

MARCH 2020



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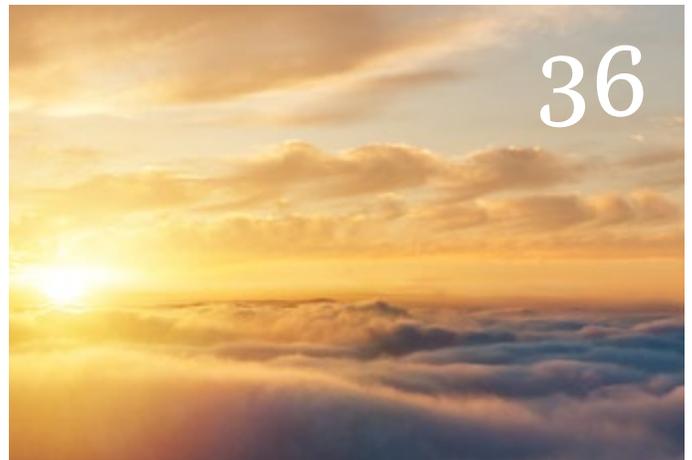
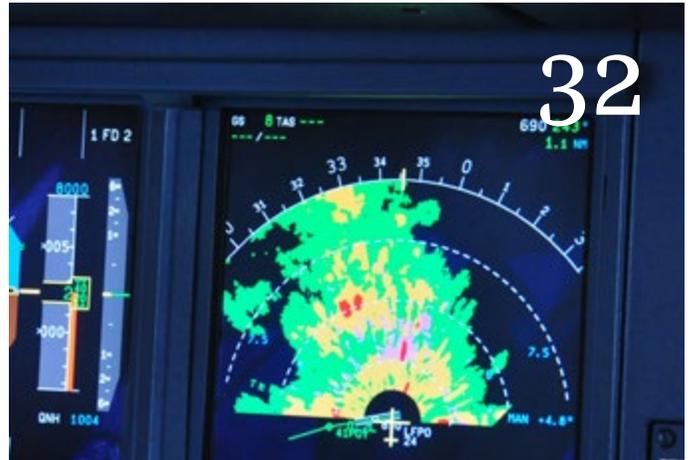
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JULY 2020

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A FINANCIAL PARTNER TO HELP YOU ALTER COURSE

As the ripple effects of this pandemic continue to create turbulence in every area of our daily lives, we understand that you and your loved ones are uncertain about the future of your career, your goals, and your financial security. Whether you're just starting your career, are beginning to plan for retirement, or are somewhere in between, it's likely that the challenges facing the aviation industry are leading you and your family to plan for changes in your income and lifestyle.

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

Over 30 years ago, the pilot-founders of RAA saw the need to provide highly specialized financial services to their colleagues in the airline community. At the time, there were many financial advisory firms to choose from, but none that focused on the unique needs, desires, and challenges that come with a life spent flying the line. Serving our friends and colleagues in the airline community is why we are in this business, but how we carry on this legacy is just as important. Times of crisis and turmoil such as this are when we feel we can add the most value and we're here to answer any questions you have.



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UPCOMING EVENTS

NGPA CAPE COD CLASSIC / PROVINCETOWN, MA 9.18-20/2015

NGPA WINTER WARM-UP & INDUSTRY EXPO / PALM SPRINGS, CA 01.21-24/2016



REACH AN AFFLUENT COMMUNITY OF LGBT AVIATORS AT THE NGPA INDUSTRY EXPO. E: DAVID.PETTET@NGPA.ORG



Dear readers,

This month, I did some research to look into what the aviation forecast looks like. It turned into a daunting task that provided no clear answers. We are still in the midst of a global pandemic that seems to have no end in sight with new cases of COVID-19 spiking in areas that were once low.

The good news is that it is summer so we can get out and enjoy the outdoors! The other day, my girlfriend and I tried to buy a kayak for her, but all the local stores were sold out. We finally decided to order one online so that it can be delivered to our home. So, once you have read this month's Aero Crew News articles, be sure to get outside and enjoy life. And above all, be smart to stay healthy.

Fly safe (if you're called to do so)!

Best regards,

Craig D. Pieper

Craig D. Pieper



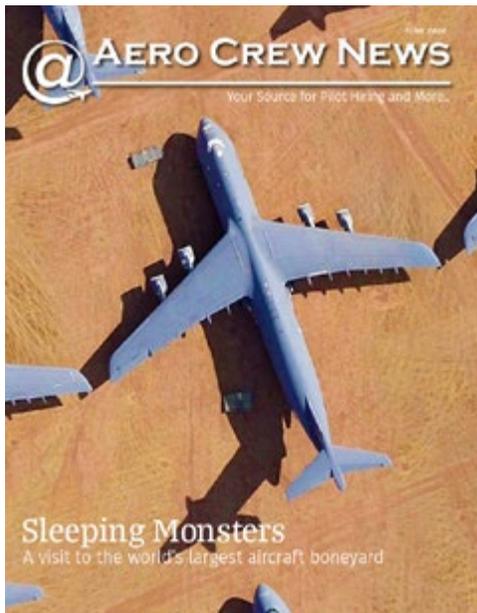
About the Publisher



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.

June 2020

Last month, while many of us are sheltered, we bring you a Feature excursion to Tucson where the Sleeping Monsters await their fates. Come along as Meredith Edwards guides us through her recent visit to The Boneyard at Davis-Monthan Air Force Base – the world’s largest “aircraft retirement home.” When you’ve walked away from that home projects and are only scratching bearded chin wondering what to do next, read Perspectives by Kristopher Olson that provides some valuable suggestions for using our downtime to strengthen our professional skills. This month’s Fitness column is dedicated to mental health with how to identify when and how to seek help. With Squall Line from contributor Anthony Lorenti, we are presented with his take on the limitations of airborne radar technology and solid arguments for the imperative value of downlink/ADS-B weather. In Money, James Knapp explains the SECURE Act and how it affects you. There is also a timely bonus piece, a sidebar, under this column from contributor Glenn Nevola about the potentially detrimental combination of investments with your emotions. As always, we bring you helpful, informative and entertaining content. We welcome your contributions and comments at info@aerocrewnews.com.



CREDITS

Publisher / Founder
Craig Pieper

Aero Crew Solutions, CEO
Scott Rehn

Editor
Deborah Bandy

Layout Design
Craig Pieper

Additional Contributors
Reini Thijssen, Craig Pieper
Michelle Yates, Anthony Lorenti,
Sergio Sovero

Aviator Bulletins
Provided by the companies listed

Photographs By
Photographs as noted.

Grid Updates Email:
GridUpdates@AeroCrewNews.com

Social Media Marketing By
Aero Crew Marketing
Nate Racine, Tyler Sutton
Aerocrewsolutions.com/marketing



United Airlines Resuming Service Between San Francisco and Shanghai

New flight will connect U.S. West Coast and more than 30 cities to Shanghai beginning July 8

United Airlines announced on June 26, 2020 it will resume service to China with twice-weekly flights between San Francisco and Shanghai's Pudong International Airport via Seoul's Incheon International Airport beginning July 8, 2020. United will operate service with Boeing 777-300ER aircraft from San Francisco to Shanghai on Wednesdays and Saturdays. Customers traveling from Shanghai will return to San Francisco on Thursdays and Sundays.

Flight	Depart	Day	Time	Arrive	Time
UA 857	San Francisco	Weds., Sat.	11:00 a.m.	Shanghai	5:45 p.m. ^{+1 day}
UA 858	Shanghai	Thurs., Sun.	9:40 p.m.	San Francisco	8:55 p.m.

“United’s service to mainland China has been a point of pride for our employees and customers for more than 30 years,” said Patrick Quayle, United’s vice president of International Network and Alliances. “Resuming service to Shanghai from the United States is a significant step in rebuilding our international network.”

Prior to suspending service to Shanghai in February due to COVID-19, United was the largest U.S. carrier serving China and operated five daily flights between Shanghai and its hubs in San Francisco, Los Angeles, Chicago and New York/Newark and has served Shanghai for more than 30 years. In July, across the Pacific, United will also reinstate service between Chicago and Tokyo with the addition of new service to Tokyo’s Haneda Airport. Additionally, United will resume service to Seoul; restart service to Hong Kong and will fly to Singapore via a stop at Hong Kong.

