Expanding Private Jet Charter Fleet

**D**esert Jet, the premier full-service business aviation company based in Greater Palm Springs, California, has recently added the Citation Sovereign to its fleet of managed aircraft. The super mid-size jet based at the John Wayne-Orange County Airport (KSNA) is now available for immediate charter.

The Citation Sovereign, known for its versatility due to its short-field capabilities, allows it to easily access runways that other super mid-sized aircraft simply cannot with the ability to cross the United States non-stop.

The Citation Sovereign features a stand-up cabin configured to accommodate up to 9 passengers with a double club of leather captain's seats, and a side-facing two-seat divan, a fully enclosed private aft lavatory, and a full refreshment center.

There is ample space for baggage in the Citation Sovereign. An interior baggage area allows for copious storage of garment bags in an innovative center closet. The spacious exterior baggage area is an impressive 100 cubic feet that can accommodate over 1000 pounds of luggage, dwarfing others in its class and easily fitting items such as snow skis and golf clubs.

"We are excited to offer this beautiful aircraft to our customers who want the comfort and convenience of non-stop flights to the East Coast," said Jared Fox, Desert Jet CEO. "The Citation Sovereign has everything desirable in a mid-size private jet: great range, cabin size, and speed. It complements our light jet charter fleet and is the ideal jet for completing long-range missions rapidly and comfortably."



# Delta Delivers COVID-19 Vaccine Shipments As Part Of Global Effort To Beat Pandemic

Global airline's long-proven expertise gets tapped to safely and securely deliver life-saving vaccines

**D**elta people have been on the front lines of the global pandemic since the very beginning by providing essential travel. Now, our people are on the front lines supporting COVID-19 vaccine shipments – most recently from Detroit to Atlanta and San Francisco – following successful shipments of test vaccines earlier this year.

These critical vaccines are being shipped with the highest priority on Delta aircraft, with the entire journey monitored in Delta's unique Vaccine Watch Tower that enables full end-to-end visibility for all vaccine shipments. With 24/7 centralized monitoring and customer reporting, the Tower works closely with Flight Operations to ensure the safe and secure transportation of the vaccines at the required temperature.

“Within three hours of being engaged, Delta Cargo had the vaccines in hand and on their way. Our successful COVID-19 vaccine shipments this week prove what we've known for a long time: that we're ready and able to take on more in the all-hands-on-deck domestic and global distribution effort of this life-saving vaccine,” said Rob Walpole, Vice President – Delta Cargo. “Our vaccine task force, which was created months ago to understand the shipping requirements and work with healthcare and pharmaceutical experts, has built scalable critical shipment capabilities to support this effort.”

Delta's extensive experience in shipping vaccines involves years of building an operation validated by Pharma industry standards and includes being the first U.S. passenger airline to receive IATA's Center of Excellence for Independent Validators Pharma Logistics Certification at our Atlanta hub and headquarters. Even before the COVID-19 pandemic, Delta offered four tailored pharmaceutical shipping options that meet specific temperature requirements for vaccines – ensuring integrity through the entire journey.

With large warehouses and cooler facilities in Atlanta, Detroit, Los Angeles, New York-JFK and Seattle, as well as a network of 49 certified Pharma airports across the globe, Delta has the necessary infrastructure in place to support COVID-19 vaccine shipments. In addition to robust domestic shipment capabilities to support rapid distribution within the U.S., Delta has a broad and nimble global distribution network in coordination with strong airline partners – providing worldwide reach with stop-gap reliability and greater ability to warehouse and ship vaccines from more global hubs.

Delta Cargo launched a Cargo Charter operation in March to provide safe and reliable transportation of goods around the globe by working primarily with Delta's established world-leading logistics partners. Delta dispatched idled aircraft on cargo-only flights to transport millions of pounds of supplies quickly and safely. Delta has operated over 1,800 cargo charter flights since February and is now averaging 30 cargo-only flights globally each week, carrying medical and PPE equipment, pharmaceuticals, U.S. mail, home office supplies and food.

# King Customers Benefit from Tom Keller's Technology Leadership

Learning pilots using King Schools' courses have had greatly increased access to learning due to the inspiration and management of Tom Keller of San Diego, California who has been promoted to Chief Technology Officer (CTO) at King Schools.

CEO & Co-Owner of King Schools, Barry Knuttila explained, "Tom came to us in early 2005 to run our Internal Technology (IT) department. I knew he would be a star player but could only dream that he would contribute his talents to King Schools and most importantly, to the success of our customers for more than 15 years. After coming on board, Tom's responsibilities have grown to include software development, software quality assurance and technical support. Based on his great success in these roles, Tom was promoted ultimately to the role of Vice President and now also CTO."

Barry continued, "Over the years Tom has ensured our that customers benefit from the latest technology, from online product ordering through delivery and the associated pilot learning courses and apps that have made our customers successful in achieving their goals. Tom has supervised many large projects including Payment Card Industry Security Standards (PCI) compliance, new product delivery frameworks, reporting capabilities and upgrades to critical infrastructure such as video streaming services, network security, and many more projects without which, we would not have been able to maintain our top position in the industry."

John King, Co-Founder and Co-Chairman of King Schools, said, "When COVID-19 hit Tom's team took just a few days to seamlessly change our entire company infrastructure to support a virtual work-from-home environment. This rapid response has allowed us to be remarkably productive and responsive to our customers in these challenging times."

Martha King, Co-Founder and Co-Chairman of King Schools, continued, "King Schools is investing heavily in expanding our technological capabilities to grow our business and serve our customers. Tom's organization is expanding with many exciting products in development that pilots, instructors, and aviation mechanics will love. Tom's work to bring these new initiatives to market is a critical part of ensuring the long-term growth of King Schools and will benefit our customers for years to come."





# Journey Aviation Adds A Challenger 300 to the Super Midsize Category in its Charter Fleet Offering Flights Worldwide

**J**ourney Aviation – a worldwide private jet charter operator and aircraft management company – continues to grow its charter fleet with its latest addition of a Challenger 300 registered N41DP. With this add, the company now has 18 aircraft in its charter fleet ranging from heavy to midsize jets and growing – all available for international and domestic flights.

With a 3,100 nautical miles range, the Challenger 300 is the perfect choice for both business and leisure travel across the Americas. The aircraft offers a spacious cabin and gorgeous new 2020 interior with its 8 passenger executive configuration and leather seating. The layout includes a forward 4-place club seating area and an aft 4-place club seating area. The aircraft is equipped with a forward galley, microwave, complimentary domestic WiFi, display monitors and Airshow.

Journey Aviation's Chief Executive Officer, Fabian Bello shared, "We are excited to announce the newest super midsize aircraft addition to our charter fleet and look forward to the continued growth of our Company. Journey is incredibly thankful for the further expansion of our charter fleet and category diversification to suit our clients individual needs as we continue to elevate expectations moving forward."

