

PCN Services – High Life *Newsletter, News, Events, Deaths, Illness Notices* and *PCN Calendar*. *Note: Notices from major sections are distributed by separate email address to allow our subscribers the ability to customize and block notices not desired.*

Large Web Community for World's Largest Airline

# High Life

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

Dear PCN,

Group Section.....

Mark's Remarks:

## 1 Year Anniversary of PCN!

And they said it would never last. Since we took over the brunt of the network, that David Roberts had created, one full year has passed. This 50<sup>th</sup> issue of the High Life comes one year after issue 001. Hard to believe! The PCN serves a unique and outstanding group of people and we do it free gratis as an honor. In our High Life header we remind our group each week the services that we aim to deliver: [PCN Services – High Life Newsletter, News, Events, Deaths, Illness Notices](#) and [PCN Calendar](#). With Carol's, Kim's and David's help, I believe we have been doing a pretty good job of delivering what we focus on. In so doing we believe we “connect” our group in a way that is beneficial and useful to our members. Thank you for staying with us and contributing from time to time.

In addition to the above services we handle a couple of more:

- We have a [web site](#) which can serve as a medium for a few important functions from our group of collecting info through forms (with auto delivery) and archiving data.
- We use a [google group](#) which I believe has given us a reasonable solution to mass emailing costs and problems.
- We have created a [helpful toolbar](#) for those who use Internet Explorer as a web browser that has some handy links on it.
- We provide a people finder service by publishing “I am looking for....” requests in the High Life.

Some of the elements that *may be added*: (One quick Note: As you well know in life we often run into situations that over promise and under deliver. With that in mind, I have attempted to tread carefully with additional elements because if little energy is given them then they may become superfluous ideas. In the past I have had a few). As we move forward, I would like to look at improving or original development of:

- The [PCN Calendar](#) (with more input and easier reference).
- PCN classifieds (lots of you guys and gals doing something that I would like the group to know about and classifieds are a handy way of categorizing your trade/swap/sell/or good deal announcements).

Shortening and simplifying an easy “handle” for our group the PCN (Pilot Communication Net), I think increases the ease of sharing our ID with others. So who part of the PCN? You may be surprised. While pilots (from a variety of original airlines with some connection to Delta) make up the predominant numbers, we serve other DAL employees, and family members as well.

Segregating our notices from separate emails, and segregating out “sections” inside the High Life newsletter I believe help grant our subscribers *more choice* to receive or focus on items of personal interest. Setting all of this up with the idea of designating various management tasks, ([PCN Managers](#)) allows for volunteers to *remotely oversee* a section of the PCN without difficulty. With that in mind any who may wish to volunteer for a specific job at PCN to better do what we do or expand our service are welcome.

The last thing that we have been intentional with is the actual set up of our list of members that can be transferred to a new director without problems should that day come.

In the meantime, I serve as director of this large online group with honor and hope that you have and will find it worthwhile.

*Happy Anniversary to all members of the PCN!*

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***Help me improve the toolbar --- suggest widely used links to add.***

*Now over 250 users for the Free and useful PCN browser toolbar.*

***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***

[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](#)

### **Delta fined \$38M for Northwest cargo price-fixing**

#### *Delta Air Lines to pay \$38 million fine for Northwest cargo price-fixing*

Joshua Freed, AP Airlines Writer, On Friday July 30, 2010, 4:58 pm

Delta Air Lines will pay a \$38 million fine to settle criminal accusations that the cargo unit of Northwest Airlines conspired to fixed prices, the Justice Department said on Friday.

Northwest met with other airlines at least from 2004 to 2006 to fix cargo prices between the U.S. and Japan, according to the charge filed on Friday in U.S. District Court in Washington. Meetings were also held to make sure the haulers were complying with the agreed-upon rates, according to the charge.

Read more: <http://finance.yahoo.com/news/Delta-fined-38M-for-Northwest-apf-999089882.html?x=0&.v=6>

Other Airline News (Recent stories of interest):

### **Congress tightens requirements for airline pilots**

Reacting to last year's Continental crash near Buffalo, N.Y., that killed 50 people, the legislation requires pilots to log more flight time before flying passengers and aims to reduce pilot fatigue.

July 30, 2010 | By Julia Love, Tribune Washington Bureau

Reporting from Washington — Responding to the deaths of 50 people in the crash last year of a Continental Airlines flight near Buffalo, N.Y., Congress passed legislation Friday requiring increased training and experience for regional airline pilots.

The House passed the measure, which also extends Federal Aviation Administration funding, on a voice vote just before midnight Thursday, and the Senate approved identical legislation Friday morning. No member of either chamber objected.

Read More: <http://articles.latimes.com/2010/jul/30/nation/la-na-pilot-training-20100731>

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

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 '11 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 (BDL'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%.

**TIRA to Roth Conversion ideas: First the caution..... then the idea.**

## **Schwab Article Cautioning a careful look!**

### **2010 Roth Conversion: Look Before You Leap**

[Rande Spiegelman](#)  
CPA, CFP®, Vice President of Financial Planning, Schwab Center for Financial Research  
Updated December 11, 2009

#### **Key points**

- Beginning in 2010, income limitations for Roth IRA conversions will no longer exist.
- A conversion might not be right for everyone.
- Helpful for all investors interested in Roth IRA conversions.

Beginning in 2010, the rules surrounding conversions of traditional IRA money to a Roth IRA are changing. As the law currently stands, only individuals with modified adjusted gross incomes (MAGI) of \$100,000 or less can convert. However, the 2010 change eliminates the MAGI limitations, meaning most investors will be eligible to convert their traditional IRAs to Roth IRAs<sup>1</sup>.

But just because you can convert to a Roth IRA doesn't necessarily mean that you should. As a general rule, tax planners advise against paying a tax today that you can defer until a later date. Of course, there are always exceptions to any general rule, and converting to a Roth IRA may well be one of them.

Before looking at the pros and cons of conversion based on your unique situation, here's a brief recap of the basics:

#### **Roth IRA vs. traditional IRA**

- **Traditional IRA:** Money put into a traditional IRA is tax-deductible no matter how much money you make, unless you're covered by a qualified employer-sponsored retirement plan like a 401(k), in which case you may receive a reduced deduction (or no deduction at all) for the contributions made to your IRA.

If you are covered by an employer-sponsored plan, and you're a single tax filer, a traditional IRA contribution is fully deductible for 2009 only if your MAGI is \$55,000 or below (deductibility phases out between MAGI of \$55,000 and \$65,000). If you're a married couple filing jointly, the ability to deduct your contribution phases out between \$89,000 and \$109,000 (or between \$166,000 and \$176,000 for the nonparticipant spouse of an active plan participant, when filing jointly).

Even though traditional IRA distributions are taxed at ordinary income tax rates, it can still make sense to contribute if you are eligible to receive an up-front deduction. However, because long-term capital gains and qualified dividend tax rates are currently lower than ordinary income tax rates, a nondeductible contribution to a traditional IRA rarely makes sense. In that case, there's no up-front deduction, and earnings are eventually taxed at higher ordinary income rates when withdrawn. If you're not eligible to deduct your traditional IRA contribution and you're not eligible to contribute to a Roth IRA, then it's usually better to invest [tax-efficiently](#) in a regular brokerage account so you can take advantage of lower long-term capital gains rates.

- **Roth IRA:** With a Roth, contributions are not tax-deductible, but earnings can be withdrawn income-tax-free if you're at least 59½ and have had the Roth at least five years. And you don't need to take required minimum distributions (RMDs) starting at age 70½, as you do with a traditional IRA.

For 2009, the ability for single filers to contribute to a Roth phases out if your MAGI is between \$105,000 and \$120,000. For married individuals filing jointly, eligibility phases out between \$166,000 and \$176,000. The maximum contribution for 2009 to a traditional IRA or Roth IRA, whether single or filing jointly, is \$5,000. If you're 50 or older, you can contribute an additional \$1,000 "catch-up" contribution. You can choose either type of account or contribute to both, but your total contribution cannot exceed the maximum of \$5,000 (or \$6,000 if you're 50 or older).

So, if you qualify for a deductible traditional IRA and a Roth IRA, which one makes the most sense? While facts and circumstances may vary, here are some generally applicable rules of thumb to help you choose wisely:

- **If you have many years to go before you'll need to withdraw the money in retirement** and you think your income tax bracket will be the same or higher when you retire than it is today, then a Roth IRA probably makes sense. For example, a Roth can be especially attractive for younger workers who are far from their peak earning years.
- **If you think your income tax bracket will be lower when you retire**, you may be better off taking the up-front deduction of a traditional IRA.

#### Roth IRA conversion

If you're not eligible to contribute to a Roth IRA and your employer's plan doesn't allow you to make Roth-designated contributions to your 401(k) plan (a fairly recent development that not every employer plan allows), then another way to take advantage of a Roth IRA's potential benefits is to convert some or all of your traditional IRA money to a Roth.

Through 2009, you can't convert from a traditional IRA to a Roth IRA if your modified adjusted gross income (MAGI) on your federal income tax return is over \$100,000. Beginning in 2010 (and beyond) that limitation is abolished. In addition, there's a special rule in place for 2010 only that will allow you to recognize 100% of the conversion income in 2010 or split it equally between the next two tax years (2011 and 2012).