Committed to Ensuring a Safe Journey

United is committed to putting health and safety at the forefront of every customer’s journey, with the goal of delivering an industry-leading standard of cleanliness through its United CleanPlus program. United has teamed up with Clorox and Cleveland Clinic to redefine cleaning and health and safety procedures from check-in to landing

and has implemented more than a dozen new policies, protocols and innovations designed with the safety of customers and employees in mind, including:

- Requiring all travelers – including crew members – to wear face coverings and temporarily revoking travel privileges for customers who do not follow these requirements.
- Using state-of-the-art high-efficiency (HEPA) filters on all United mainline aircraft to circulate air and remove up to 99.97% of airborne particles
- Using electrostatic spraying on all aircraft before departure for enhanced cabin sanitization
- Adding a step to the check-in process, based on a recommendation from the Cleveland Clinic, requiring customers to acknowledge they do not have symptoms of COVID-19 and agree to follow our policies including wearing a mask on board
- Offering customers a touchless baggage check-in experience at more than 200 airports across the United States; United is the first and only U.S. airline to make this technology available

For more details on all the ways United is helping keep customers safe during their journey, please visit [united.com/cleanplus](https://www.united.com/cleanplus).



James McCool Acquires Desert Jet

Desert Jet Announces James McCool has acquired sole ownership of the Desert Jet Group of companies

Desert Jet, the premier full-service business aviation company based in Greater Palm Springs, California, announces that James D. McCool, co-owner of Desert Jet Holdings, the parent company of all Desert Jet entities, has acquired sole ownership of the companies from founder and co-owner Denise Wilson. Desert Jet will continue to be led by its Chief Executive Officer, Jared Fox.

Desert Jet was founded in 2007 as an aircraft management company by entrepreneur and aviation professional Denise Wilson. The company expanded to include charter operations as well as aircraft maintenance and FBO (Fixed Base Operator) services and in 2019 opened a spectacular, state-of-the-art, 32,500-square-foot FBO facility. The new independent FBO features a modern terminal, conference rooms, offices, and the only air-conditioned hangar in the Coachella Valley.

In August 2018, James McCool, a pilot and retired senior executive for Charles Schwab joined the company as minority owner. As McCool became more involved with Desert Jet, he realized the further potential of the businesses, the Thermal airport, and the Coachella Valley and has agreed to purchase the entire company.

“I’ve worked closely with the Desert Jet team since 2018 and have seen firsthand the value these companies hold. This has led me to the decision to acquire full ownership of Desert Jet and to assist in unlocking its potential.” said James McCool. “I congratulate Denise and thank her for building an outstanding team and company known for the delivery of outstanding client service and experience. Desert Jet is well-positioned to become the premier private aviation service provider in the southwestern U.S.”

Desert Jet CEO Jared Fox added, “The Desert Jet team is excited to begin the next chapter of our history under new ownership. It will allow Desert Jet to grow and pursue new opportunities. We will continue to focus first on our customer and employee experiences’ while also finding new ways to provide the best in safety, service, and value.”



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Alaska Airlines adds the Embraer 175 jet to state of Alaska flying

Opens opportunities for future new service

Alaska Airlines will start flying the Embraer 175 jet aircraft in the state of Alaska starting in October 2020. The E175, operated by regional partner Horizon Air, will serve select markets in Alaska.

“Alaskans who have flown the E175 jet in the Lower 48 have frequently asked when they might see the plane in the state, and we’re thrilled the time has come,” said Marilyn Romano, regional vice president. “This jet gives us the flexibility to increase daily frequency between Anchorage and Fairbanks up to seven times a day, and to provide year-round service to King Salmon and Dillingham. In time, the new mix of aircraft will unlock other markets in the state for future service.”

The E175 aircraft compliments the current Boeing 737 mainline flying in, to and from the state of Alaska and is perfect for many communities where larger jets are not the best option.

With no middle seats, the regional jet is configured with 12 seats in first class, 12 in premium class and 52 in the main cabin. Onboard amenities include Wi-Fi access, and Alaska Beyond Entertainment, which includes free movies and TV shows direct to customer devices and power outlets in first class.

“This has been an especially challenging time for Alaskans with the pandemic and reduction of air service hitting residents hard,” said Romano. “We’ve served the unique needs of the Great Land for 88 years and

introducing a new aircraft to our in-state fleet supports additional flying and keeps Alaskans connected within the state and beyond.”

Alaska Airlines recently added Boeing 737 service to Cold Bay, and started service one month early to King Salmon and Dillingham. Alaska Air Cargo also began serving Unalakleet earlier this month with our 737-700 freighters.

Tickets to Anchorage, Fairbanks and all destinations Alaska serves are available for purchase at alaskaair.com. King Salmon and Dillingham flights after August 17 will be available for purchase by June 26.





Delta to resume flights between U.S. and China June 25

Delta is the first U.S. airline to re-connect the U.S. and China since the temporary suspension in February due to the outbreak of COVID-19.

Delta Air Lines will re-start service between Seattle and Shanghai-Pudong via Seoul-Incheon on June 25, operating twice per week. From July and beyond, it will operate once-weekly flights from Seattle and Detroit, also via Incheon. The tickets are open for booking on all channels including Delta.com, Fly Delta app, agencies and online travel agencies. Delta is the first U.S. airline to re-connect the U.S. and China since the temporary suspension in February due to the outbreak of COVID-19.

“We are excited to resume our services between the U.S. and China, as economic and social activities start to recover,” said Wong Hong, Delta’s President - Greater China and Singapore. “With a mission to connect the world, Delta is committed to getting our customers to their destinations safely and confidently, especially at this critical time. We are implementing unprecedented health and safety measures and practices, so customers are assured of ease and safety at all points of their journey.”

The Shanghai Pudong-Seattle flights will be served with Delta’s A350 aircraft, bringing clean and safe services to customers. Moreover, Delta is constantly updating best practices and improving the new standard of care based on expert medical advice and the feedback of customers. The airline has also launched a Global Cleanliness Division dedicated to innovating and evolving its already-high cleanliness standards.

Delta’s health and safety measures on the ground and in the air include:

- Sanitizing all aircraft with electrostatic spraying before departure and extensive pre-flight disinfection of high-touch points throughout the aircraft interior.
- Using state-of-the-art air circulation systems with HEPA filters that extract more than 99.99% of particles, including viruses.
- Adjusting the boarding process to back-to-front, reducing the need for customers to pass one another.
- Streamlining onboard food and beverage service and encouraging customers to pack their own food and non-alcoholic beverages to decrease touchpoints.
- Giving customers and employees more space for safer travel by blocking middle seats, reducing

the number of customers on each flight. For international flights, Delta is capping seating at 75% in Delta One suite, and 60% in Delta Premium Select and Main Cabin.

- All customers are required to wear face coverings during travel, starting with check-in and across Delta touch points including Delta Sky Clubs, boarding gate areas, jet bridges and on board the aircraft for the duration of the flight – except during meal service. Complimentary face masks are available on request and hand sanitizer is provided at check-in counters and boarding area.

Customers are encouraged to check outbound/entry policies regarding COVID-19 testing and screening in China and the U.S.

The schedule for June, July and beyond:

Passenger service (June 25 – 30)

Route	Flight	Departure	Arrival	Operating Days	Fleet
SEA-ICN-PVG	287	23:30	4:45	June 25-26	A350
PVG-ICN-SEA	288	9:15	7:15	June 27-28	A350

Passenger service (July 1 – Oct. 24)

Route	Flight	Departure	Arrival	Operating Days	Fleet*
SEA-ICN-PVG	287	23:30	4:45	Thursdays	A350
PVG-ICN-SEA	288	9:15	7:15	Saturdays	A350

**Note: Transitions to A330-900 starting August 1.*

Route	Flight	Departure	Arrival	Operating Days	Fleet
DTW-ICN-PVG	283	19:00	00:15	Fridays	A350
PVG-ICN-DTW	284	4:45	8:20	Sundays	A350



Jet Linx Fleet Of Private Jet Aircraft Protected Against COVID-19

The Global Virus Network confirms BIOPROTECT™ Formulation kills and residually protects against SARS-CoV-2

Jet Linx, the leading private jet management and Jet Card membership company in the United States, is the world's first aviation company to apply the BIOPROTECTUS™ System to its aircraft and private terminals for protection against harmful microorganisms, including algae, bacteria, fungi and mold. The antimicrobial formulation used was proven by two Centers of Excellence of the Global Virus Network (GVN) to kill and provide residual surface protection against SARS-CoV-2 (the unique coronavirus that causes COVID-19) for more than six weeks.