Journey specializes in 24/7, on demand, charter flights worldwide with a stringent focus on achieving excellence in personalized service and quality product. With the addition of N41DP, Journey's fleet of aircraft comprises of Gulfstream G550, Gulfstream GV, Gulfstream G450, Gulfstream GIVSP, Gulfstream GIV, Challenger 300, Falcon 2000 and Hawker 4000 models. The company holds high industry standard safety certifications ARG/US Platinum, ISBAO Stage II and is Wyvern Rated.



## Jet Linx Hires First Cadets From Innovative Pilot Recruitment & Training Program In Conjunction With Southwest Airlines & CAE

Jet Linx, the country's leading private jet management and jet card membership company, today announced it has welcomed the first cadet out of the groundbreaking Destination 225° career pathway program for pilots. Cameron Hise is the first cadet to be hired out of the program, who joins the Company as Second-in-Command on a Lear 45 XR based at Jet Linx Chicago. The announcement was made by Jamie Walker, President and Chief Executive Officer of Jet Linx.

Created in partnership with [Southwest Airlines](#), the nation's largest domestic carrier, and [CAE](#), a global leader in pilot training for civil aviation, Destination 225° is the first and only program that provides a defined career path for pilots from initial training through retirement.

"We are thrilled to welcome Cameron to the Jet Linx family and celebrate this milestone together," said Mr. Walker. "Destination 225° was designed to offer a lifecycle solution for pilots that not only facilitates entry into the aviation industry, but provides opportunities for pilots to begin, elevate and extend their careers. We have been working closely with Southwest Airlines and CAE to ensure the successful implementation of Destination 225°, and the first hire in the program represents a significant achievement. We look forward to welcoming even more pilots from the program in the future."

Launched in August 2019, Destination 225° provides motivated and capable candidates with a career path that seamlessly bridges all three segments of the industry, from initial training, to private aviation (Part 135) and to commercial airlines (Part 121). Functioning as a pipeline between Southwest Airlines and multiple flight partners, the program offers several career paths for candidates, including the Cadet Pathway for individuals with little to no experience, University Pathway for college students, Military Pathway for men and women exiting service and Employee Pathway for current Southwest employees. Participating Destination 225° organizations offer their most talented pilots the opportunity to move from one organization to the next, without having to leave the Program.

Mr. Hise arrived to the Destination 225° program via the University Pathway after graduating from Southeastern Oklahoma State University's Aviation Science Institute, one of the top aviation institutes in the country and one of four schools included in the program. Mr. Hise was invited to participate in a series of rigorous screening tests at Southwest's headquarters in Dallas, followed by an in-person interview conducted his college campus by a Southwest representative. After being accepted into the University Pathway, Mr. Hise began applying for positions with the program's private aviation partners and was subsequently hired by Jet Linx following numerous interviews.

"The Destination 225° program has been an encouraging and motivating experience, from the initial application to the actual interview and hiring process," said Mr. Hise. "I am extremely grateful to be part of a program that allows me to start my career with such a distinguished operator while also developing a working relationship with Southwest at a young age. Not only will I be gaining hours while flying at Jet Linx, I will be receiving hands-on, in-depth experience that would not have been available at a typical regional operator. This is a goldmine of an opportunity for young pilots needing quality of hours, not just quantity."

Added Brian Goodman, Jet Linx Chicago Base President: "What strikes me about this program is the consistent high-quality candidates coming through. Destination 225° has so many layers of interviews and hurdles – only the best of the best make it to us."

An additional component of Destination 225° is an Ab-Initio training program that CAE will lead in cooperation with ARGUS International, Inc., a company specializing in aviation safety risk management. Ab-Initio is a Latin term meaning "from the beginning" and is a process that takes a student pilot from the beginning of training, mentors them throughout pilot training, and ensures the pilot an airline career upon being rated and certified in a particular type of jet aircraft. CAE will be training and mentoring these pilots throughout the Program. Shortly following the first cadet hire, Jet Linx welcomed a second Destination 225° team member to the Company. Pilot Brooke Basinger has joined the Washington D.C. Base as a Second-in-Command on a Beechjet 400. Basinger represents the first female cadet to come through the program, and the first to arrive at Jet Linx via the CAE Pathway.

In addition to pursuing industry initiatives such as Destination 225°, Jet Linx is committed to delivering the highest safety standards in the private aviation industry, with extensive safety certifications including IS-BAO Stage 3, ARGUS Platinum and Wyvern Wingman. Jet Linx has become the preeminent jet card membership and private jet management company in the United States due to its unique and innovative business model that offers a more personalized approach to guaranteed private jet travel solutions through individual, city-specific, local services that are supported by a national operation and robust technology platform.

For more information on Jet Linx, please visit [www.jetlinx.com](http://www.jetlinx.com).



Alaska

**COMMEMORATIVE  
CERTIFICATE OF SIGNING**

December 18, 2020

**(68) 737-9s, (52) Options**

Total 737 MAX commitment up to 120 aircraft

*Stan Deal*  
By **Stan Deal**  
President & CEO  
Boeing Commercial Airplane

*Hasan Mounir*  
By **Hasan Mounir**  
Senior Vice President  
Commercial Sales & Marketing  
Packaging Company

*Brad Tilton*  
By **Brad Tilton**  
Chairman & CEO  
Alaska Air Group

*Ben Mancucci*  
By **Ben Mancucci**  
President  
Alaska Airline

# Alaska Airlines Announces Restructured Agreement With Boeing To Acquire A Total Of 68 737-9 MAX Aircraft With Options For Another 52

New agreement in principle adds 23 orders plus 15 options to airline's overall order

**A**laska Airlines announced today an agreement in principle with Boeing to restructure the airline's order to receive a total of 68 Boeing 737-9 MAX aircraft with options for an additional 52 planes.

Alaska is scheduled to receive 13 planes in 2021; 30 in 2022; 13 in 2023; and 12 in 2024. The delivery schedule will largely replace Alaska's Airbus fleet and moves the airline substantially toward a single, mainline fleet that's more efficient, profitable and environmentally friendly, and that will enhance the guest experience and support the company's growth. This restructured agreement with Boeing incorporates Alaska's [announcement](#) last month to lease 13 737-9 aircraft.

The agreement delivers superior economics to Alaska while providing flexibility in the final delivery schedule for the airline to optimize its fleet plan as the industry recovers. It also enables two major Pacific Northwest employers – Alaska and Boeing – to continue to support and revive jobs as the region and nation recover from the devastating impacts of the pandemic, fueling economic opportunity and growth in the coming decade.

"We are extremely proud to be announcing this transformative agreement with Boeing," said Brad Tilden, CEO of Alaska Air Group. "We believe in this airplane, we believe in our strong partnership with Boeing, and we believe in the future of Alaska Airlines and the incredible opportunities ahead as we climb our way out of this pandemic. We could not ask for a better partner than Boeing and we are delighted to be standing side by side with them as we work together to get our economy back on its feet."

