

PCN Services – High Life *Newsletter, News, Events, Deaths, Illness Notices* and [PCN Calendar](#)

Large Web Community for World's Largest Airline

A merger on Aug 1, 2009 of RSP and Delta Retired Pilots Communication Network

High Life

For all Delta people who have truly touched the *High Life!*

Dear PCN,

Group Section.....

Mark's Remarks:

This has been a very busy last couple of weeks for me personally. I hope that things slow down a bit soon. I know what Rush says about "hope", but I still have a little. Have a great week and I hope it is a slow, smooth and easy one.

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From: [ward morris](#)
Date: 04/19/10 10:17:49
To: mark@pilotcommunication.net
Subject: IE Toolbar

M.,
I couldn't find the link to the toolbar. Would you please highlight it in the next PCN?
Ward Morris, B767A (ret) '96

TOOLBAR for IE: Because it took me some effort to create, I will run this for a few issues until you give it a look see. You will like it! Mark

From: CWoods5690@aol.com

Date: 4/8/2010 1:10:47 PM

To: mark@pilotcommunication.net

Subject: Toolbar

Mark,

Your toolbar is fantastic thanks for sharing it with us. Chuck Woods

[Click here](#) or on the toolbar image to download and install PCN's new toolbar. Yeah, I know you're skeptical. I was too, until I saw what it can do without any real drawbacks.

This is Great! Install a ton of useful links right at your fingertips!



Can constantly add new features and be revised and upgraded. (Works with IE).

Tip: During installation pay attention to couple of questions it asks you to check. If you have a toolbar you do not want R-Click on the grey top and de-select ones you do not want.

News Section.....

Delta News (Recent stories of interest): [Yahoo](#), [AJC](#)

Other Airline News (Recent stories of interest):

Finance Section (section containing items with financial consequence to our group):

FINANCE: CLAIMS/PBGC/HCTC/INSURANCE/PLANNING/TAX/ESTATE

Remaining financial items for retirees to watch:

After Aug 2007 these are retirement items remaining with financial consequence.

1. ~~PBGC 2nd look re-calc at qualified annuity benefits~~ - **completed 8/24/07**
2. ~~PBGC make up lump payment for underpayments since termination:~~ **most reported received 1/31/08**
3. Final claim distribution by DAL through BSI - **pending (now likely in '10 according to Kight)**
4. ~~Class Action suit against DAL concerning 5 yr look back worth in excess of \$100 million - withdrawn~~
5. Final Benefit Determination Letters (FDL's) PBGC re-calc "determination" of qualified annuity (likely after claim stock sale) – **pending (only 45 days to appeal)**
6. Pension reinstatement/contribution request by DP3 representing the retired pilots. **very long shot....pending**
7. ~~Roth IRA creation as per Worker, Retiree, and Employer Recovery Act of 2008 -- deadline June 22nd, 2009~~
8. ~~Expiration of HCTC 80% premium subsidy will expire on December 31, 2010. Back to 65%.~~

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RE: Delta 401K

For all still having a 401k with Delta, you are surely aware of the new fund lineup changes, but if you are not please seek out your netbenefits login and check out the changes.

Insurance (issues about health, life or disability that are of interest):

From: [George Chaudoin](#)

Date: 4/23/2010 11:07:22 AM

Subject: **USAA members** to weigh in with elected representatives

Dear Mr. Chaudoin:

Rarely in our 87-year history have we turned to USAA members to weigh in with elected representatives on an issue of great importance. But, we are now.

The U.S. Senate currently is considering legislation (S.3217) that would impose new rules on the nation's financial services industry, including USAA.

As the leading provider of financial services to America's military community, USAA supports financial services reform. However, the current Senate bill would disproportionately impact USAA because we are a unique and fully integrated association. USAA is not like the banks and other companies that helped bring down our economy, and we never took a penny of TARP funds. We do not engage in the harmful practices this legislation seeks to resolve.

If unchanged, the bill would:

Prevent USAA from managing the association's portfolio as we have for the past 87 years.
Jeopardize our ability to continue offering many of our competitive products.
Limit our ability to return money to our members. Last year, USAA returned \$1.2 billion to our members in the form of distributions, dividends, and bank rebates and rewards.*

So, we are asking all USAA members and employees to urge their U.S. senators to amend a portion of the bill, known as the "Volcker Rule," to eliminate its effect on a company like USAA. Please know that this legislation does not impact individual member's investments.