The extensive independent laboratory tests were announced by the GVN, a coalition comprised of the world's preeminent human and animal virologists from 53 Centers of Excellence and 10 Affiliates in 32 countries. Led by the Peter Doherty Institute for Infection and Immunity in Australia and the Rega Medical Research Institute of KU Leuven in Belgium, both Centers of Excellence used state-of-the-art high containment virology facilities to independently conduct extensive tests on a BIOPROTECT™ formulation to study its effects on SARS-CoV-2 infectivity on various surfaces.

“The results of the tests conducted by the Doherty and the Rega Institutes clearly demonstrate that BIOPROTECT™ eradicates SARS-CoV-2 on surfaces and provides continuous residual antimicrobial protection for an extended period of time,” said Dr. Christian Bréchet, President of the GVN. “It is clear that effective antimicrobials will be extremely important in containing the COVID-19 pandemic, given the time it will take to implement mass vaccination and fully develop novel therapies. In this context, we are not aware of any microbicide surface treatment that continuously prohibits the growth and surface transmissibility of SARS-CoV-2 for an extended period of time. This represents a significant breakthrough in inhibiting the spread of COVID-19 by preventing surfaces from being contaminated by the virus and stopping the spread of the virus through contact with contaminated surfaces. Identifying and exploring innovative solutions, as well as fostering and facilitating collaboration between academic and industrial partners, be it large pharmaceutical firms or small biotech companies, is one of several ways the GVN can make a consequential contribution to the fight against COVID-19.”

“Safety is always our utmost priority and there has never been a more significant impetus to utilize groundbreaking technologies such as the BIOPROTECTUS™ System in order to safeguard our clients, flight crews and ground personnel. We are delighted to learn that ViaClean Technologies' proprietary formula is effective in protecting against this devastating virus and believe that our ongoing application of the BIOPROTECTUS™ System will enable us to navigate the road to recovery more confidently and rapidly,” said Jamie Walker, President & CEO of Jet Linx. “As individuals begin to return to travel with an increased focus on health and wellness, we are proud to offer a private jet solution that provides travelers both peace of mind and a guaranteed standard of safety.”

Jet Linx is the first and only operator in the worldwide aviation industry to utilize the BIOPROTECTUS™ System, which encompasses an array of EPA registered and FDA compliant technologies that disinfect and provide long-term antimicrobial protection against problematic bacteria, fungi, algae and mold. In addition, Jet Linx has installed BIOPROTECT™ Hand Purifier dispensers in each of its 19 private, client-only Base terminals and now offers BIOPROTECT™ Hand Purifier inflight on its fleet of jet aircraft.

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Valuing Your Own Self-Assessment

WRITTEN BY: SERGIO SOVERO

Pilots are always seeking to take the next step. We strive to be successful professionals by improving our skills and expanding our knowledge. Particularly during the early stages of flight training, students rely heavily on the expertise of their flight instructors for guidance. Instructors are viewed as role models by students upon whom they place their trust to receive the best possible training.

One of the most important skills of an aviator is decision-making. Aeronautical Decision-Making, or ADM, has been a topic of interest by aviation authorities and experts around the world. ADM is deemed to play a critical role in the successful outcome of a flight. Whether on the ground or in flight, we are exposed to various threats and risks, each to be identified and managed. Those threats, most of the time unexpected, require us to act decisively. Failure to make expeditious and safe decisions can ultimately lead us down a dangerous road, increasing the probability of an undesired outcome.

The FAA, for many years, established a list of “Special Emphasis Areas.” The list included a number of safety-related topics required to be evaluated during the Practical Test. Every single certification event, from Private Pilot to Airline Transport Pilot, had such a requirement. Today, with the implementation of the Airman Certification Standards (ACS), those areas have been holistically incorporated and remain a vital part of testing. ADM is one of those areas. But, why is ADM so relevant? The FAA recognizes the critical value of ensuring pilots, prior to being issued a new airmen certificate, are exposed to

various scenarios requiring them to make competent decisions. As a soft skill, ADM is unique to each individual. Our brain processes information and approaches problems differently, creating a variety of solutions. As long as our solution does not compromise the safe handling and operation of the aircraft, the FAA is satisfied.

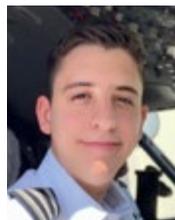
We recognize the value and importance of ADM, yet how does a pilot learn ADM? Is ADM a skill we naturally gain as we become more experienced? Or do we learn it by reading the handbooks and manuals? Certainly, as we gain maturity and experience by advancing through our training, we will have more confidence. In other words, we will become more autonomous. We won't need as much prompting from our flight instructors. However, the value of allowing our students to make their own decisions and assessments as early as possible, is often poorly understood and underestimated.

Fostering and encouraging decision making is fundamental. Evidently, a student cannot be expected to make the most informed decisions during the early phases of training. Yet at the very least, we should be fostering one of the most important steps in ADM – actually making the decision to the best of our ability. As we gain more knowledge, we will be able to gather more information and resources, thereby perfecting our ADM skills. As with any sport, practice makes perfect.

For example, if the weather conditions appear to be detrimental for a given training flight, do not make the “no-go” decision for the student. Allow the student to review the weather on his own and analyze it, and conclude the conditions are beyond his personal limits. Ultimately, making the decision on a student's behalf creates dependency, leading down a detrimental path. Examiners who conduct Practical Tests can instantly gauge

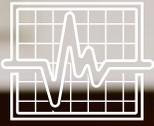
the confidence of the applicant with respect to making decisions thereby setting the tone for the remainder of the event. Competent decision-making pilots are not expected to fly to perfection. There is no such thing as perfection. Rather, they are individuals who are capable of recognizing their mistakes and taking corrective action. They are pilots who are fully aware of their personal limits and aren't afraid of grounding themselves when appropriate. Once you earn your well-deserved Private Pilot certificate, you are trusted by the FAA to make the “right” decision. Whether it is aircraft, fitness for flight, or related to an external pressure, you are ultimately in charge. This time, your instructor will not be with you.

My advice: If you are a student, regardless of whether you just took your first flight lesson or are working towards your CFI, value your own self-assessment. Do not be afraid of taking the lead and asking your instructor to involve you more in making decisions. Together you are a team working towards a common goal. Mutual collaboration is key so do not be afraid of speaking up. On the other hand, if you are an instructor, allow your student to take initiatives. The most effective method of teaching ADM is by scenario-based training. Early introduction of such training is heavily encouraged by the FAA, as evidenced in the Aviation Instructors Handbook. Exposing your students to solve real world scenarios builds their confidence and motivation that will certainly serve them well throughout their entire professional pilot careers.



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...](#)



Five Steps to Build Resilience

WRITTEN BY: REINI THIJSEN

These are turbulent times, for everyone, worldwide. Anxiety, stress, loss and grief are recurring themes. We know that times are changing and new routes are planned – hope is on the horizon. However, an overall feeling of ambiguity and uncertainty still remains. These five strategies will help you cultivate more resilience.

1. Mental Wellness

First of all, take good care of yourself, your decisions, and your mental health. Do things that help you relax and make you feel more at ease. Practicing mindfulness cultivates positive mental health. By regularly shifting your attention to the present, you can help yourself to experience less stress and learn to better deal with uncomfortable feelings.

Feeling lonely or anxious? Bring your attention to this feeling and observe what it does within your body. This helps you accept and understand uncomfortable feelings better. Continuously ask the following questions:

- What am I feeling and why?
- How do I feel about what is happening?
- What am I doing to take care of myself?
- What could I do to make myself feel better right now?

2. Problem Solve

Try to approach the challenge analytically, creatively, and practically. The analytical approach means asking questions such as: What are the facts? Am I the one who has to solve it? This also means limiting the checking of news sources. At the beginning of the Covid-19 crisis, the situation seemed to change hourly. Now that the measures have been put in place, most of us no longer need to keep checking the news. Choose to check the current situation once or twice a day. For example, keep up via a news site, the news, or a talk show. This way you stay informed but you give your brain a little rest.

The creative approach includes questions such as: What would happen if I did the opposite of what I'm doing now? What would be a ridiculous solution? What is a positive perspective on the situation? The practical approach is to recognize and set aside personal emotions and accept reality in the best way possible. The practice of mindfulness exercises will help you achieve this goal.