"Alaska Airlines has done a tremendous job of weathering the impacts from the Covid-19 pandemic and is well positioned to return to its growth trajectory and strengthen its standing as one of the top U.S. airlines. With Alaska's industry-leading reputation for safety, sustainability and customer service, we are honored that the airline has chosen to invest in its future with a significant purchase of additional Boeing 737 airplanes," said Stan Deal, president and CEO, Boeing Commercial Airplanes. "We are grateful for Alaska's trust and partnership. Our team is focused on delivering their first 737 MAX jets and helping ensure a safe and seamless entry into service."

After significant work to manage costs and liquidity through the pandemic, support employees and jobs, and to ensure the safety of both employees and guests, Alaska’s priority is to establish strong recovery and growth in the decade ahead. Alaska also prefers to own aircraft when it makes the best financial sense for the company. This decision enables the company to exit 61 expensive, short-term leases for its Airbus fleet that were inherited by Alaska through its acquisition of Virgin America. Furthermore, compared to the Airbus A320, the 737-9 has more seats, better fuel efficiency, lower emissions and lower maintenance costs.

The agreement includes mechanisms to adjust the timing of deliveries to meet economic conditions, giving the airline substantial flexibility to manage its fleet in step with network demand. Alaska’s 52 aircraft options are for deliveries between 2023 to 2026.

**TOTAL ORDERS: 68 737-9 Aircraft**

Status	Announcement Date	Number of Aircraft
Existing Order	October 2012	32
Lease Agreement	November 2020	13
New Order	December 2020	23

**TOTAL OPTIONS: 52 737-9 Aircraft**

Status	Announcement Date	Number of Aircraft
Existing Order	October 2012	37
New Order	December 2020	15

The 737-9 will replace all A319 and A320 aircraft in Alaska’s fleet to improve the airline’s overall operational, financial and environmental performance. With this plan, Alaska will reduce its Airbus fleet to 10 A321neos by the summer of 2023. The 737-9 is 20% more fuel efficient and generates approximately 20% less carbon emissions per seat than the A320. Its larger, improved engines fly significantly quieter, and the Boeing Sky Interior lends a feeling of spaciousness to the cabin. The 737-9 can also fly up to 600 miles farther, which opens the possibility of new nonstop routes and destinations.

Alaska plans to begin revenue service with its first 737-9 in March 2021, with five additional aircraft expected to begin flying by summer 2021. Learn more about Alaska’s confidence in the safety and certification of the MAX at [alaskaair.com/737MAX](http://alaskaair.com/737MAX).

**Editor’s note: A small signing ceremony between Alaska and Boeing executives was held on Friday, Dec. 18, at the Boeing Delivery Center in Seattle. Social distancing protocols were in place. High resolution pictures and broadcast quality b-roll and interviews from the event can be downloaded [here](#).**



## PERSPECTIVES



# Uncertainty and the Airlines

Anticipate the inevitable upheaval with attitude and planning

WRITTEN BY: KRIS OLSON

**P**erspective is defined as a particular attitude toward or a way of regarding something; a point of view.

Over the years this column has had many individuals share their points of view on a variety of topics such as making the best of flight training hiccups, transitioning to the captain's seat, or flying your first jet. Now, more than ever, one thing dominates the discussion around aviation: coronavirus. You've likely formed an opinion about this virus and the government's response to it, and I won't be trying to change it. Rather, I want to put it in perspective.

Aviation is a highly regulated, highly competitive, capital-intensive, labor-intensive industry. In other words, aviation is a challenging industry in which to make money, yet airlines were practically printing money before COVID-19 broke out in the U.S. We began 2020 expecting another year of record profits and growth. When COVID-19 first appeared on the international scene, many anticipated the impact to remain localized. Then it arrived in the U.S. causing slowdowns and shutdowns. We hoped for a V-shaped recovery that never materialized. While the pandemic is far from over, indications are pointing toward an industry rebound. With the holiday season showing strong bookings, borders reopening, multiple vaccines positioned for Q1 2021 distribution, and an extension of the Payroll Support Program, U.S. airline managers are optimistic. Yet pernicious thoughts remain in the minds of line pilots or those currently in flight training: Has COVID permanently changed the airlines? (The answer is yes and no.) And what will the “new normal” look like?

There is no doubt that airlines are changing and COVID has expedited some of that change. Older fleets were rapidly retired, senior employees were bought out and airline alliances are being redrawn, route networks rationalized. Time changes everything, and downturns herald rapid change.

However, I think it is important to put this downturn into historical perspective. COVID-19 pressured airlines in a unique manner. Further, solutions to boost customer safety and comfort (and bookings) during the COVID-19 era are more elusive than in other downturns. Traditional supply, demand and pricing dynamics do not apply.

Yet this conversation rings familiar. It seems every few years airlines are hit by a unique downturn that was unforeseen. A simple Google search will yield a mélange of events that have rattled airlines. Natural disasters (volcanic eruptions, COVID-19), economic troubles (currency fluctuations, high inflation, high oil prices, recessions, depressions), political upheaval and uncertainty (terrorism, no-fly-zones like the Qatar Airways airspace limitations of 2017), executive orders, industry specific struggles such as labor disputes, and incidents/accidents have all dealt blows. The nature of the business means airlines are prone to more types of black-swan events than other industries. A hurricane in the Caribbean is terrible, but that hardly affects technology companies in California; a flare-up of hostilities in the Middle East changes flight booking more so than it affects U.S. universities' enrollments. The industry is exposed to unique and global risks causing operations problems that arrive with little advanced notice. Further compound the issues are the limited financial and operational flexibility that is inherent in the business model due to contractual agreements, international regulations, passenger preferences and more.

There is an old adage in Economics, “There is no such thing as a free lunch.” Globalized operations herald massive opportunities and diverse risks. Airlines exemplify this.

What does any of this mean for the careers of pilots? I believe we must adapt our views on how to manage our careers in light of our understanding of our industry. In two to three years, COVID-19 will be a distant memory to airline management. If the experts are correct, in five to seven years we will once again be hearing about the pilot shortage. What no one can predict is the next black-swan event. Thankfully, you don't need to know when bad times will strike to prepare for them. You need to start preparing for the next downturn today.

In every industry cycle, experts have tricked themselves into believing the prosperity would never end. CEOs claimed the profits would never cease, and employees envisioned rapid advances and steady careers. That belief permeated the industry for nearly ten years. It is tragic that the new generation of pilots believed it too and are now having second thoughts.

I flew two aspiring pilots home for the holiday season. Speaking with them after arrival, both mentioned their careers have taken a detour. One is no longer working towards a CFI but rather an A & P. The other is shifting his goals from the flight deck to the control tower. The pilots in the pipeline have developed a fatalistic view of their chosen career. This view is leading to altered career trajectories.