Even though you have to pay current income tax on the amount you convert to a Roth IRA, it still might make sense if:

- You think you will be in the same or a higher tax bracket when you withdraw,
  - have a long time horizon, **and**
  - can pay the tax from sources other than your IRA, such as from regular taxable brokerage or bank accounts. (See the additional notes about paying the conversion tax below.)
- or
- You don't need to use the money and want to leave an income-tax-free Roth IRA to your heirs for gift and estate-planning purposes.

#### A few important notes about paying the conversion tax:

- If you pay the tax from your IRA, you would lose the potential benefit of tax-free growth on that amount, defeating the purpose. Of course, if you're under 59½, withdrawing money to pay the tax would be an even worse idea, since you would also incur a 10% federal penalty. (State penalties may also apply.)
- Ideally, you will have cash on hand to pay the income tax. If you need to sell appreciated assets to pay the conversion tax, the additional capital gains tax would work against the case for a Roth conversion.
- Assuming you have the cash available elsewhere to pay the conversion tax, you still need to account for the "opportunity cost" of what that money could have earned had it remained invested in a taxable account. (See hypothetical example below.)

#### Hypothetical example

In this example, we estimate the dollar advantage or disadvantage of converting \$1,000 from a traditional IRA to a Roth IRA. We assume a current income tax rate of 25% and a 6% average annual return. As you can see from the table below, a future retirement tax rate equal to or higher than the current tax rate favors the Roth conversion, while a lower future tax rate favors leaving the money in a traditional IRA. Of course, given these assumptions, the longer the time horizon the greater the advantage (or disadvantage).

Advantage (Disadvantage) per \$1,000 of Conversion, Current Tax Rate 25%, 6% Average Annual Rate of Return <sup>2</sup>				
Future Tax Rate	Time Horizon (years)			
	5	10	15	20
35%	\$149	\$216	\$308	\$435
25%	\$15	\$37	\$69	\$115
15%	(\$118)	(\$142)	(\$171)	(\$206)

Note that a Roth conversion has a slight advantage even if the future tax bracket remains the same. That's because we assume that current taxes will be paid from taxable accounts and the full conversion amount will go into the Roth. If taxes were paid from the IRA at the time of conversion, then there would be no advantage or disadvantage no matter how long the time horizon, assuming the future tax rate is the same. For example, consider the following scenario:

Traditional IRA balance = \$1,000

Current federal income tax rate = 25%

Future federal income tax rate = 25%

If you pay the conversion tax using IRA funds, you are left investing \$750 in your Roth. Assuming an average annual return of 6%, after 20 years you will have \$2,405 in your Roth.

If you left your traditional IRA alone and earned the same return, you would have \$3,207 after 20 years. Assuming the same tax rate of 25%, you would end up with exactly the same amount after withdrawing the money and paying \$802 in federal income taxes: \$2,405.

Of course, it would be even worse if you were under 59½ at the time of conversion and used IRA funds to pay the tax, since you would also incur a 10% federal penalty (a state penalty, and taxes, may also apply).

Keep in mind that the bigger your Roth balance, the greater the potential advantage. That's why it's important to pay the conversion tax from outside funds, if possible. Of course, you still need to account for the "opportunity cost" of taxes paid with outside funds, since that money could have been invested all along if you just did nothing and left your traditional IRA alone.

However, as you factor in the hypothetical opportunity cost in your analysis remember that the ongoing return lost to taxes each year and long-term capital gains tax at liquidation of this hypothetical opportunity cost account are likely less than the ordinary tax rate you would incur on a future withdrawal from a traditional IRA (which is why there would be a slight advantage with the Roth conversion even if the future tax bracket remained the same).

### Who most stands to gain by the 2010 change?

Remember, the primary reason for the rule change was to accelerate the collection of income taxes that might have otherwise been locked up in traditional IRAs for decades to come. That doesn't mean it still can't be a good deal for certain taxpayers under the right set of facts and circumstances. But, who is most likely to gain from Congress' "generosity" (besides the US Treasury)?

For those with incomes between \$100,000 and \$250,000, the newfound eligibility for a Roth conversion might be worth a closer look. (Those at \$100,000 or below were already eligible, so the 2010 change is moot.) Taxpayers in the top brackets might find the projections less compelling because of a lower probability they will be in the same or a higher bracket after retirement. Nevertheless, if you're in the highest brackets and expect to stay that way throughout retirement, it could still make sense—especially if you're convinced that tax rates will continue to rise no matter how much you make.

Income taxes aside, very high net worth individuals may find that converting part or all of a traditional IRA to a Roth is advantageous for estate-planning purposes, especially if there is a significant IRA balance that doesn't need to be tapped during the owner's lifetime. Though the value of a Roth will still be included in the gross estate, because there are no required minimum distributions, the account could grow larger than it otherwise might under traditional IRA distribution rules—leaving more for heirs to withdraw income-tax-free over their lifetimes.

What's more, the income tax paid at the time of conversion (preferably from assets other than the IRA) will reduce the owner's gross estate. In effect, the account owner is prepaying income tax on behalf of future beneficiaries without it really counting as a taxable gift.

### Other considerations

Here are a few more caveats to consider:

- **Traditional IRA aggregation rule:** If you have made nondeductible contributions to your traditional IRA in the past (hopefully, tracked all along on [IRS Form 8606](#)), you can't pick and choose which portion of the traditional IRA money you want to convert to a Roth. The IRS looks at all traditional IRAs as one when it comes to distributions, including Roth conversions. Traditional IRA balances are aggregated so that the amount converted consists of a prorated portion of taxable and nontaxable money. For more on the aggregation rule, see [IRS Publication 590](#).
- **Converting nondeductible IRA contributions to a Roth:** Starting in 2010, high earners otherwise not eligible to make Roth contributions could make nondeductible contributions to a traditional IRA and then convert those amounts to a Roth. This process could be repeated every year. Don't be surprised, though, if Congress changes the law to eliminate this option.
- **Multi-year tax payment:** Being able to split the conversion income between 2011 and 2012 for 2010 conversions (only) is a potential benefit only if your tax rate doesn't rise. But higher rates in 2011 and 2012 vs. 2010 are almost a certainty for top earners.

### The bottom line

Eligibility for a Roth conversion in 2010 doesn't automatically make it a good idea. In fact, the very high-earning taxpayers who will become eligible for Roth conversion in 2010 are the least likely to benefit because they are already in the highest brackets. If a Roth conversion didn't make sense for income tax purposes before 2010, it probably won't afterwards. That said, in the right circumstances, converting to a Roth IRA can potentially have significant benefits. Conversion for estate-planning purposes may also add value.

Each situation needs to be evaluated on a case-by-case basis. Take a close look at your own situation and, if it makes sense, consider taking advantage of these rule changes. Remember that tax laws are subject to change, so stay current at [www.irs.gov](http://www.irs.gov). Also, be sure to talk with your accountant or other professional tax advisor about whether converting to a Roth makes sense for you.

Finally, we realize that the decision to convert is complex. If you have additional [questions about Roth IRA conversion](#), call a Schwab investment professional at **800-424-5750** to talk about your particular situation.

1. Removal of income limitations for Roth IRA conversion may not apply in all states. Certain states may impose penalties on conversions above the current income limits. Consult with a tax advisor for more information.
2. Table shows the difference between the projected future values of the Roth minus traditional IRA. Note that we subtract an opportunity cost from the Roth projection, assuming the conversion tax paid from taxable accounts would have been invested the same but would lose some return to ongoing taxation, as well as a 15% long-term capital gain tax on the adjusted cost basis at liquidation.

### Important Disclosures

The information provided here is for general informational purposes only and should not be considered an individualized recommendation or personalized advice.

All expressions of opinion are subject to change without notice in reaction to shifting market conditions.

This information is not intended to be a substitute for specific individualized tax, legal or investment planning advice. Where specific advice is necessary or appropriate, Schwab recommends consultation with a qualified tax advisor, CPA, Financial Planner or Investment manager.

The Schwab Center for Financial Research is a division of Charles Schwab & Co., Inc.

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## Now for the Idea.....