3. Build Confidence

Resilient people know how to rely on themselves in more difficult times. Developing more self-confidence and a positive self-image can help you support yourself. Options for strengthening self-image are listing personal qualities, complimenting yourself, or asking others about your personal strengths. Increasing your self-confidence can be accomplished through setting challenging goals for yourself in various areas. Learning, exercising, hobbies – the variations are endless. One opportunity to build your confidence is to help people who are in the same situation. There are endless initiatives available to help others from your area in this time of Covid-19. Do not put the bar too low or too high!

4. Optimism = winning

Trying to stay optimistic and curious helps to adapt to changes. Ask questions, enjoy the process of learning, and try to come up with creative solutions that are both helpful for yourself and others.

Oftentimes, after a difficult or unpleasant time, people experience a feeling of strength, great self-esteem, a spiritual feeling, or a greater appreciation for the small things in life. Ask yourself the following questions: What have I learned? How can I be thankful for what happened? What new strength have I developed as a result? How have I developed my self-confidence? Have I become more empathetic?

5. Stay healthy

Taking good care of yourself and your body helps reduce depression and mental stress. Keep exercising – even if you stay inside. YouTube has many useful videos. Track your progress with your phone or smartwatch and get motivated to achieve a minimum goal every day.

For many people, sitting at home leads to unhealthy eating behavior. Even though it may be difficult to keep a varied diet, keep eating fruits and vegetables, whole grains, and nuts to stay physically healthy on the inside and outside.

For a healthy lifestyle, sufficient sleep is essential. Get enough sleep and work to improve the quality of your

sleep. Good sleeping habits and hygiene are important. Do not stay in bed for too long and set your alarm at regular times.

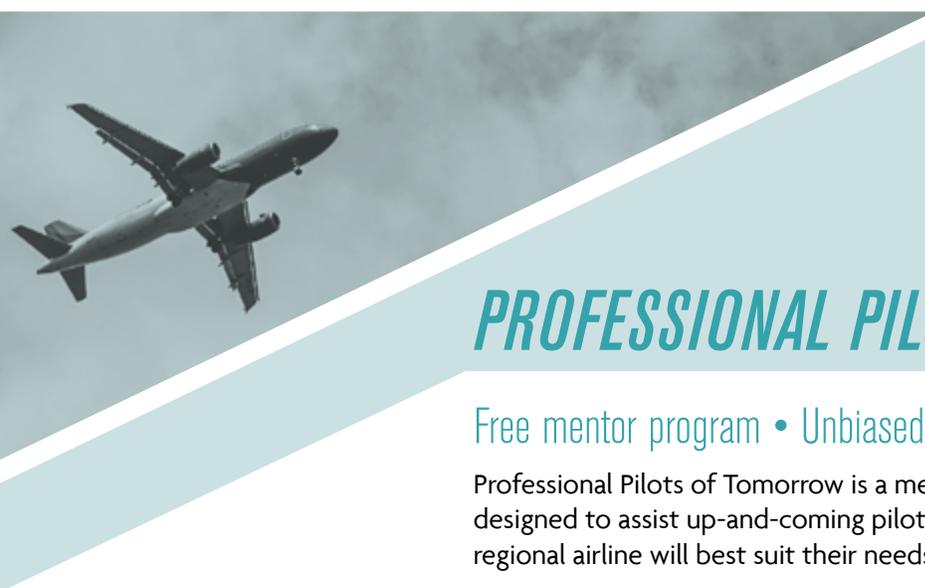
You've got this!

An active attitude often works best when dealing with challenges. Instead of hiding and hoping that everything will blow over, try to influence what you can as much as possible and solve your problems. At the same time, learning to recognize and accept things that cannot be changed is important. This is the mindful attitude to life: Change what you can control, and try to let go of the rest.



About the Author

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



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What to Do when You Are Facing a Reduction in Income?

WRITTEN BY: MICHELLE YATES, CPRS™, BFA™, CDFP®

Merely saying that things are difficult right now feels like a massive understatement. Having been in financial services for over 15 years, I've seen downturns that have impacted parts of every industry. But it almost goes without saying that, along with hospitality (which has lost 7.7 million jobs), it's likely that no single sector has been impacted as severely as the airline industry.

While there is no silver bullet, when your livelihood is affected and your income is reduced, there are some hard-but-necessary things you need to do right now to get by until you're again flying with a regular schedule.

MANAGING REDUCED INCOME

A CHECKLIST FOR AIRLINE FAMILIES

With more time at home, this is a great chance to review your household finances, leverage your opportunities, and adjust your course as necessary. This checklist will guide you through some key areas of consideration.

PRIORITIES & GOALS

- Review your current expenses and prioritize them in terms of what you need and what is nice to have (discretionary vs. non-discretionary spending).
- Determine your income needs and if a supplementary income is needed to cover necessary expenses. If you are married, review this for both spouses.
- Understand what you need to do to be adequately prepared for disability considering your income needs.
- Discuss your household's short and long-term goals and ensure that you and your spouse are on the same page. Consider looping in a professional advisor to help consider all options.
- If you were planning for a large discretionary purchase, strongly consider putting this on hold.
- Evaluate your options for continuing to save for retirement or other important goals.

OPPORTUNITIES

- Review any large loan balances, such as your mortgage, for opportunities to refinance
- Speak with your lender(s), if you have any debt balances, to find out if any flexibility is being offered.
- Determine if you can take advantage of any tax-saving strategies within your accounts or plan.
- Familiarize yourself with and discuss the implications of the new CARES (Coronavirus Aid, Relief, and Economic Security) Act with a professional to understand how it could impact your financial outlook.
- Create a written budget and financial plan for your family, if you have not already done so.
Download a budgeting worksheet

PROTECTING YOUR FUTURE

- Avoid taking on any new debt if at all possible.
- Reevaluate your estate plan for any changes or consult a professional to create a plan if you currently have incomplete estate documents in place, or none at all. If applicable, documents should be in place for both spouses and cover care of any minor children.
- Continue to maintain any needed insurance coverage in case the unexpected happens.
- Ensure all beneficiary designations are up to date on your investment accounts, insurance, etc.
- Seek professional financial guidance before making any changes to your investment portfolio and/or financial plan, to help ensure you don't make a decision you can't recover from.

EARLY RETIREMENT

In addition to the action items above, here are key considerations for those facing or considering early retirement:

- Know where your health care coverage and your spouse's coverage will come from, if you retire before age 65 and are not eligible for Medicare.
- Speak with a professional to clearly understand which accounts you have, their balances, and how you will draw from each to pay yourself in retirement.
- Determine if your investment strategy should be revised when you are no longer funding your account(s).
- Talk to your spouse and family about any challenges you may face adjusting to a new lifestyle due to your retirement. **Download a copy of *From the Left Seat to the Back Seat*** for tips on adjusting for you and your spouse.

WE'RE HERE TO HELP

Our thoughts are with you during this time, and we are here to answer any questions you may have about your financial situation. Along with using this checklist, you may also benefit from watching our video roundtable series called *Unexpected Turbulence* to hear from members of the airline community on similar issues. Topics range from helpful insights on industry changes, to dealing with financial stress in relationships.

To let us know you'd like to speak to an advisor and sign up for future episodes of *Unexpected Turbulence*, click the button below.

[LEARN MORE](#)

The first thing I recommend you do is to get a tight grip on your spending and create a realistic budget. You're going to be determining your monthly income needs.

Start by writing down all your monthly expenses, including your mortgage or rent, property taxes, utilities, vehicle payments, timeshares, cable and internet, club memberships, phones, yard and pool maintenance, housekeeping – any and all recurring fees. Everything. Don't forget to include your visits to Starbucks! You've got to know precisely where your money is going, and then decide what cuts you can and cannot make.

Next, review a couple of months of purchases, then calculate an average of your expenditures for groceries, gas, and things you regularly purchase or order online.

Next, list all your unsecured debt, including credit cards, lines of credit and any student loans, and the monthly payment amounts for each. I've found that when those I advise really start paying attention to exactly how much they owe and spend, and where precisely that

money is going, it becomes much easier to slash expenses and save.

Next comes prioritization. You're going to want to revisit your short- and long-term financial goals. How much out-of-pocket (after tax) money have you been saving? What have you been saving for? What can wait, what can't, and what can be adjusted or repurposed to best accommodate the changes to your income? Call any creditors and explain your situation. Right now, many creditors are offering to suspend interest and even payments, so if you call and don't get the answer you need, call again and speak with someone else.