You don't need to be super-human to enjoy a successful career in aviation. If you are training today, you don't need to quit. All that must be done is to realign your understanding of the industry. It begins with recognizing that black-swan events are more common than probability guru Nassim Taleb would let on. Once you recognize the risk is inevitable, you can begin planning your hedge. You can take practical steps to prepare yourself for the downturn.

How to hedge is beyond the scope of this one article. The internet and various industry nonprofits can help guide you through your aviation journey. Your mentors are a wealth of personalized information who can provide more specific insight. Common sense and generic advice such as minimizing debt, maximizing savings, living within your means, keeping your eyes open to opportunities (Breeze? Atlas? NetJets?) and enjoy the ride are equally important. You should never let that résumé or logbook get dusty.

What is my perspective on this career field? Recognize that uncertainty is perennial and that airlines are sensitive to that uncertainty. Then prepare accordingly.



## 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



# Self-Care: Put on Your Oxygen Mask First Before Assisting Others

WRITTEN BY: REINI THIJSEN

**A** new year can be a new start. If 2020 taught us anything, it is that every year can be full of new surprises. What is a better way of starting 2021 than by taking care of ourselves? Self-care is a term that is suddenly popping up everywhere. But how do you do that, and why is it so important? Self-care is like the oxygen mask we need to put on ourselves before we can be of help to others. Check whether you are already taking good care of yourself and whether you can step it up.

Practicing self-care is easier said than done. During vacations and on weekends, we often know this fact and make the time to take care of ourselves. But when obligations and responsibilities increase, self-care may be removed from our to-do list. We are busy with many activities; demanding jobs, a household to take care of, even distracted by technology and media. Exercising, reading, cooking, meeting with friends, or family are no longer priorities.

### **Turbulent Times**

Over the last year, it became increasingly clear how important it is to take good care of ourselves, especially in stressful and turbulent times. Practicing self-care helps to prevent us from getting sick, burned out, or agitated and stressed. Moreover, it influences our overall functioning. Without self-care we cannot properly do all of our other important daily tasks. Everything starts with relaxation and taking care of yourself. Simply listening to your needs and listening to your body can have outstanding positive results, such as reducing stress, improving relationships, and increasing self-esteem.

### **Time Limits**

Practice makes perfect – especially if it might be difficult to make time for self-care. It is easier to be successful by maintaining a self-care routine that is easy to follow, even if it is only a few minutes a day. Try different things and change the things that do not work for you. If necessary, write down what works. No one else knows how to take perfect care of you, so do things that work for you.

### **Weekly Self-Care Checklist**

Spending time and attention on yourself affects everything important to us: relationships, family life, work, emotions, health, and mental health – all good reasons to make self-care a structural part of your life. Use the checklist below as an example to see if you are taking care of yourself and which areas of your life might need some extra attention. Add to/alter the list to fit your goals for self-care.

### **Final Note**

Self-care is not intended to add stress. Instead, it might be helpful to view self-care as moments to pursue, instead of things to do. Pursue moments to take a breath and appreciate the things that you do accomplish. Take your dog for an extra walk before going into the next online meeting, enjoy a moment with your family instead of doing the dishes right away, walk to the mailbox rather than feeling like you need to run ten miles – these are examples of how you might pursue self-care moments. Most importantly, be kind to yourself. In today's world, seemingly small tasks can become immense tasks. Reminding ourselves that we are doing the best we can, is enough. Take care!

<b>Weekly Self-Care Checklist</b>	<b>Sun</b>	<b>Mon</b>	<b>Tue</b>	<b>Wed</b>	<b>Thu</b>	<b>Fri</b>	<b>Sat</b>
<b>Health</b>							
Got enough sleep							
Had a shower							
Had nourishing meals for breakfast/lunch/dinner							
Had 30 minutes of physical exercise (walk, run, etc.)							
Drank 8 glasses of water							
Spent time outside							
<b>Emotions</b>							
Reflected on personal challenges and difficulties							
Motivated myself with encouragement and affirmation							
Allowed myself to feel what I feel (for example, I cried when I was sad)							
Was aware of my feelings and emotions							
Was aware of my thoughts							
<b>Relationships</b>							
Connected with friends/family							
Felt supported by the important people in my life							
Set boundaries							
Shared important emotions with others							
<b>Structure</b>							
Got out of bed in time							
Made a clear and manageable to-do list							
Had an organized work or study place							
Tidied up my space							
Went to bed in time							
Focused on one task at a time							
<b>Relaxation</b>							
Did something creative (cooking, photography, writing, reading, making music).							
Listened to something relaxing (music, a podcast, an audiobook)							
Watched something relaxing (a movie, series, art)							
Had 15 minutes without anyone distracting me							



### About the Author

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



# Timing the market

WRITTEN BY: GLENN NEVOLA

**L**ike so many sectors, the year 2020's stock market performance will go down as one of the most volatile in recent memory. We reached new highs early in the year only to have a free fall through March and April. Then a rebound began and at this point, we are trading near or over the highs reached earlier in the year.

Obviously, the Coronavirus affected the entire world and impacted global markets in a way not seen in a very long time – if ever. Investors naturally panicked during the uncertain times so the markets reached a low in March. This seemed different than other singular events in history that had provided large, immediate and sharp impacts on the markets, but over time worked themselves out. This virus has affected the entire planet and has the potential for impacting the world for long time to come pending outcomes with vaccines and treatments.

Many investors stayed the course and most learned about their own personal levels of risk associated with the stock market. As it turns out (as of this writing), staying the course of your plan this year would have been the right decision. We even endured the election process, which concerned many. Four years ago, similar projections did not pan out either. This history illustrates my point – trying to time the market for when it will move up or come down is futile. We simply don't know when it will move nor can we project how much it will move. So, the next best thing we can do is to create a diversified portfolio with proper allocations (assuming your risk tolerance and objectives) and rebalance it at least once-a-year.

If you invest in a 401(k), you take advantage of dollar-cost averaging by investing the same amount every month and buying the funds/stocks at different levels – more shares when the price goes down and fewer shares when the price goes up. You can also do this with IRA and 529 plans, but having it come out of your paycheck automatically is the best way to ensure it actually happens.

Diversification, allocation, rebalancing and dollar-cost averaging are the four key pillars of long-term investing. Try not to chase the market or time the market by moving in and out at random times nor let your emotions influence you, as difficult as that can be at times. It is always best to keep emotion out of long-term investing.

Let's hope 2021 will be a much better year as we recover in the economy and make some headway on the virus.



## About the Author

**Glenn Nevola** is an airline captain and financial advisor specializing in providing financial assistance to fellow airline pilots in their pre and post retirement planning. [Read More...](#)



# Steps toward Private Jet Pilot

What to tell young people who want a career as a private jet pilot

WRITTEN BY: MARK DANIELS

**T**he aviation bug can be infectious and drives people who've caught the bug into careers like flight attendant, aircraft maintenance, air traffic controller, and of course, pilot. Those who choose to become pilots and learn the ins and outs of flying planes must climb the ladder by earning pilot's licenses, staying up to date on the latest aviation trends and equipment through annual training, and possibly becoming a flight instructor to gain time and experience. If you want to be hired as a private jet pilot, you'll follow this course to get started on your career.