*The following article discusses how one can save tax dollars on the Roth Conversion of a TIRA. We all know that if you convert a TIRA to a Roth the tax bite is huge because the money is taxed as ordinary income. Generally, speaking if you will be in a smaller tax bracket in future days (or paying at a smaller tax rate) then the conversion idea is not so great. However, if you believe your tax rate will be higher (for any number of reasons) then converting to a Roth and taking the hit now may make some financial sense.*

*At time of conversion your IRA assets are valued at a "fair market value" which is what determines the tax. That is a pretty easy determination if assets are in dollar amounts inside a typical brokerage custodian account.*

*But if the assets of your IRA were transferred to a different custodian (now follow me) **before conversion to a Roth**, that allows self directed IRA's and held inside an LLC. Then that game has been changed. Now fair market values of assets held inside a privately owned LLC are systematically reduced by standard accounting practices. That changes the tax one would pay for the Roth conversion.*

*Did you follow all that? An old TIRA account “transfers” to a new self directing custodian and held inside an LLC. Then that new lower fair market value basket of assets are “converted” into a Roth. **Less taxes** paid at conversion and **no tax** on distributions. May well be a valid strategy for you. Let me know if any of you agree or have already tried this strategy.*

*Below Terry talks about an “Open Opportunity” IRA which really is nothing more than a self directed IRA inside an LLC. Here is another resource for these self directed IRA LLC's.  
<http://www.selfdirectedira.org/index.php/sdira> Remember, if you are interested in a conversion this type of transfer first may make tax sense. If you are interested in **more control** over investment options then a self directed option for your IRA may be more suitable for you all by itself.*

*One more tip. You can split an IRA. Why would you want to? Well, you may wish to convert a “portion” of your IRA dollars to a Roth but can't afford to do the whole thing. In this strategy, one can split off a smaller part of the IRA and convert it. In fact some favor splitting and converting and repeating is subsequent years to try also in limiting the tax bite. Lot's to think about should one wish to either self direct, convert or both!*

*Mark*

*PS (Just sharing info and opinion because I am also interested with and no agenda.)*

## **Protecting Your IRA – Part 3: Saving Big on a Roth Conversion**

Friday, July 30, 2010 – by [Terry Coxon](#)

Terry Coxon

When you withdraw the money, the deductible contributions you made to a traditional IRA and the income that's been earned inside the IRA will be taxed, as ordinary income. But there is an alternative that you can elect. New rules (effective starting in 2010) make that alternative available to everyone with a traditional IRA.

Rather than waiting to be taxed at retirement, you can convert all or part of your traditional IRA to a Roth IRA. If you do, you pay tax now on the value of what you convert (minus any non-deductible contributions you've made). But when you start withdrawing money from your Roth (at age 59½ or later), it comes out to you tax free.

So your choice with an ordinary IRA is (i) pay the full tax now on a Roth conversion or (ii) pay the full tax later, when you withdraw money from your traditional IRA.

If you do a little arithmetic, you'll find that converting to a Roth is the winning strategy if you are going to be paying tax at a higher tax rate later than you are paying now. Many investors expect that their tax rate will be going up simply because they expect higher tax rates in general. If that's the case, then bare calculation advises converting to a Roth now.

A sensible approach. But it based on an assumption of higher rates, and reasonable as that assumption is, it is still a maybe.

### **Cut the Cost of a Roth Conversion**

An Open Opportunity IRA can remove any doubt that a Roth conversion is the smart way to go. It settles the question by cutting a third or so off the tax cost of making the conversion now. The Open Opportunity structure replaces the choice of

"pay full tax now or pay full tax later" with "pay 65% or less of full tax now or pay 100% of full tax later." That's a big improvement.

An Open Opportunity IRA uses a structure that is extraordinarily powerful and flexible and that provides a cornucopia of advantages. The structure is beautifully simple. Instead of holding a laundry list of investments, the IRA owns just one – a limited liability company (LLC) that you manage. This puts you in charge, with your hands on the LLC's checkbook. Your IRA is no longer limited to passive investments; you, as Manager of the LLC your IRA owns, can make it an active investor. You can run your IRA more like a business and exploit your skills and energy.

You also get to decide on the rights and powers that come with each share in the LLC, and that positions you to save a bundle on converting from a traditional IRA to a Roth.

### **It's All About Fair Market Value**

The income tax bill for a Roth conversion is based on the "fair market value" of the property that is moving from the traditional IRA to the Roth. With the Open Opportunity structure, you can cut the fair market value of that asset (shares in the LLC) by borrowing on the lessons learned by specialists in estate planning over the last 30 years. They've produced a body of clear rules about "fair market value," and when you convert a traditional IRA with an Open Opportunity structure to a Roth, those rules can work strongly in your favor.

Here's what every estate planner knows and what you can use to cut the tax cost of a Roth conversion.

Gift and estate tax is levied on the fair market value of the property that is given or bequeathed. Fair market value means the price that a knowledgeable buyer and a knowledgeable seller would agree upon. In the case of shares in an LLC, *fair market value may be much less than the assets inside the LLC.*

A now common technique for reducing gift and estate tax is to place assets in a limited liability company and then make a gift of a less-than-controlling interest in the LLC. Because the interest has no participation in management of the company, and because there's no ready resale market for the interest and because the LLC's manager may delay distributions to the owners for as long as he pleases, the fair market value of the shares being transferred is much less – 35% to 50% less – than the value per share of the assets inside the LLC. In other words, when gift or estate tax is levied, the shares in the LLC gets a valuation discount of 35% to 50%.

With an Open Opportunity IRA, you can benefit in a big way from that concept. Suppose that you move \$300,000 in cash and stocks from a traditional IRA with the ordinary structure to a traditional IRA that follows the Open Opportunity structure. By properly setting the rights and powers that come with each share in the LLC, you can reduce the fair market value of those shares to just \$200,000. If you then convert to a Roth, your tax bill will be based on \$200,000 of income, not \$300,000. You'd save thousands in taxes (you'd save \$40,000 if you're in a 40% Federal and state tax bracket).

Should you convert your traditional IRA to a Roth? If you are going to be using the Open Opportunity structure, the answer is an emphatic YES.

I'd be overstating things if I said that an Open Opportunity is a bottomless well of advantages. But you would need to dig long and hard and pay close attention to what you turn up before you would find them all.

In Part IV, "Your Own Personal Tax Haven," I'll show you how the Open Opportunity structure can let you run your IRA even more like a business, so that the rewards for your efforts flow to your IRA's very friendly tax environment.

(If you missed the earlier Parts of *Protecting Your IRA*, you can find them starting at [Protecting Your IRA – Part 1: The Danger.](#))

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**Editor's Note:** The story on the Open Opportunity IRA (Part III of Terry Coxon's editorial appears in this issue) keeps getting better. Why wouldn't you convert a traditional IRA to a Roth if there is a way to cut the tax bill by a third? To learn more about the Open Opportunity concept and how can turn a Roth conversion into an easy decision, we recommend you that buy and read [Unleash Your IRA](#). This carefully prepared report explains all that you can accomplish with your IRA when you adopt the Open Opportunity structure, including a tax-efficient Roth conversion. The report is available only online. You can find details at [Unleash Your IRA](#). The cost of the report is tiny compared to what most IRA owners can save on a Roth conversion.



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

OTTO CROY

Email [OTTOCROY@TAMPABAY.RR.COM](mailto:OTTOCROY@TAMPABAY.RR.COM)

Issue Area Insurance

Comments --- Am I being stupid to stay with Delta Pilots' Medical Plan? I pay nearly \$400 a month, my wife and I are both on Medicare, and I can't remember the last time the plan paid for anything.

Dental plan makes a little sense. Drugs could be covered by part D Medicare.

*Editor: Otto thanks for asking the group about your situation. A lot of these decisions are personal, but I will let the group (who has plenty of members on the DPMP answer for you. OK, PCN help Capt Croy out!*

**Pension:**

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To PCN subscribers these links are "hot" and will take you directly to the DP3 resource page or checklist for filing an appeal concerning your PBGC benefits.

Click for [PBGC Appeals Resource Page](#)

*Or*

[Appeal Checklist](#)

*DP3 (login required)*

Click to appeal your PBGC benefit

Link of explanation for BSW ([Benefit Statement Worksheet](#))

(Note: Must know your DP3 assigned passwords which cannot be shared in our newsletter!)

**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):

**Subject:** Fwd: Pass Travel process

DLNET/ DNN

## Pass travel processes changing in response to abuse

July 30, 2010

Delta will have to modify some pass travel processes starting Monday. In response to recent instances of pass abuse, the process to add, remove, validate and track pass riders will require paper documentation in some cases when adding eligible travel-only dependents.

“As we all know, Delta’s pass travel program is a great privilege and is one of the most generous nonrevenue pass travel programs in the industry, and we need to protect it,” said Mike Campbell, e.v.p.-Human Resources and Labor Relations. “The vast majority of our employees take great pride and are careful to abide by our travel policies. Unfortunately, situations of abuse dilute Delta’s revenue and negatively affect legitimate travel use by other employees and their eligible pass riders. We trust you will understand why it’s necessary to add these processes for managing your travel-eligible dependents.”

Starting Monday, the following changes will be implemented in Employee Self Service for managing travel-eligible dependents.

For newly hired employees, eligible travel dependents who are added within the first 14 days of employment will not initially require any supporting documentation. Dependents will be validated by the online application and audited afterward.

For all other employees, supporting documentation will be required for adding new stepparents and stepchildren on a travel-only basis. Supporting documentation also will be required to change the names of parents or stepparents. If an employee adds more than five non-dependents, supporting documentation will be required before any additional non-dependents may be added.

As part of the new process going forward, all pass riders will be included in regular eligibility audits that will require employees to provide documentation to confirm their relationship with their pass riders.

**Life Section...**

## Misc Posts:

**Subject:** USA Today

Hi, In this weekend's USA Today, there is a letter-to-the-editor written by your favorite ORD gate agent. You can rush out and buy one of the last copies.....or read it in the luxury of your own home by following the link below. Enjoy!