Whenever a client's income takes a hit, the next thing I recommend is that they evaluate their immediate, short-term opportunities. For instance, the 883-page CARES Act (the Coronavirus Aid, Relief, and Economic Security Act) has several provisions, including mortgage forbearance for up to 360 days and as a last resort, penalty-free withdrawals from your tax-deferred retirement accounts



(such as a 401(k) or IRA) of up to \$100,000. (You have until the end of 2020 to do this.)

As an important aside, while these are obviously extreme circumstances, I strongly encourage you to think very carefully before tapping into your retirement savings. While thankfully, you won't get hit with the usual 10% penalty (for taking a withdrawal before age 59½), you will still be required to pay taxes on any withdrawals. The upside is that you'll have three years to do it.

Next, depending on your situation, there are also some potentially great tax-saving strategies such as tax-loss harvesting and Roth conversions. Briefly, tax-loss harvesting is when you intentionally sell a "losing" stock (a stock that has lost value) to offset realized gains on other investments. (Couples could save up to \$3,000.)

A Roth conversion could also make sense, because you might be able to take advantage of your temporarily lower tax burden (or bracket) to rollover your tax-deferred retirement account(s) (into a Roth). You'll have to pay taxes on the withdrawal, but once inside a Roth, not only does the money grow (and be withdrawn) tax free, there are no required minimum distributions when you reach age 72.

Next, for homeowners, because money not going out equates to money coming in, now might be the ideal time to refinance your mortgage to a lower interest rate. The key is to reduce monthly outflow and conserve cash, even if it means refinancing to a 20 or 30-year loan.

While you have a lot of decisions to make, it's likely that you have options, so it's imperative that you make the absolute best choices for your unique situation. (Because some of these approaches are complex, you should consider, if you haven't already, procuring the help of a fiduciary advisor.)

The last thing I'm going to recommend is that you do everything you can to keep yourself protected for the future. For instance, it may seem logical to charge everything on a credit card, paying it back later when things return to normal and some may have to do this. But as a reminder, if there are any other ways, you owe it to yourself and your future to assess those options first.

While you need to cut expenses, you also need to make certain they are the right expenses. I'm referring to things like insurance coverage. Try not to let any key coverages lapse or, I'm sorry to say, you run the risk of making a bad situation even worse.

Unfortunately, this is high-stakes financial chess, and the decisions you make right now will have long-lasting implications. For 30-years, our firm has specialized in working with and guiding airline families, and because many of our team members and representatives are former, or even active, pilots, my connection to the airline industry runs deep.

My thoughts are with you during this difficult time. Please know your options and continue to do your best to stay on course. We will get through this.

[Budgeting Worksheet](#)

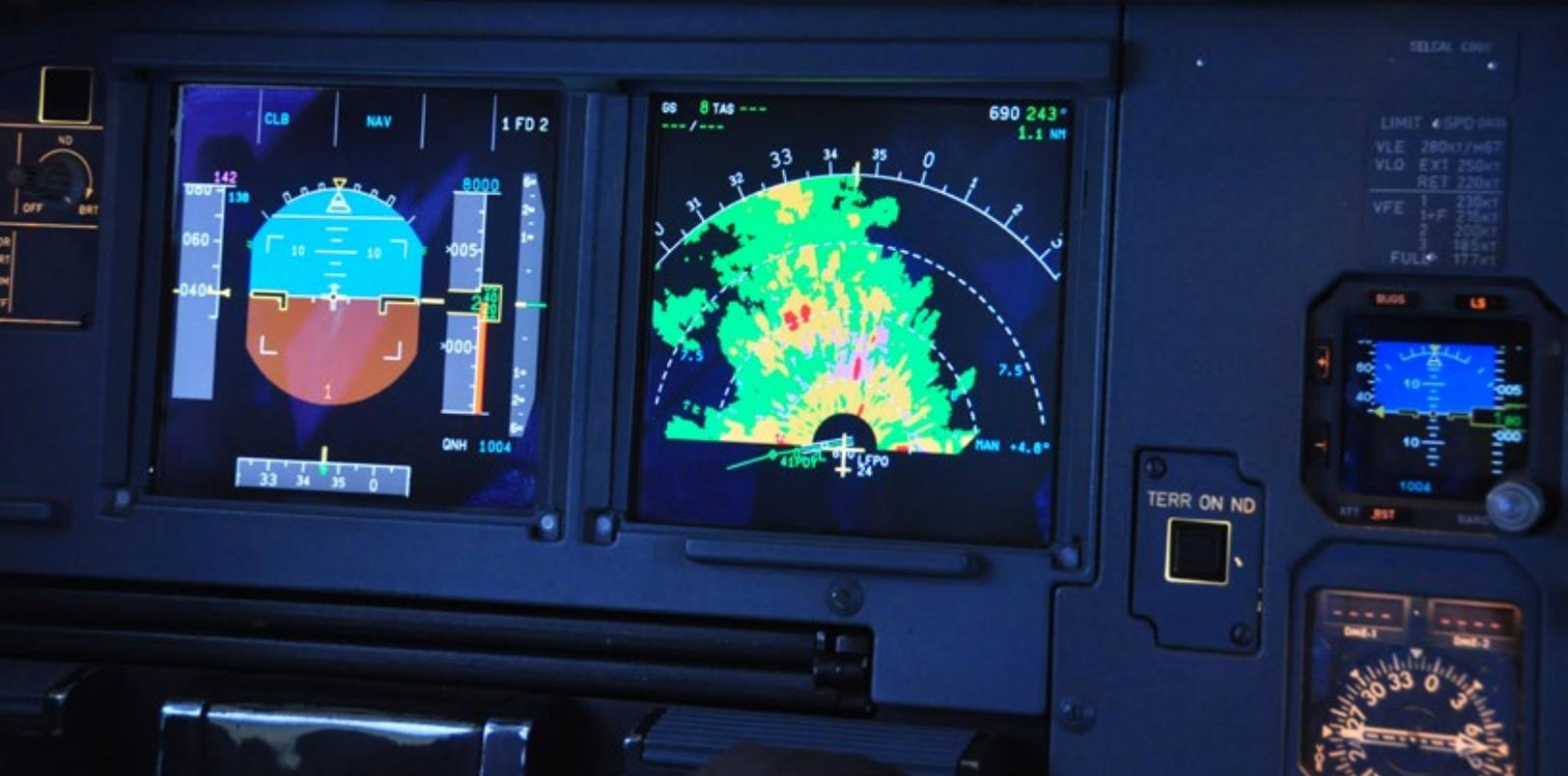
[LS to BS](#)

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About the Author

Michelle Yates joined RAA in February of 2017 and serves as a financial advisor. She has over 15 years of financial industry expertise. [Read More...](#)



What are You Looking at?

WRITTEN BY: ANTHONY LORENTI

While this title may sound like the opening line of an ensuing barroom brawl, my aim to address radar. Just as your airborne radar gives you the ability to point the energy beam up or down (tilt setting), a ground-based radar can be pointed up at varying degrees of slope. In this article, I will talk about the different views of precipitation that ground-based radars can provide and how they can be used by pilots. The point of this discourse is to ensure that when you are using ground-based radar for pre-flight decisions, you are seeing the truest, or best picture, of convective precipitation. To get your best picture, you have to look in the right place.

We don't fly ground-based radars

We do however use ground-based radars to make certain preflight decisions. If we are among the fortunate, we can see ground-based radar displays while airborne too – thanks to ADS-B. Either way, when viewing ground-based radar imagery, you need to be cognizant of what it is you're looking at.