## Learning to Fly

The Federal Aviation Administration (FAA) dictates the qualifications for pilot licenses. One of those qualifications is completing a set number of training hours before you're eligible to apply for the license. The number of training hours varies the type of license you're pursuing. If you start with a sport pilot certificate, you'll need fewer hours than for the private pilot certificate but there will be restrictions on the type of aircraft you are permitted to fly. This is a route you can take to get the basics while ensuring flying is for you.

### Learning to fly can be costly, but there are a number of ways to go about it:

- Attend flight school. These institutions specifically train people to learn to fly planes of all sizes. Their pre-set curriculum means you get robust and comprehensive training.
- Hire a private flight instructor. This will take more legwork to find someone who can teach you one-on-one.
- Join the military. People who want to become pilots often find that a good route to take is with the armed forces, most often the U.S. Air Force or the U.S. Navy.
- Earn a bachelor's degree in aviation from an accredited university. Many four-year universities offer an aviation program that includes flight training and licensure.

## Earning a Private Pilot Certificate

To become a private pilot, you must meet the qualifications that the FAA sets forth for Private Pilot Certificates. You must be at least 17 years of age and must

pass both a written knowledge test and practical flight test. Earning this license allows you to legally fly a small aircraft by yourself, in and out of all civil airports, as long as the aircraft you fly is appropriately rated.

The FAA requires private pilots to complete 40 hours of training under an FAA-certified instructor. You can spread this training out over time, or complete it in a few weeks. It's ultimately up to you how you want to pursue your training. Flight training includes aircraft maneuvers, navigation, emergency procedures, and flight planning.

An important thing to know about a private pilot license is that you cannot be paid to fly an aircraft if you hold only this license. You will need to continue working toward other licenses. But since it's where you start, you can learn more about the private aviation industry.

## Earning a Commercial Pilot License

If you want to be hired and paid to fly private business jets, you will need a commercial pilot license. To do so, you must be at least 18 years old, pass all the required examinations set forth by the FAA, log a minimum of 250 hours of flight time, and earn a second-class medical certificate.

Because business jets must fly in all types of weather, you will need to take and pass an instrument rating (IFR) course, and your certified flight instructor must endorse you as a sound pilot. You must also pass your ground school courses, check-ride with an FAA instructor, and pass a multi-engine check ride. For the latest requirements, visit the FAA website.



## Where to Get Hired

There are a few ways you can go about getting hired to fly private business jets. First, you can apply to jet card or charter jet companies. These companies handle every aspect of jet ownership but sell flights to individuals or companies looking to travel regularly and more privately than on commercial airlines.

Second, you can apply to companies that own their own private jets. Usually, these are larger organizations whose executives travel frequently and require their own personal pilot and crew to operate the jets they own outright.

If you have the means, you can also purchase your own jet and charter flights yourself, although doing so requires further knowledge of the aviation industry beyond flying planes.

Regardless of how you end up getting hired, the entire foundation of your new career is earning the requisite certificates and endorsements.



### About the Author



**Mark Daniels** is a versatile writer with extensive experience creating interesting, engaging, and unique articles in the field of aviation. [Read More...](#)



# Blizzards!

WRITTEN BY: ANTHONY LORENTI

**T**he blizzards on the menu at Dairy Queen served by smiling teenagers are wonderful. Not so for the ones delivered by Mother Nature.

## **What does the National Weather Service have to say?**

The NWS defines blizzards as: (The following is taken from the [Glossary - NOAA's National Weather Service](#))

A blizzard means that the following conditions are expected to prevail for a period of 3 hours or longer:

- Sustained wind or frequent gusts to 35 miles an hour or greater; and
- Considerable falling and/or blowing snow (i.e., reducing visibility frequently to less than ¼ mile).

## **Key points from this definition:**

- Blizzard conditions can occur within a greater weather system. An example would be blizzard conditions occurring within a nor'easter, which is an area of strong low pressure that meets its own defined criteria.
- Blizzards can be within the overall synoptic pattern (i.e., low pressure) or mesoscale (a more local or regional phenomenon).
- For example, prevailing winds after low pressure or frontal passage can often be a driver for blizzard conditions.

## **Ground Blizzard**

A blizzard does not require falling precipitation or a synoptic-scale weather phenomenon. Ground blizzards occur without precipitation occurring but with conditions resulting from blowing snow. All that is required to commence a ground blizzard would be wind that meets the 35mph requirement, snow on the ground that is dry enough to facilitate blowing and visibility limited to less than ¼ mile for the requisite three-hour duration. Is this Buffalo from November until April? Rarely is the distinction made between falling snow or blowing snow blizzards since both deliver high winds and limited visibility.

## **It's not in the METAR**

BL is the weather contraction for blowing snow. It is not meant to connote a blizzard. That said, this weather contraction might be your red flag for anticipating such conditions. Also, the TAF does not specifically call for blizzards. In fact, there are no aviation weather products that call for blizzards. You must look elsewhere.

Blizzard warning ([Glossary - NOAA's National Weather Service](#))

A blizzard warning means that the following conditions are occurring or expected within the next 12 to 18 hours:

1) Snow and/or blowing snow reducing visibility to 1/4 mile or less for 3 hours or longer

AND

2) Sustained winds of 35mph or greater or frequent gusts to 35mph or greater.

There is no temperature requirement that must be met to achieve blizzard conditions.

### **Find your blizzard here**

When you go to [www.weather.gov](http://www.weather.gov) you will find the live national status map depicting weather advisories, watches and warnings. Over time, you will eventually encounter active blizzard warnings issued by The National Weather.

As part of your initial and general aviation weather briefing, you should consult this page for the big-picture view of what you might be up against for a given flight. Just be aware, these are non-aviation weather products.

### **To summarize**

A Blizzard is more about prevailing conditions than it is an actual weather system. Blizzard conditions can develop as a result of a larger weather system or because of very local conditions. Precipitation does not need to be falling in order to meet the criteria for blizzard.

Aviation weather products do not specifically report or forecast blizzards – they imply them. To find an actual prediction of a blizzard, you need to go to a non-aviation weather resource ([www.weather.gov](http://www.weather.gov)) and look for the product named “Blizzard Warning.” Remember, blizzard warnings are non-aviation weather products. This said, the FAA wants you to avail yourself of all pertinent information for a given flight, right? So, it’s okay to look here as a matter of routine. The NWS is a credible resource for all things weather!