Regardless of the outcome of the legislation, USAA will remain a unique and enduring association that's all about you — the military and their families.

Please take action on this matter by immediately contacting your U.S. senator. You may click here to access a special website that will enable you to quickly send an e-mail message to your senator.

Thank you for your help and support,
USAA

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From: [Robert Whitehouse](#)
Date: 04/20/10 03:53:42
To: [Robert Whitehouse\(Y\)](#)
Subject: DDPSA Update

UPDATE ON OVERPAYMENTS TO DISABLED PILOTS

Overpayment of LTD benefits to disabled pilots was discussed in a recent memorandum from DDPSA. Some information contained in that memo may not be correct. This memorandum will discuss new information that has come to light relating to income tax ramifications of the overpayment and repayment. As mentioned in the previous memo, you can disregard what follows if you did not receive a repayment notice or were not overpaid by the D&S Plan.

TAX RAMIFICATIONS

As a result of increases in retirement benefit payments from the PBGC, a number of disabled pilots were overpaid LTD benefits from the D&S Plan and now have to repay the amount of the overpayments. The overpayments were taxed as income in the year payment was received. The folks at Delta administering the payback indicated that the method of recovering excess tax payments from previous tax years is to file an amended tax return. **It appears that this information may be incorrect.** *We must emphasize that DDPSA is not qualified to give tax advice and is not providing tax advice.*

Two DDPSA members forwarded information to us that you may want to discuss with your accountants or tax advisors. The references are IRS Publication 15 (page 30) and IRS Publication 525 (page 36).

IRS Publication 15 (Page 30) is quoted below.

and normally retired pilots) — a survivor’s benefit that is distinct from and in addition to any joint life annuity benefits payable under the Delta Pilots Retirement Plan. This article will provide a brief review of survivor benefits under the D&S Plan.

Survivors eligible to receive benefits from the D & S Plan include the “Qualifying Spouse” and in addition, may include natural born or legally adopted children under the age of 19 (under age 23, if still in school.) (IMPORTANT NOTE: A “Qualifying Spouse” is a spouse who was married to the pilot while he/she was an active Delta pilot and who remains the pilot’s legal spouse continuously up until the pilot’s death (see the Pilot Benefits Handbook for details.)

HOW MUCH CAN A SURVIVING SPOUSE EXPECT TO RECEIVE?

If you elected a lump sum distribution from the Delta Pilots Retirement Plan, a rough approximation of the surviving spouse’s benefit under the D&S Plan is the amount of annuity income that you were receiving from the Delta Retirement Plans (both Qualified and Non-Qualified) prior to Delta’s bankruptcy. For pilots who retired after Sept 1, 2005, a rough estimate is one-half of the formula retirement benefit that should have been payable if the Delta Pilots Retirement Plans had not been terminated. A more accurate estimation involves calculations based upon final average earnings, years and months of Delta service, age at retirement and variable increases that have occurred since the date of your retirement. An up-to-date estimate of your survivor’s benefits from the D&S Plan can be obtained by making a request through the Employee Service Center (1-800-MY-DELTA). An interactive **Benefit Worksheet** that estimates survivor’s benefits is posted on the website of the **Delta Disabled Pilots and Survivors Association (DDPSA)** at www.ddpsa.org under the Survivor section.

Most retiring Delta pilots elected a “single life annuity” from the Delta Pilot Retirement Plan based on their reliance on the survivor’s benefit provided by the D&S Plan. However, if you elected a joint life annuity under the Delta Pilot Retirement Plan, an additional survivor’s benefit may be payable from the PBGC.

Future articles will discuss other aspects of the D&S Plan as well as the security provided by the D&S Trust.

The articles are based upon the research and opinions of the author, Ev Gost (Retired LAX 767 Capt). Although the information is believed to be accurate, no warranties are made or implied as to the accuracy of the information contained herein.