Jeff

[http://www.facebook.com/l/08f91;www.usatoday.com/news/opinion/letters/2010-07-30-letters30\\_ST\\_N.htm](http://www.facebook.com/l/08f91;www.usatoday.com/news/opinion/letters/2010-07-30-letters30_ST_N.htm)

## Human Interest:

Let's support Roy in this endeavor!

[rjsordi@aol.com](mailto:rjsordi@aol.com) Sat, 24 Jul 2010 18:27:20 -0400

Here's the letter I would like you to forward. Thanks, Roy

Hi, Folks, Summer is coming to a fast close and that means I'm gearing up to ride 150 miles, again, (I have a short memory) to raise money for MS Society's fight to cure Muscular Sclerosis. A lot of you came through for me in the past and I again solicit your help. Copy and paste the entire web site below and you will go directly to my page. Click on "Donate to Roy" box above the thermometer, I'm trying for \$1,000.00 in donations so give me your best. Thanks, Roy

[http://main.nationalmssociety.org/site/TR/Bike/FLNBikeEvents?px=1837171&pg=personal&fr\\_id=13026](http://main.nationalmssociety.org/site/TR/Bike/FLNBikeEvents?px=1837171&pg=personal&fr_id=13026)

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

*Gene Hall's Blog:*

The videos of the Maverick flying car are from Lee English, and I thought they were interesting. The message was on a forwarding chain, and I noticed the names of some old Widgets on the list.  
GH

**From:** lee english [mailto:wlee38@windstream.net]

**Sent:** Friday, July 23, 2010 10:31 AM

[http://www.mavericklsa.com/gallery\\_video.html](http://www.mavericklsa.com/gallery_video.html)

[http://tristatehomepage.com/fulltext?nxd\\_id=179195](http://tristatehomepage.com/fulltext?nxd_id=179195)

I hadn't thought about Tex for a long time. He was another of our unforgettable characters. GH

**From:** Paul M. Borgatti [mailto:paulnel@bellsouth.net]

**Sent:** Thursday, July 22, 2010 9:45 PM

I have enjoyed all your blogs. It is good to remember the good. Tex Kilcrease comes to mind. I was not even out of probation and flying the DC-8 as a F/O out of MSY and we had an empty flight back from ATL, no cargo, no pax, part 91 with four jet engines and he cancels IFR on the decent into MSY. Of course we went low, right over his farm in MS. In the military when you allegedly flew low, you never went back for a second pass; too many folks to copy the tail number down. One of our LAANG pilots found that out in an F-102. The DC-8 made a lot of noise and certainly could be seen from the ground a long way away! But ole Tex heads back for the alleged low pass, never lower than FAA minimum, but low enough that I thought I better re up in the Guard to have a job.

It was wonderful flying in the sixties, and the seventies with all the LAS charters, but that is another story, and would include the Grand Canyon excursions!!!

Years later Tex flew with his dad to Mexico in pursuit of a silver mine and the hard rock of Mexico caught up with him.

God Bless all the great pilots. They were a treasure!

Paul

...We all have these stories tucked away in our "secret place" and just need someone like you to start the juices flowing! Please keep it up.

Warmest regards,

Doug Cutter

The above is from an e mail from Doug Cutter, and he is right. Tom's story, about Tex reminded me of a DC-7 ferry with Jack Payne from MSY to MEM. Most of us were not so worried about rules in the piston engine years. I was a junior DC-7 copilot, and even though Jack was pretty senior, he didn't let that get in his way of having fun with us "junior birdmen". We were in the MSY crew lounge, killing time before the flight, and Jack told the story of ferrying a DC-6 from ATL to MEM. I believe Bruce Harrison was his copilot, but I am not certain about that. I am certain that Jack made a small wager with whoever it was that he could fly to MEM without going above 1500 feet above sea level. ATL is 1026, so it was easy to climb 500 feet, and have plenty of room below, but there are hills in eastern Alabama, and he was flying the Tennessee River. By the time they were in the Florence/Muscle Shoals area, the high ground was behind them, and they were having a grand time. They were now below 1500 feet, keeping it at around 400 feet above the ground. Sightseeing is terrific at that altitude. Of course, at 250 miles per hour the ground is passing under the nose rather quickly. They had a general idea of their location, but the airport that they flew over passed under the nose so quickly that they didn't even know which airport it was. They did notice that they had buzzed a control tower, but it was a few minutes before they were able to identify it as Muscle Shoals, Alabama.

It's one of those times when you're having a great time, and things just change to worms, instantly. Jack fully expected to have a call waiting from the chief pilot when he landed MEM. It was hard to get fired from Delta in those days, but he expected an unpaid vacation. He never heard a word. He figured that there was one controller on duty at Muscle Shoals, and he might have been half asleep when he thought he saw a Delta DC-6 go by. He probably thought it was a mirage, and no one would believe him.

The weather was severe clear, and perfect for VFR (visual flight rules, no air traffic control to bother us). I thought it sounded like so much fun that I talked Jack into letting me drive that DC-7 from MSY to MEM at 500 feet above sea level. Ground elevations range from sea level MSY to 310 feet in Jackson, and 341 feet at MEM. The two things I remember most about the DC-7 Wright 3350 engines were its unreliability (it was said that they would occasionally fail on the test stand after overhaul) and its noise. The airlines advertised the 7 as a 365 MPH airplane, and it probably did about 300 MPH at the reduced power settings we were using.

I suspect that lots of Mississippi dairy farmers were getting sour milk from their cows for a day or so after our flight. We were making so much noise that we could see cows stampeding in pastures as we approached them.

If you want to hear cuss words that you may never have heard, or at least not for many years, just locate one of our old mechanics, and ask him about the 3350 PRT. For you old stews, that was a design feature that enabled the engine to produce more horse power than the engine was originally designed for. I had a lot in common with that engine. I also made a lot of noise, and I was somewhat unreliable (in a few ways). The 7 was my all time favorite piston powered machine.

GH

I have said it several times, and I will say it again. The most fun of this "project" that I have been doing is all the e mails I have received from old friends, and new. I had several in reaction to the Navy video. Most were just thanks for posting it. This is from Tom Snyder who "lived" it.

**From:** Thomas Snyder [mailto:tomdsnyder@earthlink.net]  
**Sent:** Sunday, July 25, 2010 8:21 PM  
**To:** gene@wehall.com  
**Subject:** USN Recruiting Video

Gene,

Thank you for posting that on the PCN network. As Aviation Officer Programs Recruiter from 1977 – 79, I showed that video at least 200 times. There was a time when I knew all the lines and could see the visual in my sleep. Watching it this evening was like a flash back to the 70's in more ways than one. As an AVROC, I went through that program in Summer 71 and returned in Fall 72 to complete OCS. The views of the Sea Wall, Dilbert Dunker and the O Course brought back some good and not so good memories. Hearing the DI still gives me chills.

Thanks again. I'm going to forward the link to my old recruiting boss and now retired AA Pilot. We were used in a video to try and attract pilots into the recruiting command. He found a copy of that a few months ago that sent my wife and I into shock at how young we all were.

Tom Snyder  
Old Retired Delta Guy

Installment 14 is finished. Everything until 13 was unedited. I decided that 13 and 14 should at least be punctuated correctly. 14 is with the editor, and he promises it back to me by August 15. It will be the last, but I hope you will keep sharing some of your "memories".

GH

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

**From:** [DWSkjerven@aol.com](mailto:DWSkjerven@aol.com)

**Date:** 7/29/2010 10:59:40 PM

**Subject:** First Tuesday of the Month ORD breakfast

This coming Tuesday is the first Tuesday of the month and time for the ORD Delta Pilots Breakfast at Mama Rini's 177 W. Virginia Ave, Crystal Lake, IL or about a mile north of the Lake In The Hills Airport. Everyone and anyone is invited. Let me know if you are flying into the Lake In The Hills Airport and I'll come pick you up. See you there, David W.

Skjerven

P.S.: Don't forget about the Annual ORD Delta Pilot's Fly In on Wednesday the **8th of September** at the Poplar Grove Airport. Fly in or drive in to this great annual event. If you happen to have one of these Oshkosh Specials, you can do both.

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## Be a part of the Delta Men's and Women's Golf Tournaments!

### Men's Open

The Delta Men's Open will be held **September 10-12** at the Reunion Resort near Orlando, Florida. Visit [www.DeltaGolfOpen.com](http://www.DeltaGolfOpen.com) for complete details concerning eligibility, registration, reservations forms, and other pertinent information. The deadline to enter the tournament and to make room reservations is August 15, 2010.

### Women's Open

The Delta Women's Open will be held **September 17-19** at the Westin Mission Hills Resort and Spa in Rancho Mirage, California (Palm Springs). The deadline for room reservations is August 16, 2010. Participation is limited to 100 golfers, so don't delay. Visit [www.DeltaWomensGolf.com](http://www.DeltaWomensGolf.com) for detailed information and registration forms.