From this discussion, know that like lake-effect snows, blizzards can be very local yet they can also be very large scale. The key determinant in this variability is to know the driving force behind such conditions. This issue is especially important not just to your pre-flight decision making, but your in-flight as well. Safe havens from below minimums weather, windshear and contaminated runways could be just a few miles away or far into the distance. The driving meteorological forces are key for you to know and understand. For flight crew, being proactive and conscientious is your job. Know the reasons behind these drivers. Thoroughly review the weather before every flight in order to make prudent pre- and in-flight decisions.



### About the Author



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



# What is the best way to prepare for a practical test?

Uncovering the mystery of the ACS.

WRITTEN BY: SERGIO SOVERO

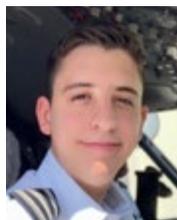
Over the years, the FAA has attempted to create a framework of realism, around the concept of scenario-based training, as the main focus of practical tests. Examiners are encouraged to focus on evaluating higher levels of learning, rather than rote memorization. Ultimately, the goal is to ensure the pilot possesses satisfactory knowledge to manage and mitigate risk. As an applicant preparing for a practical test, it is imperative you take ownership of the preparation process. Rather than relegating such responsibility to your flight instructor, you should be personally involved in making decisions.

Examiners are required by the FAA to prepare a plan of action (POA) for the different practical tests they are authorized to administer. The POA is entirely based on the Airman Certification Standards (ACS). As the applicant, the ACS is your best friend. Though by some it could be viewed as a testing document, it truly is a preparation guide. The FAA has made clear that instructors shall not wait until later stages to introduce the ACS to their students. Waiting contradicts the premise of providing students with all the available tools at their disposal. Delaying also adds to the mystery of the practical test, rather than reflecting a transparent process.

Establishing the importance of familiarity with the ACS is just the first step, however. Reading and interpretation are next. The original intent of updating the ACS with the Practical Test Standards (PTS) was to emphasize risk management. As a student, you should be aware each area is divided into three core elements: skill, knowledge, and risk management. The key to success is integrating those three elements into a whole unit. For example, while performing a traffic pattern (skill), the examiner may ask about the risk of uncoordinated base to final turns, while evaluating knowledge regarding cross-control stall awareness, and prevention strategies (risk management). Never neglect any of the three core elements, as examiners are required to evaluate all of them. Hence, while you study, create your own scenarios and incorporate your ideas into these three pillars. Clearly, scenarios open the window for various interpretations and answers, but the best answer is one that demonstrates adequate decision making and views safety as the most important priority. As long as you demonstrate systematic and coherent thought processes based on accurate knowledge, your answers will be satisfactory.

Finally, be aware the ACS lists a number of FAA handbooks and manuals as study references. Ensure that you familiarize yourself with each of those, including advisory circulars. Ideally, the preparation for your practical test will be an enjoyable and ongoing journey. The journey starts from the first day you meet with your instructor and continues until you sign your temporary airman certificate. As your progress in your training, the building blocks continue to be added. You will encounter obstacles along the journey; overcoming those obstacles along with the guidance of your flight instructor, are key to your success.

Assuming a proactive tactic is the best way to approach your checkride. Just remember it is a shared goal and responsibility. Relegating all the work to your instructor is not smart and will ultimately harm you financially while delaying your progress. Acknowledge your difficulties, if any, and seek guidance when needed. Be confident. Confidence, in conjunction with robust preparation, will guarantee your success and allow you to ace all of your upcoming checkrides. Best of luck!



## 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...](#)



MORTGAGE



# Interest Rates Explained - Part Three

WRITTEN BY: ERIC HOOLIHAN

Over the past couple of months, we've been looking at the factors affecting pricing for mortgage interest rates. The general financial market, your credit score, and loan-to-value are just some of the elements that are used to determine the pricing for a particular interest rate.

Here, we are going to look at interest rate pricing for a particular loan and the effect a lower or higher interest rate can have on the costs associated with getting a loan. Lenders don't loan money for free. Using the parameters we've covered in part one and two, they develop a pricing table for each particular loan. In the computer era, it's as simple as a loan officer entering the various loan parameters and the computer system will show a breakdown for a particular loan across a wide variety of interest rates. Our loan in today's example is a purchase, a \$350,000 loan on a property that appraised at \$437,500, which makes the loan-to-value (LTV) ratio 80%. The borrower has excellent credit with a mid-score of 800.

After taking an application and checking the borrower's credit, the loan officer can price out the scenario. If the loan officer is a mortgage broker, they may be able to price the scenario across a portfolio of different lenders, tailoring the lender to the borrower's specific circumstances. If the loan officer works for a bank or credit union, that loan may be originated and funded in-house, which could potentially limit the loan options available. When considering a mortgage, it's usually a good idea to shop with a few different lenders; not all are created equal. Would you buy a car from the first dealer you talk to? Probably not, and your mortgage should be no different!

The loan officer may price out lower interest rates that charge discount points as well as higher rates that offer a lender credit. But what is a discount point, what is a lender credit, and what does it all mean?

Remember, lenders don't loan money for free. They earn money on the interest you pay. In exchange for a borrower taking a loan with a higher interest rate, a lender may be able to offer a lender credit, which is exactly as it sounds. A lender credit is a credit from the lender, which the borrower can use to offset closing costs. Typical closing costs for a home purchase are 3-6% of the loan amount. Lender credits can be used to offset many of these closing costs which means a borrower may not be

required to bring as much cash to closing. As a result of this credit, the borrower accepts a higher interest rate. If a particular interest rate were crediting the borrower 1%, in the case of our \$350,000 loan, the borrower would have a \$3,500 credit applied towards their closing costs.

On the opposite side of the spectrum from lender credits are discount points. A discount point is essentially prepaid interest in exchange for a lower interest rate. A discount point is equal to 1% of the loan amount. So for our \$350,000 loan, if a borrower were to pay one discount point for a particular interest rate, they would pay \$3,500 for that particular rate.

There's generally a "par" rate a lender can offer, which offers neither a credit nor charges discount points. Rates higher than this "par" rate will be offset with lender credits. Rates below this "par" rate will cost discount points. As a consumer, you should evaluate your particular situation to determine whether or not it's worthwhile to pay for a lower interest rate. Generally, the longer you plan to own a property, the more advantageous it may be to pay the additional cost for a lower rate. Your loan officer can provide you with monthly payment information and closing costs for various interest rates. Using this information, you can determine how long it would take to "break even" if you elect to pay points for a lower rate.



## 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...](#)



# The results of the Aero Crew News & RAA 2020 Photo Contest!

Following are the top ten honorable mention photos. Each photographer in this category received an RAA mug.