Base Reflectivity vs. Composite Reflectivity

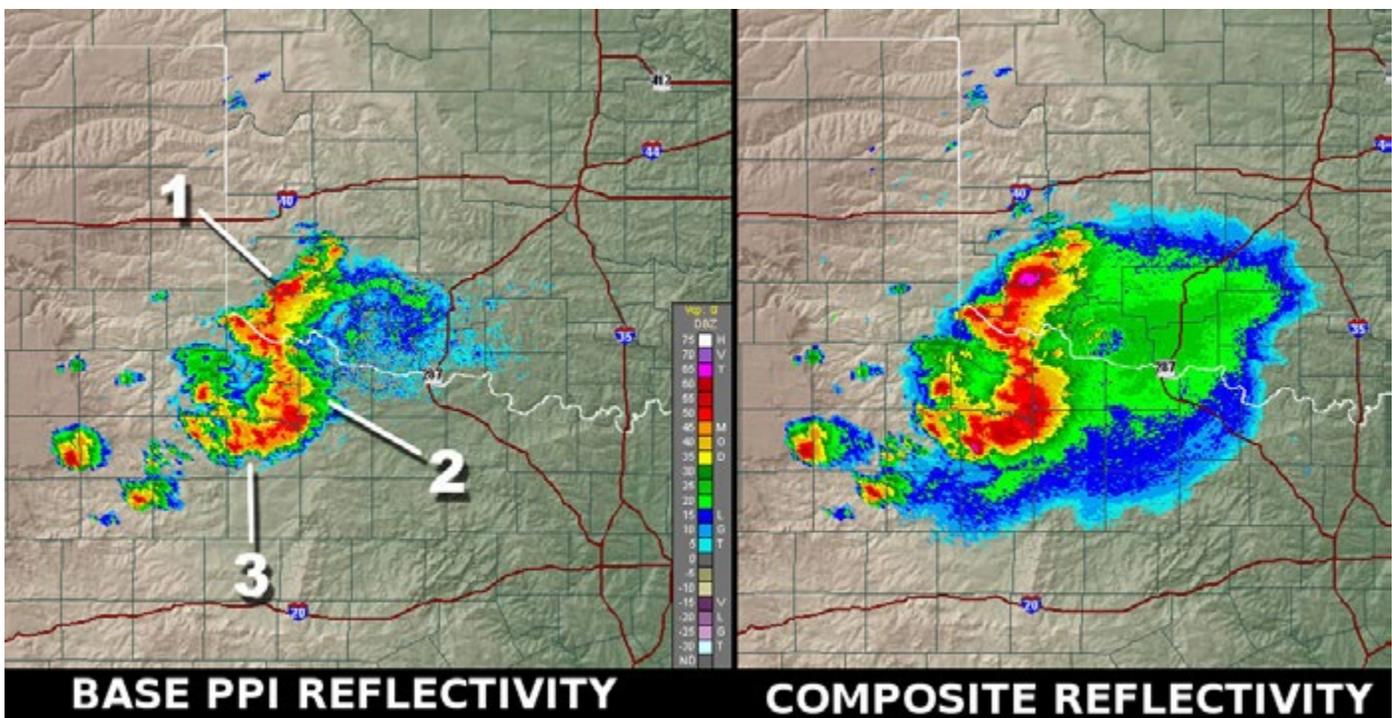
There are two kinds of images ground-based radar makes available for analyzing weather echoes. In simple terms, one kind of image shows a lower section of a precipitation return. It is not scanning all the way up, so to speak. In the other kind of image, a fuller scan or more

volume of a precipitation echo is being analyzed by the radar – a bigger picture. Technically speaking, one image is using a lower tilt setting, the other a higher. The two kinds of scans/images/reflectivity are:

- A BASE REFLECTIVITY scan is looking lower.
- A COMPOSITE REFLECTIVITY scan is looking higher up at the “bigger picture.”

By comparing these two images, you can sometimes see certain general details about storm and precipitation structure that might aid your decision making which can prove very beneficial, especially when a large area is affected by convection.

The illustration below shows the difference between the two:



#1 the fuchsia colored region, visible on the composite image, is all but missing on the base reflectivity

#2 and #3, show more rain supported by strong updrafts.

Image courtesy of Wikipedia (https://en.wikipedia.org/wiki/Composite_reflectivity)

And these helpful links will provide information for learning more about Doppler radar:

<https://www.weather.gov/jetstream/radarfaq#diff>

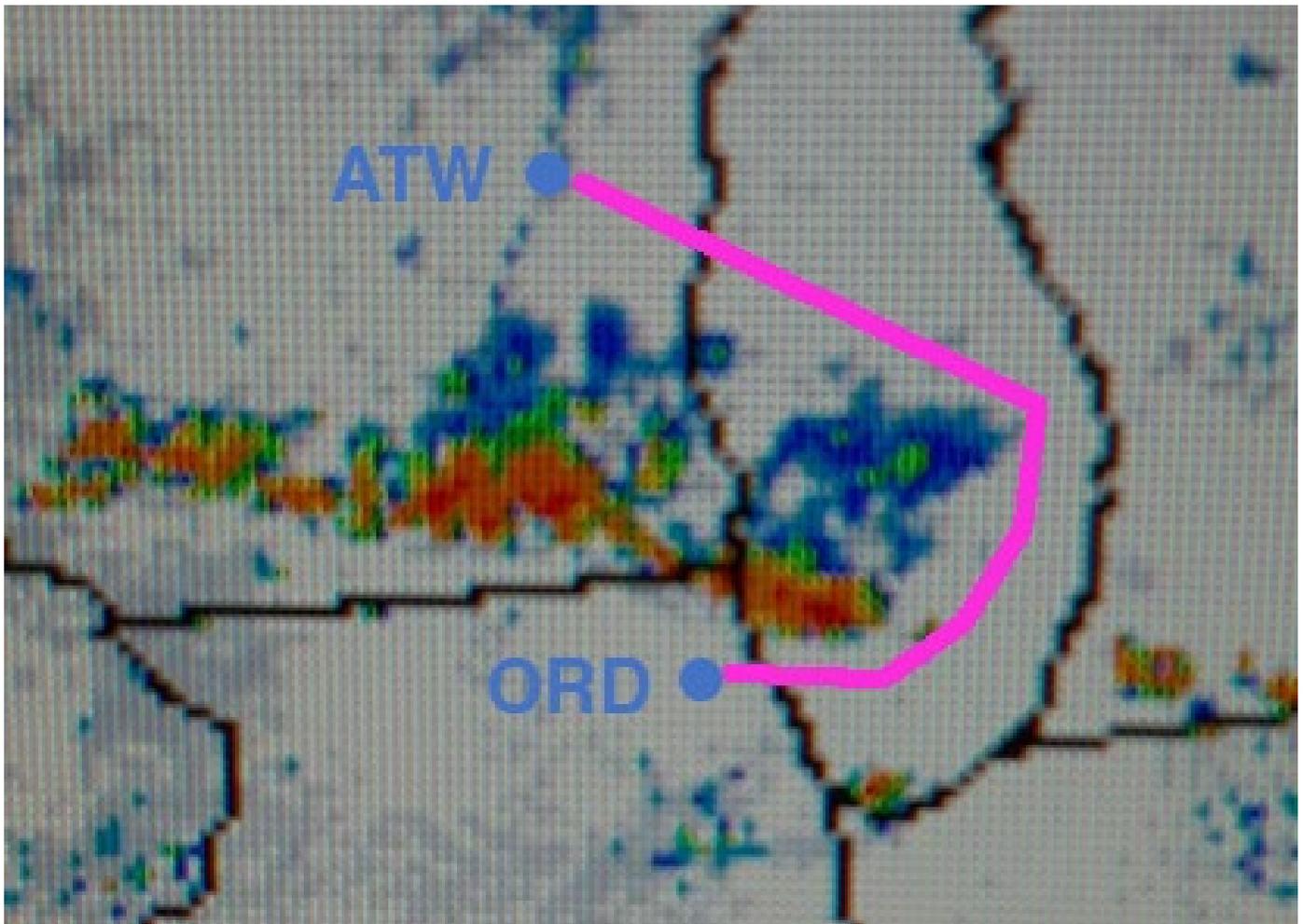
<https://www.weather.gov/jetstream/how>

When you're in pre-flight mode and analyzing convective weather, be sure you are looking at both the BASE and COMPOSITE scans. The COMPOSITE scan will often show you higher level precipitation that is anvil related. This ability to see higher up may provide options for low-altitude routes and deviations. In simple terms, the BASE REFLECTIVITY image allows you to see the individual cell whereas the composite shows you the cell and anvil precipitation.

Applied principal

For a flight from ATW to ORD, I took a look at the radar before taking off. The area was heavily affected by convection. A look at the composite radar image showed the entire area covered in precipitation. By all regulatory, SOP guidance, it looked undoable. A switch to the base reflectivity however, showed the storm structure very well and made the actual individual cells very visible which showed a vastly different picture.

While the route from ATW to ORD was still somewhat circuitous, it was doable based on the comparison of the two different radar views. As such, we were able to keep a wide berth from the individual cells laterally and were able to choose a lower (11,000 feet, in this case) altitude to stay away from the anvils (convective debris).



This was made possible by comparing both radar images. I share this example to demonstrate my own learning experience that was made possible through diligence and care. Had I only looked at the composite image, I would have opted to further delay the flight. Instead, I looked around and found that the flight could be safely completed.