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) :

*Subject:* Newsletter - Summer Time Swimming Time

## Latest Jobs

### A320 Captains

US\$168,000/year  
Chengdu, China  
45 days annual leave  
[more details](#)

US\$168,000/year  
Shanghai, China  
30 days annual leave  
[more details](#)

US\$162,000/year  
Guangzhou or Xi'an, China  
Work 6 weeks off 14 days  
[more details](#)

US\$166,000/year  
Chengdu, China  
100 days annual leave  
[more details](#)

### B747-400 Captains

US\$200,000/year  
Beijing, China  
28 days annual leave  
[more details](#)

US\$182,000/year  
Beijing, China  
42 days annual leave  
[more details](#)

US\$165,000/year  
Base outside China  
28 days annual leave  
[more details](#)

### B777 Captains

US\$182,000/year  
Shanghai, China  
21 days annual leave  
[more details](#)

## **B737NG Captains**

US\$145,000/year  
Tianjin, China  
30 days annual leave  
[more details](#)

## **EMB190 Captains**

US\$123,000/year  
Zhengzhou, China  
30 days annual leave  
[more details](#)

US\$120,000/year  
Tianjin, China  
30 days annual leave  
[more details](#)

VOR Holdings is 100% focused on China. The people of VOR Holdings know China and have the experience to make you successful in China! Please feel free to forward this email to other to let them know of the opportunities to fly in China.

For additional information, visit [www.vorholdings.com](http://www.vorholdings.com) or contact us at [jobs@vorholdings.com](mailto:jobs@vorholdings.com)

**[Click Here to Apply!](#)**

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*Thanks to Dave and Travis :* "Sent to me by retired Captain Travis Foster. If you haven't used it in the past, might be appropriate for your High Life. It's been around a very long time.  
For background, google *You see them at airport terminals around the world.*"  
Dave

*This is a very special email to those who have experienced the world of flying.*

**You see them at airport terminals around the world. You see them in the morning early, sometimes at night.**

**They come neatly uniformed and hatted, sleeves striped; wings over their left pocket; They show up looking fresh.**

**There's a brisk, young-old look of efficiency about them. They arrive fresh from home, from hotels, carrying suitcases, battered briefcases, bulging, with a wealth of technical information, data, filled with regulations, rules.**



**They know the new, harsh sheen of Chicago's O'Hare. They know the cluttered approaches to Newark; they know the tricky shuttle that is Rio; they know but do not relish the intricate instrument approaches to various foreign airports; they know the volcanoes all around Guatemala.**

**They respect foggy San Francisco. They know the up-and-down walk to the gates at Dallas, the Texas sparseness of Abilene, the very narrow Berlin Corridor, New Orleans' sparkling terminal, the milling crowds at Washington. They know Butte, Boston, and Beirut. They appreciate Miami's perfect weather, they recognize the danger of an ice-slick runway at JFK.**

**They understand short runways, antiquated fire equipment, inadequate approach lighting, but there is one thing they will never comprehend: Complacency.**

**They marvel at the exquisite good taste of hot coffee in Anchorage and a cold beer in Guam. They vaguely remember the workhorse efficiency of the DC-3s, the reliability of the DC-4s and DC-6s, the trouble with the DC-7 and the propellers on Boeing 377s. They discuss the beauty of an old gal named Connie. They recognize the high shrill whine of a Viscount, the rumbling thrust of a DC-8 or 707 on a clearway takeoff from Haneda, and a Convair. The remoteness of the 747 cockpit. The roominess of the DC10 and the snug fit of a 737. They speak a language unknown to Webster**

**They discuss ALPA, EPRs, fans, mach and bogie swivels. And, strangely, such things as bugs, thumpers, crickets, and CATs, but they are inclined to change the subject when the uninitiated approaches.**

**They have tasted the characteristic loneliness of the sky, and occasionally the adrenaline of danger. They respect the unseen thing called turbulence; they know what it means to fight for self-control, to discipline one's senses.**

**They buy life insurance, but make no concession to the possibility of complete disaster, for they have uncommon faith in themselves and what they are doing.**

**They concede the glamour is gone from flying. They deny a pilot is through at sixty. They know tomorrow, or the following night, something will come along they have never met before; they know flying requires perseverance and vigilance. They know they must practice, lest they retrograde.**

**They realize why some wit once quipped: "Flying is year after year of monotony punctuated by seconds of stark terror." As a group, they defy mortality tables, yet approach semi-annual physical examinations with trepidation. They are individualistic, yet bonded together. They are family people. They are reputedly overpaid, yet entrusted with equipment worth millions. And entrusted with lives, countless lives.**

**At times they are reverent: They have watched the Pacific sky turn purple at dusk and the stark beauty of sunrise over Iceland at the end of a polar crossing. They know the twinkling, jeweled beauty of Los Angeles at night; they have seen snow on the Rockies.**

**They remember the vast unending mat of green Amazon jungle, the twisting Silver road that is the father of waters, an ice cream cone called Fujiyama; the hump of Africa. Who can forget Everest from 100 miles away, or the ice fog in Fairbanks in January?**

**They have watched a satellite streak across a starry sky, seen the clear, deep blue of the stratosphere, felt the incalculable force of the heavens. They have marveled at sun-streaked evenings, dappled earth, velvet night, spun silver clouds, sculptured cumulus: God's weather. They have viewed the Northern Lights, a wilderness of sky, a pilot's halo, a bomber's moon, horizontal rain, contrails and St Elmo's Fire.**

**Only a pilot experiences all this. It is their world.**

**And once was mine.....**

**Author Unknown**

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*From:* [carol](#)  
*Date:* 7/25/2010 3:58:53 PM  
*To:* [quinata@att.net](mailto:quinata@att.net); [dickdeeds@pacbell.net](mailto:dickdeeds@pacbell.net)  
*Subject:* story on WA/DL pilot Mike Kimbrel

...fun story! heading to Oshkosh...big news in Yankton SD!  
Retired WA/DL pilot Mike Kimbrel...  
Michael G Kimbrel, DOB Dec. 30, 1942  
WA hire date 03-28-1966

plane flown by Mike Kimbrel of Oakville, Wash.....

<http://yankton.net/articles/2010/07/25/community/doc4c4a7b07cddd4340363216.txt>

## **Touching Down At Chan Gurney**

Published: Saturday, July 24, 2010 12:46 AM CDT

Two hefty pieces of aviation history touched down at Yankton's Chan Gurney Airport Friday. Two Douglas DC-3s that were originally built in the 1940s landed at the airport, with pilots and contingents on their way from the West Coast to the 2010 AirVenture Oshkosh in Oshkosh, Wis. The DC-3s are 65 feet long and 95 feet from wing tip to wing tip. The black-and-white DC-3 (above), which was piloted by Dan Merritt of the Seattle area, was originally built in 1943, while the plane flown by Mike Kimbrel of Oakville, Wash., was built in 1941. The DC-3 was used as a commercial plane as well as for military transport during World War II. Kimbrel once flew the DC-3s when he worked as a commercial pilot for Western Airlines. Both planes are headed to a DC-3 fly-in event in Illinois before heading to Oshkosh. Each year, numerous aircraft stop by the Yankton airport as they had to and from the Oshkosh show, which ends Aug. 1. The public is encouraged to come out and see the planes as they pass through the area.

another story, more on Mike Kimbrel.....

<http://www.douglasdc3.com/delta41/delta41.htm>

+++++

**From:** [William Trent](#)

**Date:** 7/26/2010 5:40:34 PM

**Subject:** Fwd: SXM Low, Low, Low Landing — Civil Aviation Forum | Airliners.net

Tw as a great career.

[http://www.airliners.net/aviation-forums/general\\_aviation/read.main/3562004/](http://www.airliners.net/aviation-forums/general_aviation/read.main/3562004/)

BT

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## **FltOps Hiring Bulletin – *Who is doing What?***

Tuesday, July 27, 2010

Below is the last reported pilot hiring activity for each company. For more information and how to apply, **FltOps.com members** may visit the comparison table for each company by clicking on the company name.

We hope you will join us at our FltOps.com [Global Pilot Career Conference and Job Fair](#) in Atlanta on August 28.

This Pilot Hiring Bulletin is brought to you by the FltOps.com sponsors shown below.

[Crew Resources Worldwide](#) - Providing highly skilled crews to airlines worldwide.

[Stop-Over Store](#) - Uniforms, supplies, tools and gifts for flight crews and frequent flyers.

[CrewGear](#) - Crew luggage, flight crew logs, flight cases, crew apparel and much more.

[Scott Leather Company](#) - The world's finest leather cases for pilots and other professionals.

[Kona Premium Coffee](#) - The world's best coffee--roasted and shipped the same day.

[Airline Weekly](#) - Insight and analysis of the passenger airlines from an international perspective.

[Aviation Today](#) - Your First Destination For Global Industry Intelligence

[Women in Aviation International](#) - Real Men and Women Find Jobs at the International Conference 2011

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### [ABX Air](#)

ABX recalled 4 pilots in June and has approximately 350 on furlough.

### [Air Arabia - Maroc](#)

Air Maroc is recruiting A320 PICs and SICs. Applicants can view additional details on the company website and apply online.

### [Air Arabia - UAE](#)

Air Arabia is recruiting A320 PICs and SICs. Applicants can view additional details on the company Web site and apply online.