Pension:

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From: LLRodammer@aol.com
Date: 4/19/2010 8:03:51 PM
To: LLRodammer@aol.com
Subject: RETIRED DELTA PILOTS

4-19-2010

Hi Skip:

I read your comments about the many millions of dollars going to Delta retirement funds but none to help the forgotten Retired Delta Pilots. I also read Mr. Richard Anderson's remarks about paying cash for the new B777-LR. Evidently when

you don't have to pay your Retired Delta Pilots their earned retirement, you have plenty of money left over to pay for other things.

The sad thing is most of us gave our entire working lives to Delta Airlines and we were promised our retirement from the very first day that we started working for Delta. Life was always good! Most of us had no furloughs. Delta paid our paychecks from the day we were hired until the day we retired. Most of us did not finish our 20 years in the reserves because Delta always made good on all of its promises.

To be cheated out of our retirement by the likes of Mr. Anderson, who continuously boasts about the achievement in places like the Wall Street Journal and at expensive banquets, is certainly something less than delightful for us to endure.

So why aren't we over it already and moving on? Well, we were pilots for 30-40 years and developed no additional skills because they were not required. Delta paid us well because they wanted us rested to fly our trips. Now in our late 60's and 70's and 80's we have to pursue new ways of generating enough money to survive in the worst economy since the Great Depression. There are no jobs for us old guys.

A lot of Retired Delta Pilots are hurting very badly. Many of us lost more than 80% of our September 2005 retirement checks. A financial planner friend of mine remarked, "I don't know how you plan for that!" A Bank of America Senior Loan Officer remarked when I told him about Delta's dirty deed; "They can do that?" He was shocked by the revelation.

I realize flying the line is not the job it used to be, but getting a decent paycheck every two weeks is better than trying to survive retirement on a fraction of what you planned for 40 years. Fortunately, Delta pilots can now fly until age 65 which will give them 5 more years to recover.

Let's not even talk about the secret 135 elites who looked out only for themselves when Delta's Retirement Fund looked like it was in danger. Most of these "Highly Quality Executives" left Delta in less than a year.

Lee Iacoca once asked, "Where are our leaders?" Great Leaders lead by example and strive to do the right thing; not make excuses for improper behavior. Or hide behind the law to justify inaction.

Something can be and should be done to clear up the injustices being endured by the Retired Delta Pilots. If it is done properly, the law will be followed and the Retired Delta Pilots can be justly rewarded. The Delta Family should feel a moral obligation to do the right thing!

There are always ways of doing things where everyone wins; so far the Retired Delta Pilots have received very little for what they gave and for what they were promised.

Everyone is shocked when they hear about what happened to the Retired Delta Pilots except Mr. Anderson. He seems to harbor the attitude that it was a business deal and it's over. That's the coward's way out; just ignore it and it will go away.

This is where a great leader would step up and make things right. How do you think Lee Iacoca would treat the Retired Delta Pilots who built this airline, flew on all the weekends and holidays, in traitorous weather, for three and four decades, who always came to work on time and gave the airline the outstanding safety record it enjoyed? I'm sure Mr. Iacoca wouldn't take away their earned retirement and tell them to apply to be Walmart Greeter in their 70's and 80's.

It's time for Mr. Anderson to be a great leader and do the right thing!

Best Regards,

Larry Rodammer

Commercial Section.....

Investment (Legitimate firms that have helped our group are encouraged to contact PCN to add articles here):

Section reserved for future content.

Travel & Non-Revving (share a quick reco):

From: [George Chaudoin](#)

Date: 4/25/2010 8:55:20 AM

Subject: Is this correct?? **RE: Retirees not eligible from JG? Editor: JG is incorrect.**

Fly Confirmed for Even Less tickets can now be purchased on TravelNet. To shop for fares on TravelNet, you can select individual itineraries and price them without purchasing the ticket. Flights with high seat availability will generally offer the lowest fares. In TravelNet, click on Leisure Travel / Fly Confirmed Discount Programs.

WHO IS ELIGIBLE? NOT YOU!!!

Active full and part time employees of Delta, Comair, Mesaba, Compass and MLT their spouse or domestic partner and eligible dependent minor children. Delta Global Services (administrative staff only), their spouse or domestic partner and eligible dependent minor children. Ready Reserve Employees
Employees on certain leaves of absence (consult HRPM 1090). Spouse/domestic partner of eligible employees.
Dependent children under age 19 (under age 23 if a full-time student or missionary) of eligible employees.