Bottom line

There is a great deal to learn about weather radar, ground and airborne. The shared links will provide a great deal of information about ground-based doppler radar. These links take you to the real authorities on the subject of weather radar – the NWS and NOAA. My purpose is to facilitate your knowledge.

Increasing your depth of knowledge should include

a basic analysis of weather echoes that you can employ before (and possibly during if you have access to ADS-B) a flight. By seeing different pictures of the same things, you might be able to make more prudent and safer decisions.

Finally, it is my opinion, expressed through this and other articles that I have written for Aero Crew News, that one of the most important tools in an “all-weather” airplane is the weather radar. We should all be very proficient in its use. Let’s expand our knowledge of ground-based radar, as well.



About the Author

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



Working hard to make your childhood dreams come true...

Aviation Recovery Forecast

Will the aviation industry come back to pre COVID-19 numbers?

WRITTEN BY: CRAIG PIEPER

In order to predict the future, without a functioning crystal ball, we have to study the facts and make predictions based in data. This article will look only at data to predict what might happen in the coming months. The data we will be looking at are the traffic that FlightAware tracks, TSA's daily passenger counts and information provided by companies that use the airlines for business travel.





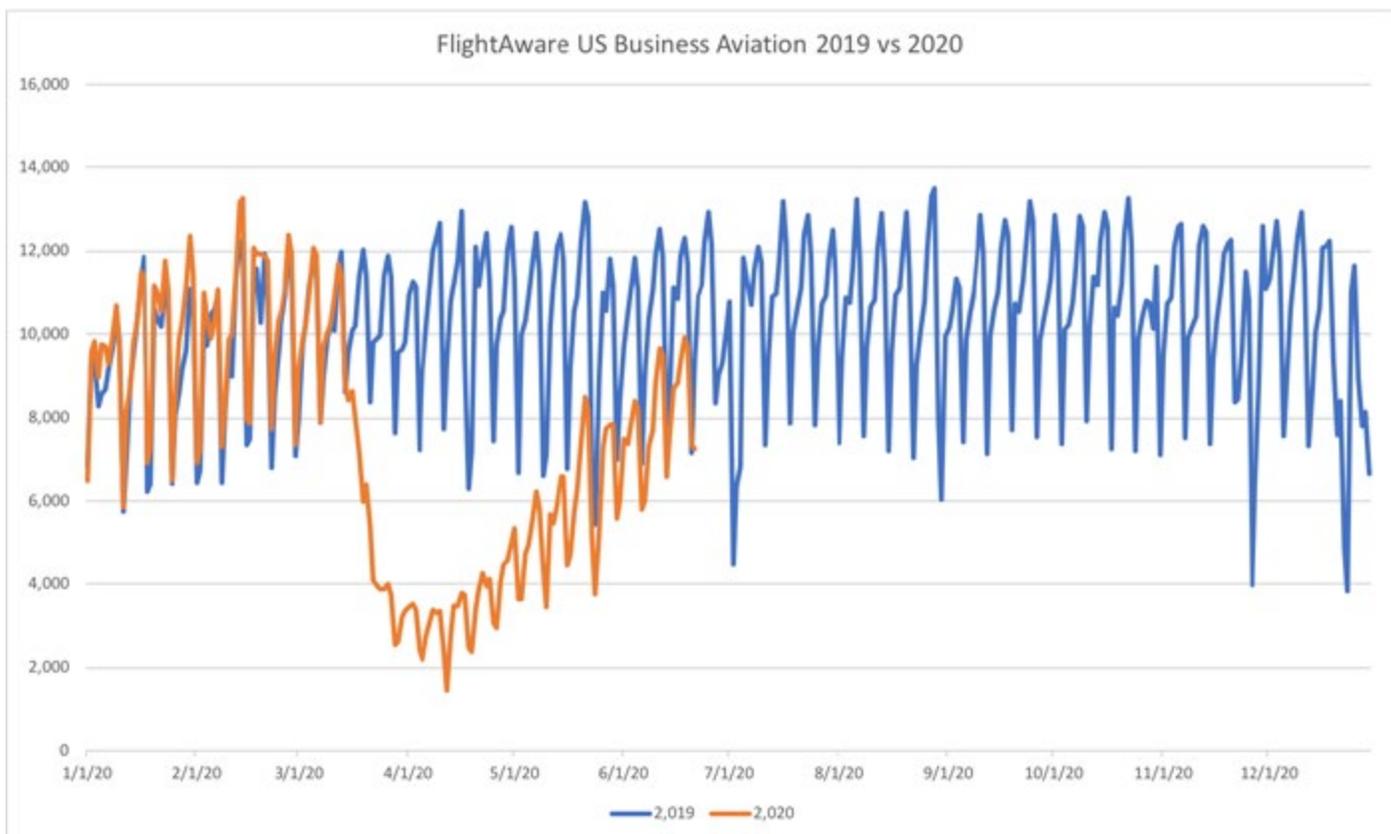
FlightAware Tracking

FlightAware provides weekly updates of their flight tracking results. Their latest results show U.S. Business Aviation is leading recovery efforts. For the first time since the start of the pandemic, on June 20, the numbers surpassed those of the same date of 2019. This is great news for our pilots who fly for corporate and private aviation.

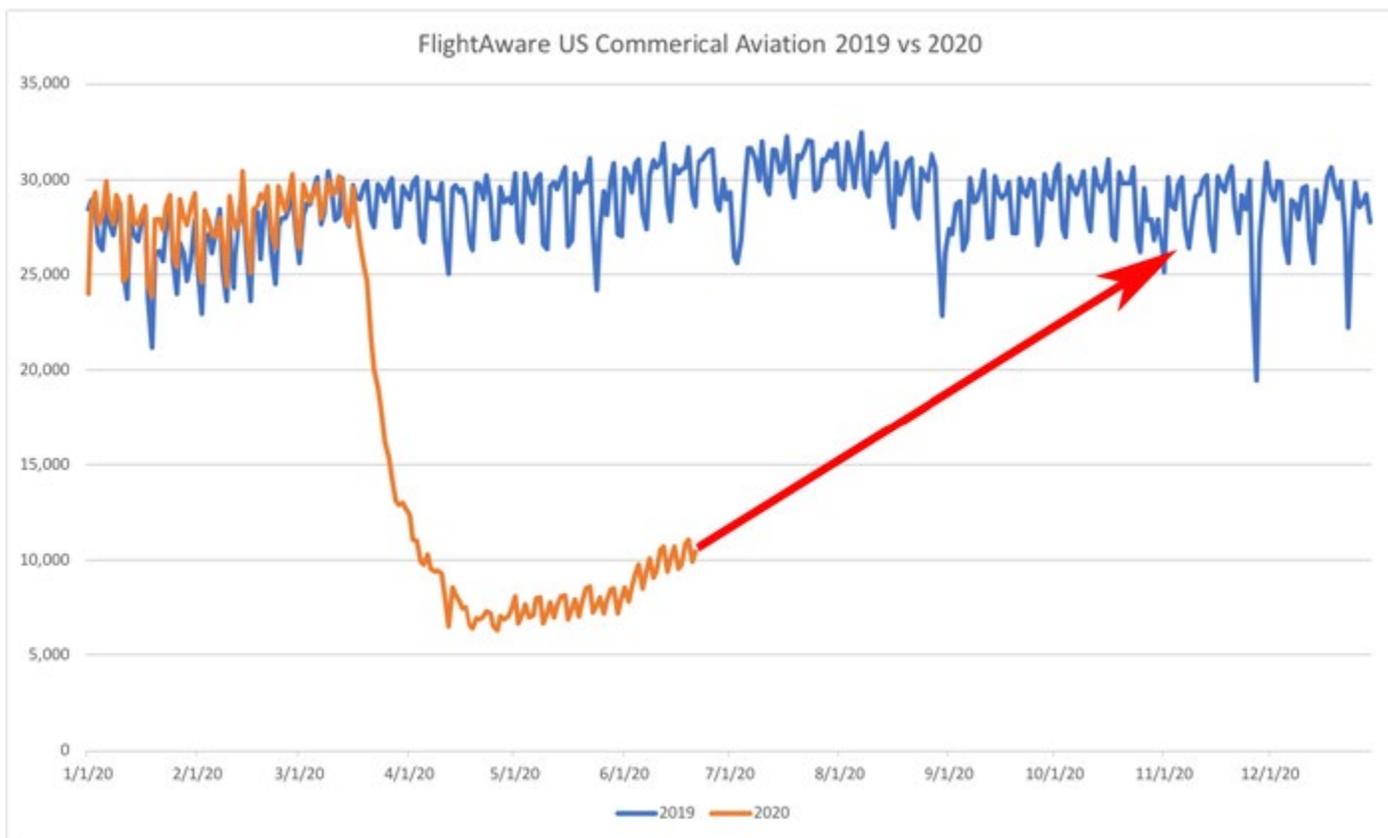
“...Business Aviation traffic surpassed 2019 numbers..”