### [Air Cargo Carriers](#)

Air Cargo Carriers is accepting resumes and hiring SD330 and SD360 pilots with 5000 TT or equivalent Shorts time.

### [Air Cargo Germany](#)

Air Cargo Germany is a new independent German cargo airline based at Frankfurt flying B747-400s. They are soliciting pilots with a JAA ATPL, typed in aircraft and a working permit for the EU.

### [Air Mekong](#)

Mekong Air is an upstart airline based in Vietnam. The company is recruiting ASA pilots with CRJ 700/900 experience. It plans to bring over 20 Captains and 20 FOs to start in September 2010. The company is recruiting a Fleet Manager.

### [Air Serv International](#)

Air Serv is accepting resumes and recruiting PICs for overseas locations in the DHC-6, BE-200 and the CE-208. Check their Website for minimum qualifications. Applicants can apply online.

### [Air Sunshine](#)

Air Sunshine is accepting resumes from PICs.

### [Air Transport Intl.](#)

According to our trusted sources, ATI has 20 FO positions to fill. However they must first be offered to all of the furloughed ABX pilots. Whatever is left will be offered outside.

### [Air Wisconsin](#)

Air Wisconsin did not hire any pilots in June. Expects to hire approximately 28 pilots in the upcoming months. Currently accepting applications.

### [Airbus Training Center \(Miami\)](#)

Airbus Training Center currently has no instructor vacancies posted.

### [AirNet Express](#)

AirNet hired 2 pilots in June. Hiring pilots in the next three months. Currently accepting applications and resumes. The company has 28 pilots on furlough on the cargo side and hopes to bring some back in the next three months. AirNet will attend the FltOps.com Job Fair in Atlanta on August 28.

### [AirNow](#)

AirNow has 10 pilots on furlough. The company is accepting online applications from CE-208 and EMB-110 PICs.

### [AirTran Airways](#)

AirTran is currently interviewing and plans to hire about 22 pilots in the next three months and approximately 93 pilots between July and December 2010. Applicants must fill out the on-line application to be considered. AirTran plans to attend the FltOps.com job fair in Atlanta in August.

### [Alaska](#)

Alaska is not recruiting. The company has 94 pilots on furlough.

### [All Nippon Airways](#)

ANA & JP express are recruiting B-767 SICs and PICs. Applicants can apply online through Crew Resources Worldwide. The company will be represented by Crew Resources Worldwide at the FltOps.com job fair in Atlanta on August 28.

### [Allegiant Air](#)

Allegiant plans to resume hiring in the fall. Allegiant plans to acquire six Boeing 757-200 aircraft, three will be delivered in 2010 and three in 2011. The company plans to use the aircraft to serve the Hawaii market.

### [Aloha Air Cargo](#)

No hiring reported.

### [AlphaFlying](#)

AlphaFlying has no pilots on furlough. The company is not accepting resumes.

### [Alpine Air](#)

Alpine Air is recruiting pilots for its First Officer Program.

### [American Airlines](#)

American Airlines has 1,988 pilots on furlough. The company announced in March it will not furlough more pilots.

### [American Eagle](#)

American Eagle plans to hire approximately 30-40 pilots for each month in June and July. Currently plans to hire 25 in August and 20 per month for the remainder of the year. American Eagle attended the FltOps.com job fair in Las Vegas.

### [Ameriflight](#)

Ameriflight recalled 1 pilot in June and has 9 on furlough. The company will recall them one at a time as needed. They are continuing to accept pilot applications from qualified pilots who meet their requirements for future openings. Pilots who successfully completed the interview and screening process to-date were placed in a "pool" for future classes for dates that have yet to be determined. When hiring resumes, they will be contacting pilots in their "pool" as well as new applicants for interviews and screening. Oakland and Portland continue to be the likely locations for entry level PA31 new hires.

### [Amerijet International](#)

Amerijet is not hiring but is accepting resumes.

### [Ameristar Jet Charter](#)

Ameristar is accepting resumes from DA-20 pilots.

### [Arrow Cargo formerly Arrow Air](#)

Arrow Air halted operation on July 1, 2010 after filing for bankruptcy protection. The company plans to liquidate after failing to find a buyer.

### [Asiana Airlines](#)

Asiana Airlines is recruiting B-767-300 PICs through Rishworth Aviation Limited. Applicants can view additional details online and apply online at [www.rishworthaviation.com](http://www.rishworthaviation.com).

### [ASTAR](#)

ASTAR is now operating only DC-8 aircraft. The company plans to furlough 70 pilots in June and 6 in July. That will leave the company with about 140 total pilots.

### [AT&T-DFW](#)

AT&T was looking in June for a First Officer to be based at DFW. The posting has been withdrawn from the job site.

### [Atlantic Southeast](#)

ASA announced it is recalling all 136 furloughed pilots. Training for the recalls has begun and will continue throughout the summer.

### [Atlas Air](#)

Atlas Air is accepting applications and interviewing for an undisclosed number of pilots in the next three months.

### [Avantair](#)

Hired 4 pilots in June and plans to hire another 22 pilots this year. Avantair anticipates taking delivery of up to 52 Piaggio Avanti IIs through 2013. Expects 3 new aircraft deliveries in the next 3 months.

### [Bemidji Aviation](#)

Bemidji is accepting resumes but not interviewing.

### [Bombardier FlexJet](#)

Bombardier FlexJet has an unknown number of pilots on furlough. The company has other positions posted at its website. Use keyword pilot at the linked page shown at the FltOps.com website.

### [CAE SimuFlite](#)

Company is currently recruiting the following instructor pilots in Dallas - full-time Citation and Falcon 7X and on-call Falcon 50, Challenger, Gulfstream GII/III and Hawker. In Morristown, NJ - full-time CJ3 and on-call CJ3, Falcon 900, Hawker 800/900 and Falcon 7X. In Phoenix - CL-65.

### [Cape Air](#)

Cape Air expects to hire 5-10 new pilots in the next 3 months. Cape Air will be attending the FltOps.com Job Fair in Atlanta on August 28.

### [Capital Cargo Int'l](#)

Capital Cargo is looking at the possibility of hiring more pilots in the next three months.

### [Cathay Pacific Airways](#)

Cathay Pacific is not currently hiring but is interviewing for the Cadet program which is now open to all pilots regardless of citizenship. The company is still taking deliveries of new 777-300er's and by the end of 2010 the North American route structure will be all 777 for its passenger service. The company is adding Chicago to its passenger network in 2010 and Moscow in 2011. Applicants can view additional details and apply online.

### [Centurion](#)

No official report available, however our sources report Centurion just got rid of its last DC-10 and furloughed all remaining engineers.

### [Chautauqua Airlines](#)

Republic Airways Holdings, an airline holding company that owns Chautauqua, has approximately 116 pilots on furlough.

### [CitationAir](#)

CitationShares is now CitationAir. The company has 69 pilots on furlough. The company is not accepting applications.

### [Colgan Air](#)

Colgan plans to hire 55-60 pilots in the next 3 month. Colgan has 2 interview sessions per month, and 2 new hire classes per month. Colgan attended the FltOps.com job fair in Las Vegas in April

### [Comair](#)

Comair has 275 pilots on furlough. The company does not expect more furloughs. Although Comair is not hiring it is accepting resumes through HumanResources@comair.com.

### [CommutAir](#)

Commutair is currently recruiting pilots.

### [Compass Airlines](#)

Delta Airlines announced on July 1 that it will sell Compass Airlines to Trans States Holdings. Compass may hire an unknown number of pilots in the next three months. The application window closes on May 6. Compass will attend the FltOps job fair in Atlanta on August 28.

### [Continental Airlines](#)

Continental has 132 pilots on furlough. The company is accepting applications but is not reviewing them at this time. Continental and United Airlines announced the companies will merge operations.

### [COPA Airlines](#)

COPA is the National Airline of Panama. Although there is no official word from the company, our sources

say the company is hiring.

### [CReW Resources Worldwide](#)

CReW Resources Worldwide is a flight crew leasing company that provides pilots for ANA group and its subsidiaries. The company placed 8 pilots in June and plans to hire about 8 in the next three months. CReW will attend the FltOps.com Job Fair in Atlanta in August.

### [Customs and Border Protection- Office of Air and Marine](#)

Custom Border Protection is currently interviewing pilots and plans to hire 30-50 pilots in the next three months. They are currently hiring from their current pool. CBP attended the FltOps.com Job Fair in Las Vegas.

### [Delta Air Lines](#)

Delta is interviewing pilots for classes scheduled to begin in August, 2010. The company is accepting pilot applications through [www.airlineapps.com](http://www.airlineapps.com). Delta will attend the FltOps.com job fair in Atlanta in August.

### [Delta AirElite](#)

Delta AirElite has no hiring projected.

### [Delta Global Staffing](#)

Delta Global Staffing, a wholly-owned subsidiary of Delta Air Lines, is currently hiring non-seniority simulator instructor pilots for Delta Air Lines.

### [Dynamic Aviation](#)

No official report from the company, however our reliable sources indicate the company is hiring. According to its website, the company is recruiting pilots for the Dash 8, Kingair 90 and Kingair 200.