Just another reason to join DALRC or DP 3. If you do not know who these organizations are or do not support their efforts I respectfully suggest that you learn more.

JG

Blue Side Up
George

Editor: JG is mistaken. Below is directly from TravelNet.

WHO IS ELIGIBLE?

Pass riders who are eligible for free nonrevenue travel are eligible to purchase Fly Confirmed for Less tickets. These pass riders include the employee/retiree/survivor, spouse/same or opposite sex domestic partner, minor-dependent / full-time student children, and parents of the following groups:

- Active full & part time employees of Delta, Delta Technology, Comair, Mesaba, Compass, MLT and Delta Global Services (administrative staff only).
- Ready Reserve Employees
- Employees on certain leaves of absence (consult HRPM 1090)
- **Pass-eligible Retirees**
- Pass-eligible Survivors

Life Section...

Misc Posts:

From: [Jim Ehmer](#)

Date: 4/24/2010 8:03:38 PM

To: [Jim Ehmer](#)

Subject: "Security Tool" Virus - Nasty! - How to get rid of it...Keep these instructions!
Friends,

Today, I was hit by a particularly nasty Virus...It shut me down for a long time until I learned how to kill it!..It came in by use of a Trojan in a fake on line anti-malware scanner.

I finally did get rid of it...But, not easily -and- not by normal methods!
I'll list the symptoms -then- how you can get rid of it, too..

Symptoms - "Security Tool":

- 1) Rogue Anti-Virus application starts automatically when you log on.
- 2) Imitates system scan.
- 3) Displays infections that can't be removed unless you purchase the program.
- 4) These are harmless or legitimate system files and cause no damage to your computer.
- 5) Once running, it blocks legit programs and especially anti-virus software.
- 6) Impersonates Windows Security Center and constantly displays warnings/notifications about serious security threats and privacy issues.
- 7) Claims falsely that your computer is under attack by a Virus & that private data can be stolen.
- 8) Finally, would not allow my desktop to load at all. It just displayed its System Scan screen & would not quit running...

It is complicated to remove but can be done by loading this Video on a separate computer, taking good notes, then executing the demonstrated procedures on the infected computer.

How to get rid of it!

http://www.securitytoolremoval.net/video/security-tool_controller.swf

Good luck!

Jim

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From: acelapage
Date: 04/19/10 11:32:18
To: mark@pilotcommunication.net
Subject: Flight of Fallen Soldier

Mark Sztanyo
PCN Dir

I read that letter from the Captain who "brought home" our Fallen Warrior with a lot of tears, a lump in the throat and a heart filled with sorrow for the family.

That Captain and the entire Flight Crew deserve a Letter of Commendation from Delta giving them a "well done." It would be quite fitting to have that letter appear in one of the Atlanta Newspapers. The AJC had a editor who wrote a lot of news about Delta and his name now escapes me. He flew a light twin - good guy. He would do it if still around.

Bob Miller
Anacortes, WA
Ret L-1011 06/1994
USAF 1953 - 1957

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From: T28CDKMK@aol.com
Date: 4/18/2010 10:08:21 PM
To: mark@pilotcommunication.net
Subject: Retirement Monies

I can't imagine any one of us, who got screwed by DAL management and ALpa, for our earned retirements, and medicals , being satisfied. We signed on the dotted line..gave up monies for our benefits, and with a stroke of a pen it was taken. in my case with medical..about 83%. Now every time a draw comes out for living, whats left, gets smaller, and US takes a bunch. and earning power goes down. Somwething wrong with this picture? We need to keep fighting. to ...get back what we lost ...and certainly not lose any more. I hope that makes sense, but with what is going on in D.C. it gets very angering. Duane Kalember MD-11 Int. Ret.

Human Interest:

From: Charles Giambusso cgiambusso@msn.com
Subject: Retired Pilot running for Congress
To: "John Zimmerman" jzimmerman22@yahoo.com
Date: Tuesday, April 20, 2010, 9:10 AM

John: Can you forward this on to the retired pilots group? Retired Pilot running for Congress

Hope all is well.