## Emrick L. from Covington, La.

### Sunset and Winglet

*"I took the picture last September In San Antonio. We arrived right at sunset. After unloading my pax bags and sending them their way, while I was walking back to go clean up the cabin, I decided to take a quick snapshot of the airplane with my smartphone. The sky and the paint job were reflecting onto the wing and I thought it looked nice."*



## Andrew Y. from Damascus, Ore.

### Repel Away

*"I took this photo on Oahu while waiting for my turn in the right seat to be qualified on repel operations. These flights were supporting the 25th Infantry Division's Air Assault School where Soldiers learn to repel and rig sling loads."*

## Broc P. from Alpine, Utah

### Mountain Flying in the 206

*“At the beginning of the year, I had the opportunity to fly out to Colorado (KAPA) to pick up the new Cessna 206 my employer had just purchased. I was really excited to do some winter mountain flying. I had high hopes for beautiful views, so I made sure to bring my camera. The flight out was amazing. On the way back, I had to divert north for weather. This photo was taken while flying through a canyon in Northern Utah at the end of my flight. In the background, you can see the tail end of the weather that made me divert. The contrast of the bright, beautiful mountain and the dark, gloomy storm really caught my eye. I’m really happy I had my camera to capture this memory.”*



## Timothy M. from Clarkston, Mich.

### How much will flight training cost in 2040?

*“At only one-year old, Timothy sets his eyes on the horizon. As dad captures the moment, he can only imagine the cost of flight training 16 years from now. Better start saving. Our family was on our way from DTW to DFW for a quick stop before heading on to Disneyland. This was his 10th flight on a commercial airline.”*



## **Pete B. from Stoughton, Wis.**

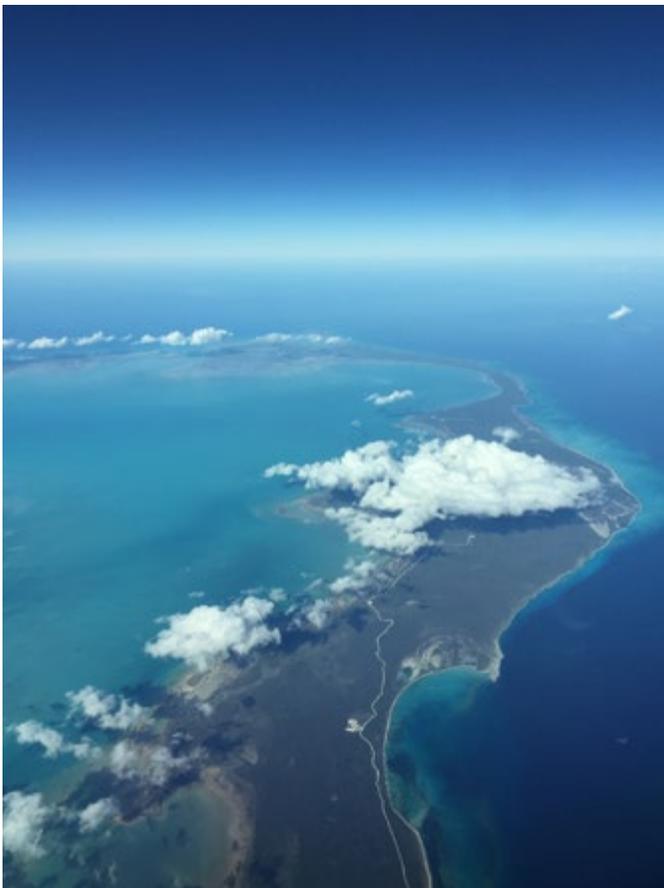
### **FL320 Deviate as Necessary**

*“Our evening flight from Chicago to Colorado Springs was a typical summer leg with a good chance of storms over western Kansas. Somewhere near Omaha our dispatcher sent us an enroute weather update to expect a line of strong storms on the north and south side of our planned route, with little deviations necessary. Shortly after passing Omaha at FL320, our view turned dark, with my assumption the sun had set. All cockpit lighting was turned on and I did not expect to see any more daylight for the trip with a night landing awaiting us at COS. Suddenly, a pinhole of light appeared in front of us. As we flew westward, continuous lightning was observed to our north and south with a shroud of dark cumulus clouds wrapped all around us. To my surprise the pinhole of light became brighter and grew in intensity. My Captain remarked how unusual the view was, and it was unlike anything he had seen before in his 20 years of flying at our company. We watched as the light formed into an eye shape with a beautiful sunset on the back side peering through. My captain asked if I wouldn’t mind taking a photo of the view, as I carry a small Sony point-and-shoot, wireless digital camera in my flight bag for any unusual views such as what was presented before us. I am a big advocate for a sterile cockpit and refrain from any photo taking, especially during any phase of flight other than cruise. After snapping a series of photos over the span of 5 minutes, each photo was uniquely stunning and still held in my photo archives. I felt this particular photo captured the moment in its entirety, including a lightning strike off our right side. Believe it or not, we ended up flying directly through the “eye” into clear skies to conclude the trip with a beautiful Colorado summer sunset on the back side of the weather.”*

## David G. from Spanish Fork, Utah

### Departing Heber

*"We are based in Heber City, Utah. This was a routine morning departure for us. As we depart runway 22, the view of the reservoir and mountains always provides great views."*



## Paulo S. from Katy, Texas

### Somewhere over the Caribbean

*"A necessary pause from everything else to contemplate the world and the blessings of one's job."*

## Marshal O. from Centerville, Ohio

### Sunset in CLT

*"It was my last flight as a CRJ captain on my "dreamliner" (CRJ-900) from CLT to DAY. Little did I know I would leave for American Airlines just to find myself furloughed a few months later. The first officer usually does the walk arounds but on this final flight, I decided I would. When walking back in the jetbridge for the last time, I stopped to take a look and found it surreal to watch the sunset on display before me. The sun was truly setting on my regional airline career and that made the photo that much more meaningful to me."*



## Gerhard D. from Rescue, Calif.

### Sunset over the Sierras

*"During initial training, I did not get to sit back, relax and absorb all the views aviation has to offer. This day however, a friend offered to take me up in his Citabria for a fun sunset flight. Upon reaching the Sierras, the sun started to set releasing stunning colours, from the cold glowing blue snow transitioning to the warm yellow sun. I remember telling myself 'I can't believe this is real, it feels like a dream.'"*



## Alex D. from North Pole, Alaska

### Last Work Trip before the Big Freeze

*“The float plane is a 1957 DHC-2, de Havilland Canada Beaver, on a narrow lake nestled in the northern Talkeetna Mountains of Alaska. At the start of the COVID-19 pandemic I volunteered for a year-long leave of absence from airline flying. After doing so, I ran back home to Fairbanks in hopes of finding flying work. Turns out I’d spend the summer months as a Beaver float pilot in interior Alaska flying for a local family. The photo taken was at the end of a back breaking day hauling out countless loads of moose and caribou meat from a hunting camp. The sun was setting. October brings cooler temperatures, longer nights and breathtaking scenery. Fall is so shortly lived in the northern latitudes that it’s best to live in the moment. In this instance, it was destined to be captured.”*