### [Easy Jet](#)

Currently not recruiting pilots.

### [Emirates Airline](#)

Emirates is currently interviewing 24 candidates a week. The company plans to hire 50 pilots in the next three months. Emirates currently has 163 aircraft on order and will accept 20 new aircraft - B-777's and A-380's in the next 12 months. Emirates is accepting pilot applications online. Emirates will attend the FltOps.com Job Fair in Atlanta on August 28.

### [Empire Airlines](#)

Empire has 4 pilots on furlough. Not currently recruiting.

### [Era Aviation](#)

ERA Aviation accepting resumes. Applicants can email their resumes to [pilotapps@flyera.com](mailto:pilotapps@flyera.com).

### [Etihad Airways](#)

Etihad Airways is recruiting A320/A330/A340 and B-777 SICs as well as A320/A330/A340 PICs. Applicants can view additional details on the company website and apply online.

### [EVA Airways](#)

Currently not recruiting pilots.

### [Evergreen International Airlines](#)

Evergreen is hiring 16 F/Os for B747 positions. The company is expecting to need 18 more early in 2010.

### [Everts Air Cargo](#)

Everts Air Cargo is accepting resumes.

### [ExpressJet](#)

ExpressJet recently recalled 112 pilots and currently has 228 pilots on furlough.

### [Falcon Air Express](#)

According to our sources, Falcon Air Express is accepting resumes but not currently hiring.

### [FedEx](#)

FedEx is not interviewing or accepting pilot applications.

### [Flight Options](#)

Flight Options has approximately 167 pilots on furlough.

### [FlightSafety](#)

FlightSafety is not currently hiring.

### [FlightSafety Services](#)

FlightSafety Services Corporation is recruiting C-130, KC-135 and C-5 pilot Instructors. Applicants can apply online.

### [Florida West Int'l Airlines](#)

Florida West is accepting resumes.

### [flydubai](#)

flydubai is currently interviewing and hiring pilots.

### [Freedom Air - Guam](#)

Freedom Air is currently recruiting for a Chief Pilot who will assist with a new B-737 start-up operation in the last quarter of 2010. The company plans to hire about 10 pilots in August or September.

### [Frontier](#)

Frontier is not accepting resume. The company is opening a crew base in Milwaukee, but does not have the details yet.

### [Georgia Skies](#)

Georgia Skies is a division of Pacific Air Holdings LLC.

### [go! Hawaii](#)

go! Hawaii is based out of Hawaii and operated by Mesa Airlines, a part of Mesa Air Group. Applicants should apply with Mesa Airlines.

### [GoJet](#)

GoJet Airlines hired 4 pilots in June and plans to hire 12 in July. Is currently accepting applications and resumes. Currently working on hiring plans for the remainder of 2010. GoJet will attend the FltOps.com Job Fair in Atlanta in August.

### [Great Lakes Aviation](#)

Great Lakes is not currently hiring. They have no projections at this time for hiring this year, however could change. If there is an opening on the web site for pilots, the resumes should be submitted at [www.flygreatlakes.com](http://www.flygreatlakes.com). If there is "not" an opening posted on the web site, submit resumes to [mflores@flygreatlakes.com](mailto:mflores@flygreatlakes.com).

### [Gulfstream International](#)

Gulfstream is not interviewing direct-hire pilots. Gulfstream Airlines hired 4 pilots in June. Recalled 4 furloughed pilots in June, now has 27 pilots on furlough. The First Officer 250hr flight program is still active with 4-6 FO's a month. Gulfstream will attend the FltOps.com Job Fair in Atlanta on August 28.

### [Hawaii Aviation Contract Services, Inc](#)

Company is recruiting pilots in cooperation with Crew Resources Worldwide.

### [Hawaiian](#)

Hawaiian just started online applications again. The company may hire 15-20 pilots in the next three months. The company received its first Airbus 330 with routes to be determined. This will determine their hiring needs.



### [Horizon Air](#)

Horizon Air has 90 pilots on furlough. Currently not accepting resumes or applications. The company has released an announcement at this time that they expect to furlough more pilots sometime in November time frame. This comes from a company prospective of selling 4 CRJ-700s to ASA during the next few months.

### [IASCO](#)

IASCO is recruiting and interviewing B-737 PICs for a contract which will base pilots in Japan. IASCO is also recruiting Certified Flight Instructors for their Pilot Training Schools. Applicants can apply online. IASCO attended the FltOps.com Job Fair in Las Vegas in April.

### [Island Air](#)

Island Air is currently accepting resumes.

### [Jazeera Airways](#)

Jazeera Airways is recruiting pilots. Applicants can view additional details on the company Web site and apply online.

### [Jet Airways](#)

Jet Airways is not interviewing or hiring. There are currently 48 B777 Captains on furlough and the company plans to furlough 16 more B777 Captains in the next three months.

### [JetBlue](#)

JetBlue interviewed pilots in June but is not currently interviewing in July. The company closed the application window on June 1, 2010.

### [Kalitta Air](#)

Kalitta Air hired 10 pilots in June and is building a pool for potential new aircraft.

### [Kalitta Charters](#)

Kalitta Charters is currently hiring.

### [Kalitta Charters II](#)

The company is accepting applications and interviewing for DC-9 Captains and B-727 First Officers and FEs.

### [Kenmore Air](#)

Kenmore Air hires local pilots seasonally. Applicants can apply online.

### [Korean Air](#)

Korean Airlines uses crew-leasing services such as World Airline Services and Rishworth Aviation to provide its pilots.

### [Lynden Air Cargo](#)

Company is not recruiting pilots.

### [Lynx Aviation/Frontier Express](#)

Lynx Aviation was purchased by Republic Holdings. Republic announced it plans to transition Lynx out of the system by mid-September 2010.

### [Mesa Airlines](#)

According to the company press release, Mesa Air Group announced on January 5, 2010 that it commenced a financial restructuring through the voluntary filing of petitions to reorganize under Chapter 11 of the U.S. Bankruptcy Code. During the restructuring, the Company will continue to operate as normal, without interruption. According to our reliable sources, Mesa has approximately 421 pilots on furlough and is projecting 200 more furloughs. The company has not responded to our requests for information.

### [Mesaba](#)

Delta Air Lines announced on July 1 that it will sell Mesaba to Pinnacle Airlines Corporation. Mesaba has 157 pilots on furlough. Currently not hiring.

### [Miami Air International](#)

Miami Air is accepting resumes. Company is not currently interviewing pilots.

### [Mokulele Airlines](#)

Mokulele is actively recruiting CE-208 PICs and SICs.

### [Mountain Air Cargo](#)

Mountain Air Cargo is not currently interviewing. Hired 5 pilots in June. They are accepting resumes and applications for some possible hiring in the next few months.

### [Nantucket Airlines](#)

Cape Air/Nantucket Airlines is accepting resumes.

### [National Air Services](#)

This charter airline based in Jeddah, Saudi Arabia is recruiting pilots. Applicants can apply online.

### [National Airlines](#)

National Airlines is a passenger and cargo carrier. The company is currently recruiting pilots. National Airlines will attend the FltOps.com Job Fair in Atlanta on August 28.

### [NetJets](#)

FltOps.com sources indicate NetJets has 495 pilots on furlough.

### [New Mexico Airlines](#)

New Mexico Airlines is a division of Pacific Air Holdings LLC. Please see Pacific Wings for more information.

### [Nippon Cargo Airlines](#)

Recruiting B-747 SICs through Hawaii Aviation Contract Services. Applicants can apply online.

### [North American](#)

North American recalled all of its pilots. The company does not plan to hire at this time.

### [Northern Air Cargo](#)

NAC is accepting resumes and applications and is planning to hire additional B737 First Officers this summer.

### [Northwest](#)

Northwest and Delta are now operating under one FAA Part 121 operating certificate.

### [Notre Dame University](#)

The University of Notre Dame is recruiting a Captain for its university aircraft. The posting closed on July 21, 2010.

### [Omni Air International](#)

No official word from Omni, however pilot sources indicate the company is hiring and plans 4 classes through the first quarter of 2010.

### [Pacific Wings](#)

Pacific Wings is a division of Pacific Air Holdings LLC. The company is hiring PICs, SICs and Mechanics for expansion plans into Kentucky and Tennessee.

### [Paramount Aviation Resources Group](#)

Paramount is a crew leasing company. The company is recruiting B-737NG and A-320 Captains for airlines in China.

### **[Parc Aviation](#)**

Parc Aviation is an international crew leasing company with bases in Ireland, Beijing and Tokyo. It provides flight crew personnel on contract to airlines and aviation operators globally. In support of its client airlines, Parc Aviation is recruiting qualified instructors, Captains and First Officers on a wide range of aircraft types. Its numbers of pilots on assignment is continuously changing and ranges between 600-700 pilots with more than 40 clients. Parc Aviation will attend the FltOps.com Job Fair in Atlanta on August 28.

### **[PAS Aviation](#)**

Company is recruiting pilots for airlines outside the U.S.

### **[PenAir](#)**

Our sources indicate PenAir might hire a limited number of bush pilots for the summer. No official report from the company.