Chuck

----- Original Message -----

From: robert@robertburtonforuscongress.com

To: cgiambusso@msn.com

Sent: Monday, April 19, 2010 9:09 AM

Subject: Pilot's Club

April 19,2010

Dear Voter,

In 1977 I enlisted in the South Carolina Air National Guard at McEntire ANG Base here in South Carolina. I had dreamed of flying planes since I was very young, and after completing the Air Force's Air Traffic Controller's school at Keesler Air Force Base, I was closer than ever to living that dream.

After navigating for C-130 pilots and airdropping Rangers at Point Salinas in Grenada, I was given the opportunity to enter Undergraduate Pilot Training. Before I was allowed to fly, I spent months training and gathering the tools and know-how to manage large aircraft. It was difficult to spend so much time laying the groundwork for being a pilot when all I wanted to do was be up in the air, but by the time I finally took off I flew like a seasoned veteran. I retired from the Air Force on January 1st of this year as a Colonel, after having flown missions over Iraq and Afghanistan. I continue to fly today as a commercial pilot for Delta Air Lines on the B-777.

My campaign for U.S. House has charted a similar course. For months my staff and I have been crisscrossing the 1st Congressional District, meeting with many of you and listening to how your voice has gone unheard, and your questions unanswered. We've been quietly laying the groundwork for a disciplined, concerted effort to reclaim this district for people who are tired of being represented by the architects of Washington gridlock and stagnation. Now that I've got a new set of tools at my disposal, I'm ready to take off again, and this time I hope you'll join me.

Please consider making a donation to my campaign and joining the [Pilots Club](#). Members will be the first to receive bumper stickers and will also receive fundraiser and meet-and-greet updates for their locations so that I can talk with them personally. It's difficult to part with money during these uncertain economic times, but a [contribution](#) to Robert Burton for U.S. Congress lets those who have let us down know that we are ready for new, vigorous leadership that will be directly accountable to the people of the 1st Congressional District.

Pilots Club Levels:

[2nd Officer - \\$25](#)

[Navigator - \\$50](#)

[1st Officer - \\$100](#)

[Captain - \\$250](#)

As always, you have my warmest thanks. And if you are unable to contribute, please let me know what else I can do for you at robert@robertburtonforuscongress.com, or visit my website at www.robertburtonforuscongress.com.

Sincerely,

ROBERT D. BURTON, Colonel, USAF, retired
Candidate for Congress
South Carolina's First Congressional District

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From: [Bill](#)

Date: 04/21/10 00:01:02

To: [Undisclosed-Recipient.](#)

Subject: Fw: Eyjafjallajokull - The Big Picture - - WOW

Some amazing shots here.

[Click here: More from Eyjafjallajokull - The Big Picture - Boston.com](#)

Good Read (Good book recommendation & [Community Author's](#) blurbs):

Event Announcements (Click here for [PCN Org & Groups Page](#)): to post pcn.calendar@gmail.com

I am looking for....." (Share a post of who you are seeking, if one sought answers....wallah):

Good Deal/Bad Deal (Share a quick good deal or bad deal you have found – no commercials here!)

Hangar Flying (Share a bit of ole hangar flying with the net) :

*[The Last Four Minutes of Air France Flight 447](#) (Thanks Roger)
By Gerald Traufetter*

The crash of Air France flight 447 from Rio to Paris last year is one of the most mysterious accidents in the history of aviation. After months of investigation, a clear picture has emerged of what went wrong. The reconstruction of the horrific final four minutes reveal continuing safety problems in civil aviation.

<http://www.spiegel.de/international/world/0,1518,679980,00.html>

[First flight of Delta N710DN](#)

<http://www.youtube.com/watch?v=QyWs4FkwOdl>

[DAVIS-MONTHAN PHOTOS](#)

http://www.dhc-2.com/Monthan_Memories.html

[EDWARDS AFB AIRSHOW](#)

<http://home.comcast.net/~bzee1a/Edwards09/Edwards09.html>

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From: Amsjet@aol.com
Date: 04/20/10 19:15:58
To: Ussyntheticcoils@aol.com
Subject: Wing Loading Test of the B 787

For you airplane people, I never quit being amazed at these static wing tests. Watch the video and you will never worry about a Boeing wing breaking.. Airbus?? Jury is still out...