Daniel Baker, CEO of FlightAware said, “Business Aviation is leading the way to recovery in the aviation sector. Weekends, when the travel is related to leisure, are nearly at 2019 levels. With less-trafficked environments where health and safety are more easily controlled, passengers are making significant use of business aviation for work and leisure. Commercial aviation continues its slow and steady climb.” He added, “On Saturday, June 20, Business Aviation traffic surpassed 2019 numbers for the first time since the initial decline with 2.5% more flights than the same day last year. Weekday recovery still has ground to make up but continues to trend upward.”



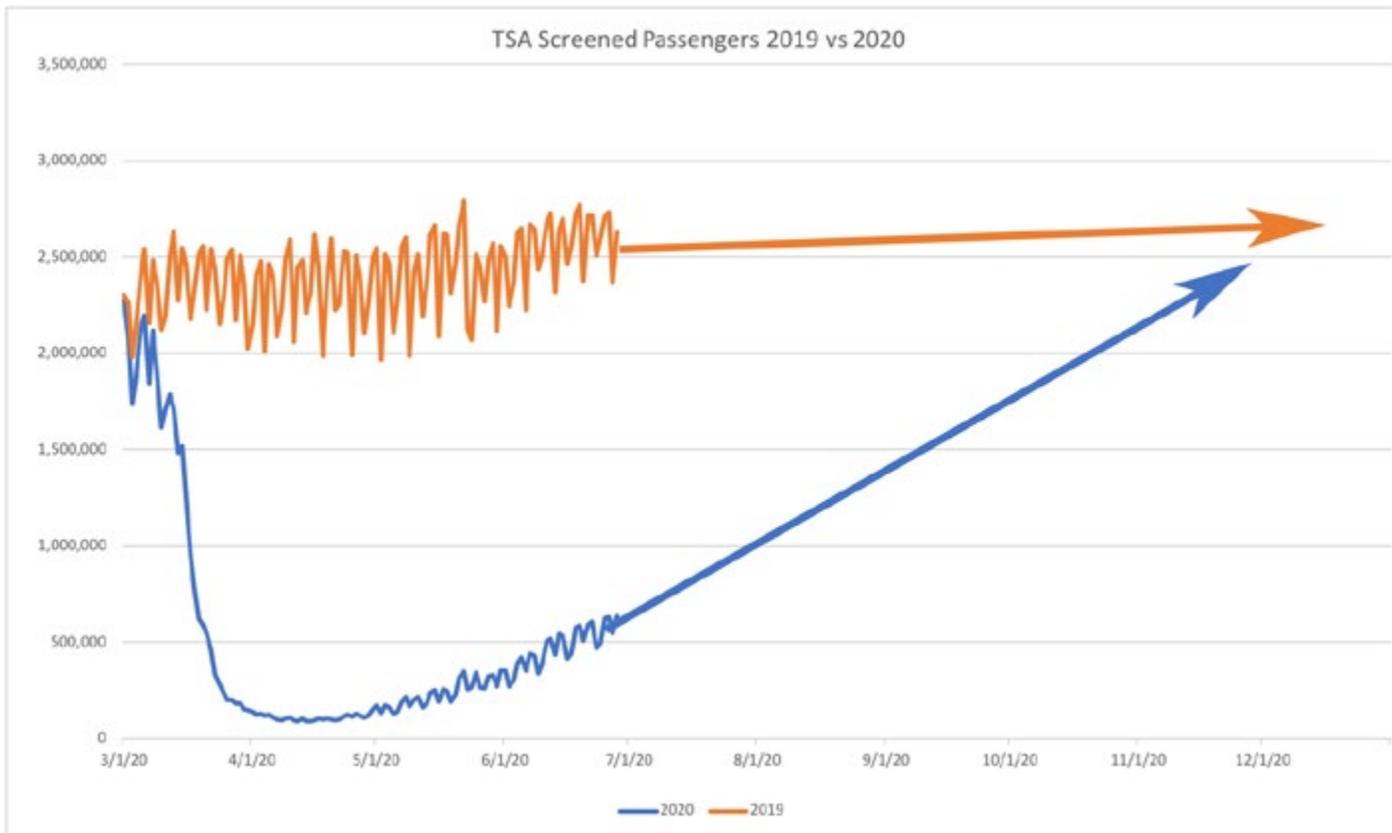
As we can clearly see in FlightAware’s chart above, the private aviation sector is back to flying but the airlines are still struggling (see chart page 38).



If we project the continued upward trend with the current rise in commercial aviation based on FlightAware’s tracking data, airlines won’t be back up to 2019 levels until October 2020. The problem with this data is that it does not account for the load factors of these aircraft. For a better assessment, we can look at how many passengers are screened by TSA.

Data and web screen image courtesy of FlightAware (flightaware.com)





TSA Screened PAX Numbers

If you're the least bit concerned about commercial aviation coming back, you've likely bookmarked TSA's website that compares counts of 2019 and 2020 passengers who have cleared airport security. If you're like me, you're checking it several times a week. (<https://www.tsa.gov/coronavirus/passenger-throughput>) Graphing TSA's data from the beginning of the shutdown shows a steady rise in passengers traveling. By extrapolating, we can see this steady rise would continue as long as we continue to return to normal. But will we? Business travelers may not return to the travel that we used to see, especially if CEOs have seen the costs savings that are possible with Zoom or Microsoft Team meetings. In my opinion, sales reps will continue to travel or they would likely lose their sales to competitors who do travel to meet and entertain new clients. Unfortunately for our data analysis, TSA doesn't separate leisure travelers and business travelers.



What the Companies are Saying

We understand that business travelers are a huge part of airline passengers, so we polled the top 100 companies (according to Business Travel News, 2019, <https://www.businesstravelnews.com/Corporate-Travel-100/2019>) with the highest U.S.-booked dollars spent with airlines to find out when they expect to return to the skies. We were shocked that so few responded with comments and quotes about their company's new travel policies. Here are some of the (unedited) responses that we received:

“Shell has a general (air) travel restriction in place until September 30th.” – Shell

“Siemens advises in general against all business travel until further notice. Travel should either be postponed to a later date or replaced by Circuit meetings. If business trips are nevertheless performed, it must be especially clarified if the risk of serious illnesses speaks against the trip. The health and safety of our employees and partners are always our top priority. Of course, we follow all local and country specific regulations including with respect to air travel.” – Siemens.

“As a precaution, we have limited nonessential international business travel. We continue to monitor the situation closely and are working to ensure that our employees have the information and resources they need to stay safe.” – Intel Corporation.

“Roche advises its employees to only conduct business critical travel. Special attention must be paid to the specific travel restrictions issued by the country of origin and destination. We are closely following the COVID-19 situation and development at a global level and may adjust travel recommendations in case of significant changes. In addition to this guidance, we provide our employees with a travel health pack and 24/7 access to global medical and travel security advice.” – Roche

“We have limited international and domestic travel, and visitors to our locations unless necessary for business.” – Lockheed Martin

It’s pretty safe to assume that businesses will continue to follow the CDC and WHO guidelines unless it is deemed absolutely necessary for their employees to travel. Safety is everyone’s top priority during this worldwide pandemic.

The Lockdown

While the U.S. is starting to open up with many businesses resuming and lockdown restrictions being lifted in some areas, several countries are not allowing any travelers into their countries – a fact that has a huge impact on the airlines that serve those countries.

In Conclusion

While we can only speculate what the coming months will bring, based on current trends, the forecast looks positive. Unfortunately, with the ability of many in business to work remotely, the airlines likely will not see pre-COVID passenger numbers for quite some time – maybe never. Is it time for the airlines that rely on business travelers to refocus their efforts on leisure travelers?



About the Author

Craig Pieper - Craig Pieper is the Publisher and Founder of Aero Crew News and a second generation airline pilot. [Read More...](#)



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