### **[Pentastar Aviation](#)**

Pentastar Aviation provides Corporate/Charter services Worldwide. The company is not currently hiring.

### **[Piedmont Airlines](#)**

Piedmont Airlines currently has 42 pilots on furlough. The company is accepting resumes only.

### **[Pinnacle Airlines](#)**

Pinnacle has no pilots on furlough and is accepting applications through [www.airlineapps.com](http://www.airlineapps.com). The company is currently interviewing for a class in August.

### **[Polar Air Cargo](#)**

Polar Air Cargo is not accepting resumes. The company has no pilots on furlough.

### **[PSA Airlines](#)**

PSA has 42 pilots on furlough. The company is accepting applications for a pool.

### **[Qatar Airways](#)**

Qatar Airways is recruiting Captains and First Officers for A300-600 / A330 / A320 / B777. Applicants can apply online.

### **[Republic Airlines](#)**

Republic Airways Holdings, an airline holding company that owns Republic, has approximately 116 pilots on furlough.

### **[Rishworth Aviation](#)**

Rishworth Aviation is an international flight crew leasing firm recruiting pilots for a large number of client airlines.

### **[Ryan International](#)**

Ryan is not accepting resumes. The carrier hired 2 pilots in June. Ryan attended the FltOps.com job fair in Las Vegas.

### **[Safi Airways](#)**

Safi Airways, based in Kabul, Afghanistan, hires U.S. and European pilots. The company flies B767-200ER and B737-300 aircraft.

### **[Saudi Arabian Airlines](#)**

Saudi Arabian Airlines is recruiting Captains for its fleet of A-320, Hawker 400XP, Falcon 7X; and First Officers only for Hawker 400XP and Falcon 7X. The company plans to interview in September. Qualified FDC applicants forward full credentials to [Bkarim@Saudiairlines.com](mailto:Bkarim@Saudiairlines.com) immediately for application evaluation & screening to reserve interview slot.

### **[Scenic Airlines](#)**

No pilots on furlough. Not accepting applications.

### [SeaPort Airlines](#)

According to our sources SeaPort Airlines hired 1 pilot in May. The company is not hiring. SeaPort is starting service into Dallas Love in July. Seaport sister company, Wings of Alaska is recruiting float and wheelplane pilots.

### [Shenzhen Airlines](#)

WASINC, International, a crew leasing company is recruiting pilots for Shenzhen Airlines. See WASINC for more details.

### [Shuttle America](#)

Republic Airways Holdings, an airline holding company that owns Shuttle America, has approximately 116 pilots on furlough.

### [Singapore Airlines](#)

Singapore Airlines is not posting pilot positions at this time.

### [Sky King Airlines](#)

According to media releases on March 29, Sky King filed for Chapter 11 Bankruptcy Reorganization. No official word from the company.

### [Skywest Airlines](#)

The Skywest application window is currently closed and is not interviewing or hiring.

### [Southern Air](#)

Southern Air plans to hire 30 pilots and 14 PFEs in the next two months.

### [Southwest Airlines](#)

Southwest is accepting applications and resumes online and encourages applicants to update on a quarterly basis. No pilots on furlough.

### [Spirit Airlines](#)

Spirit Airlines Inc. and its pilots reached a tentative contract agreement on June 16. Spirit has 72 pilots on furlough.

### [SriLankan Airlines](#)

SriLankan Airlines is hiring Airbus 320, 330 and 340 Captains and First Officers.

### [Sun Country Airlines](#)

Sun Country Airlines placed 36 pilots back on furlough status. The carrier filed for Chapter 11 bankruptcy protection on October 6, 2008 but is still operating.

### [Trans States Airlines](#)

Trans States has approximately 100 pilots on furlough. Accepts applications through AirlineApps.com. Currently not hiring.

### [Travel Management Company \(TMC\)](#)

Our sources indicate that TMC Jets is considering crewing a Citation II. Resumes need to be in by July 23.

### [U.S. Forest Service](#)

The U.S. Forest Service is hiring for its aviation operations throughout the nation. There are currently 20 vacancies.

### [United Airlines](#)

United currently has 1,437 pilots on furlough. The company recently announced orders for the B-787 and A-350.

### [UPS](#)

UPS has 54 pilots on furlough and expects to furlough about 22 pilots in the next three months.

### [US Airways](#)

US Airways has 224 pilots on furlough and 82 on voluntary leave. The company cancelled further furloughs and doesn't plan any more for 2010.

### [USA 3000 Airlines](#)

USA 3000 is the operating name of Brendan Airways LLC. Company currently has approximately 60 pilots on furlough and does not plan to hire for the rest of the year.

### [USA Jet](#)

USA Jet is a non-scheduled cargo and charter operation. The company plans to hire 4 pilots in August and 4 pilots in September. The company just launched its first MD-83 for passenger operations.

### [Vietnam Airlines](#)

Vietnam Airlines is recruiting for various crew positions on the B777, A330, A320/321, ATR 72.

### [Virgin America](#)

Virgin America is hiring 16 pilots per month through the end 2010.

### [Virgin Australia](#)

Virgin Australia is part of the Virgin Blue Group. The company is recruiting Cruise First Officers and hired a class of 8 in June. The company requires the pilot to hold a current Australian passport or a current overseas passport with an unrestricted right to work in Australia and hold an Australian ATPL or Australian CPL with examination passes for all Australian ATPL Academic requirements.

### [Vision Airlines](#)

Vision is a Part 121 Scheduled and Charter operation. The company is accepting resumes.

### [WASINC International](#)

WASINC, World Aviation Systems, Inc. is currently hiring for six different carriers in China. See FltOps.com for specific pay and benefit details just announced.

### [West Air](#)

Our trusted sources indicate West Air is accepting resumes and interviewing pilots for 3 positions.

### [West Coast Charters](#)

West Coast Charters is accepting resumes.

### [World Airline Services](#)

World Airline Services (WAS) is a crew leasing company hiring pilots for companies such as Asiana Air, Korean Air, and TAAG. The company has an immediate need for G-IV Captains and F/O's, current & qualified on type with a minimum of 1,000 hours on type, based in the Gulf area. Excellent terms & conditions. The company is also recruiting Captains and FOs for B-777, B-737-NG, A-330. WAS has over 500 pilot clients worldwide and is hiring approximately 5-10 pilots per month and expects to hire about 30-40 pilots in the next three months. Korean Airline recruiters attended the FltOps.com Job Fair in Las Vegas in April.

### [World Airways](#)

Our sources at World Airways reported that all pilots on furlough have been given recall option. The company not accepting applications or resumes.

### [XOJET](#)

XOJET is accepting applications online.

### [Xtra Airways](#)

Xtra Airways reliable sources indicate the company just picked up two B-737's. There is a possibility of a class in June or July.

Political (food for thought):

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

Thanks Toni.....*I think!*

*So... this old pilot dies and is met at the pearly gates by St. Peter.*

*"OH! I see you were a pilot", says St. Peter... "Follow me."*

*St. Peter takes the pilot to a beautiful celestial airport with perfect smooth runways of all descriptions and hangar after hangar filled with the most wonderful aircraft ever made.*

*"The keys are in them, fly anything you want. Fuel is no issue, they don't ever run out."*

*Then he takes him over to a classy little joint at the FBO and brings him inside. There's a buffet with all the best food and a fully stocked open bar with nothing but top shelf liquor. Sitting around the tables are some of the finest pilots that ever lived. St. Peter introduces him to a few and sits down to have a drink with him.*

*"Man! This really is heaven?" says the pilot, "Certainly not what I was expecting, this is wonderful!"*

*St. Peter just smiles and nods and pours him another drink. After sitting and drinking and reveling in it all for awhile, the pilot recognizes an old familiar sensation. Tentatively he asks, "Uhm, St. Peter? Uh... I sure wasn't expecting this with this here brand new heavenly body, but I do believe I need to go find a rest room to uh... go relieve myself. I don't see any of the usual signs on doors, where should I go?"*

*"Oh, no problem," says St. Peter, "just follow me."*

*St. Peter takes him out back and shows him to the edge of a little hole in a cloud.*

*"Just go right there."*

*The pilot walks over to the edge of the hole in the cloud and looks down over the edge.*

*"Uh, St. Peter? There appears to be some people down there... "*

*"Oh that's OK", says the wise old Saint, "they're all from the FAA."*

+++++

**Subject:** Cowboy at the Pearly Gates

A cowboy appeared before St. Peter at the Pearly Gates.

'Have you ever done anything of particular merit?'  
St. Peter asked.

'Well, I can think of one thing,' the cowboy offered.  
'On a trip to the Black Hills out in South Dakota, I came upon a gang of bikers who were threatening a young woman. I directed them to leave her alone, but they wouldn't listen. So, I approached the largest and most tattooed biker and smacked him in the face, kicked his bike over, ripped out his nose ring, and threw it on the ground. I yelled, 'Now, back off or I'll kick the s - - t out of all of you!'  
St. Peter was impressed, 'When did this happen?'

'Couple of minutes ago.'

---

## Mark

Mark Sztanyo, PCN Dir & HL Editor

[Pilot Communication Net](#) from Aug 2009

[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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