Video shows actual bending of the composite material wing to 150% of worst case scenario expected in the life of the wing.

<http://787flighttest.com/hanger/wp-content/plugins/flash-video-player/mediaplayer/player.swf?streamer=rtmp://cp81820.edgefcs.net/ondemand/tpn/firstflight/&file=TestLog4.flv>

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Following regarding *false* Enola Gay article (seems as though the editor didn't check this one out):

From: Stephen Mills
Date: 4/20/2010 9:00:31 AM
To: misc@pilotcommunication.net
Subject: There was a funny after all

Mark-

In PCN 36 you stated there was nothing funny for the humor section. There actually was. The Enola Gay article just above the humor section listed an itinerary at the end. The first letter of each destination spells out a clear message.

Steve Mills

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From: Joe Moraine
Date: 4/19/2010 9:13:09 AM
To: mark@pilotcommunication.net
Subject: Enola Gay Flight

Mark,

**Read the first letter of every city the airplane is scheduled to fly to. The letter was published on April 1st.
Thanks for a great newsletter,
Joe Moraine**

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From: [Charles Lucas](#)
Date: 04/18/10 23:55:53
To: mark@pilotcommunication.net
Subject: last PCN

The Enola Gay article was an April Fool's joke. I notice this is not the first time you have not checked your information.

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From: UTREBEL@aol.com
Date: 04/18/10 23:22:22
To: mark@pilotcommunication.net
Subject: Hoax???

Found this while looking for info on the Enola Gay. Not sure who is right. Thanks for all you do. Reb Hirsch

<http://www.pacificflyer.com/2010/04/enola-gay-tour-just-another-hoax-one-site-fell-for/>

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From: [Ken Phelps](#)
Date: 4/18/2010 10:08:16 PM
To: marksztanyo@gmail.com
Subject: Nothing funny this week? Help!

Mark,

The funny thing this week is that the Enola Gay story is an April Fools hoax :-)

Nothing funny this week? Help!

Best Regards,
Ken Phelps

Editor: I'll be danged. Seems like the some people spend their entire life on how to fake us out.

Humor/Sobering or Fun (Share some "vulgarity free" humor with the net):

[Guess The Spot?](#)

Now, I figure you two can get 100% on this. I only got 1 wrong and was pretty proud of myself for that.....Have fun!

This is a lot of fun. Try it. You will get more right than you think. I missed only two.

These pics were taken from an airplane and you have to guess where the location is.

There are 16 photos and you probably won't get a perfect score and will also miss at least one you'll say you should have got!

[Click Here: GuessTheSpot.Com - How Well Do You Know Landmarks](#)

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**This is only a 1 minute, 44 second video and it is brilliant.
Make sure you read as well as listen...forward and backward.**

**This is a video that was submitted in a contest by a 20-year old.
The contest was titled "u @ 50" by AARP.
This video won second place. When they showed it, everyone in the room was awe-struck and broke into spontaneous applause.
So simple and yet so brilliant.
Take a minute and watch it.**

>>>> **Lost Generation**
<http://www.youtube.com/watch?v=42E2fAWM6rA>

Mark

Mark Sztanyo, PCN Dir & HL Editor
[Pilot Communication Net](#)
[Contact the Net](#)

Life on earth will soon be past, only what's done for Christ will last!

Serving the Delta community, and pilots (active and retired) and their families, *including original Delta, and former: Northeast, Pan-Am, Western, NWA, Republic, North-Central, Southern Airways, Hughes- Airwest, and all the Delta Connection carriers.*

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Delta Pilots Pension Preservation Organization - <http://www.dp3.org>
Delta Museum & Fly-in information - <http://www.deltamuseum.org>
Delta Pioneers - <http://www.deltapioneersinc.com/>
Delta Golden Wings - <http://www.deltagoldenwings.com/>

Delta Retiree Connection - <http://www.dlretiree.info>
Delta Retirement Committee - <http://www.dalrc.org/>
DAL Pilots DDPSA - <http://www.ddpsa.com/>
Delta Extra Net Portal - <http://dlnet.delta.com/>

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