## Third Place

### Elizabeth J. from Lynchburg, Va.

#### **Sunrise over Pre-pandemic LaGuardia**

*“The New York City skyline has always been so inspiring to me. And it was no different the morning I took this picture on February 21, 2020. Fast forward to today, when I look at this picture it’s with a sort of reverence and even a sadness, but then comes a feeling of hope. When I took this picture, it was before Covid had wreaked so much havoc on the world. Before healthcare workers were forced to step up and fight unending waves of sickness. Before shutdowns, restrictions, and curfews were placed on the country. Before many became unemployed, and worried about the future. But then I look at this picture again and see how much strength and resiliency this city has shown, and it brings me hope for tomorrow. As the sun rises over this iconic skyline the morning brings hope for what comes next.”*

**Elizabeth received \$50 cash and an embroidered Nike hat from RAA.**

# Second Place

## Aurelien C. from Memphis, Tenn.

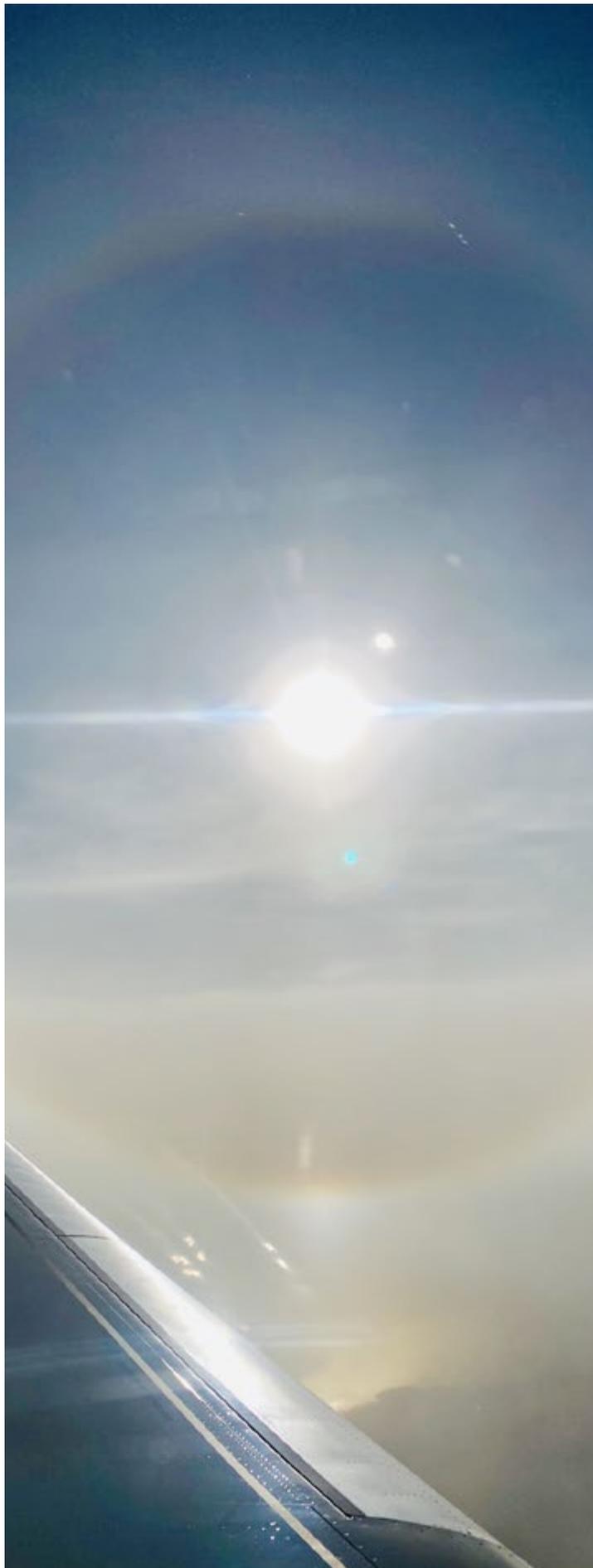
### **Russia Delivery Medical Supplies - Volga-Dnepr Ilyushin II-76**

*“April 2020 when the Covid-19 outbreak started to pick up in the U.S., medical supplies were shipped over to the using Volga- Dnepr Ilyushin II-76. With Memphis being the center for shipping, the Ilyushin arrived at Signature Flight Support at Memphis International airport, with about ten 18-wheelers truck waiting for the aircraft to unload and get the medical supplies out.*

*The camera I’m always photographing aviation with is a Nikon D7100 with an 18-140mm or a 150-600mm lens. Photographing the Ilyushin, I used the Nikon D7100. Night photos are always the best at the airport with the lights shining off the aircraft. I will shoot at a slow shutter speed, so a tripod and the camera on a 3sec timer works great. Turn up the HDR setting on the camera to give the photos an extra effect at night.”*

**Aurelien received \$75 cash and an embroidered Nike hat from RAA.**





# First Prize

## Aishwarya K. from Fremont, Calif.

### A Broken Spectre from Air

*“They don’t call California, “The Golden State” for nothing. Flying has always been intriguing for me, even more so when I got the window seat on my last pre-covid flight. I was excited that I would soon be able to see the Golden State from up high, the sandy California beaches, the Pacific Coast Highway, and the dark greens of the redwood trees from above. However, while flying approximately 30,000 feet above the coast of California, I found myself to be surrounded by fog and cloudy conditions. Although I was a little disappointed that I may not get the full view I had hoped for, nothing could take the thrill of flying away.*

*Suddenly, when the airplane banked a little, a bright, golden light hit my eyes. I quickly looked out the window and after passing a patch of clouds, right above the wingtip of the Embraer 175, was a large, halo-like circle outlined with the glowing colors of a rainbow. In the center of this ring was the bright, golden Sun. As a photography enthusiast, my first instinct was to pull out my phone to take a picture of this phenomenon. I had never seen anything like this before and had no idea what caused it.*

*About an hour later, while the flight was taxiing at our destination airport, I tried my best to describe what I had seen to Google. I found out that it was called a glory, or a broken spectre. Although my iPhone quality did little justice to the actual clarity of what I saw, I’m glad I caught the glory on my phone and experiencing that had really made my day!*

*I’m a 20-yr old student at the University of Southern California majoring in Applied and Computational Mathematics. I’ve always had a passion for aviation and hope to use my mathematical knowledge to work in the aviation industry someday.”*

**Aishwarya received \$125 cash and an embroidered Nike hat from RAA.**

# Grand Prize

## Jen B. from Mount Horeb, Wis.

### Sky-Blue Dreams

*"My photo was certainly a matter of lucky timing. It was taken on a warm, spring day here in Wisconsin. The natural light perfectly reflected a beautiful, blue sky with clouds on the skin of an aircraft departing from a small airport where I work. I had only moments to capture a quick photo on my Google Pixel 3XL phone before the plane was cleared for departure."*

**Jen received \$250 cash and an RAA embroidered Polar Bear Cooler.**





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