

President Wagoner called on Rollin Jackson to mention the assistance we had from Dan Siler on improving the website. Rollin explained how Dan had assisted Dave Ewing in making the improvements that we see when we go to the website. He gave compliments to Dan Siler for what he has contributed to us as an organization and also remembered with thanks Dave Ewing as our continuing webmaster. He also mentioned that he would like Dave Ewing to provide us with a "checklist" in using our website - something to assist those members who are not as computer literate as others. Aubray Abrams asked if someone had provided a means of appreciation to Dan Siler and Rollin responded that he had personally by phone and offering a meal for such but Dan was so busy professionally he seemed not to have much time to spare.

Next on the agenda was selecting the cities for our 2015 reunion. He asked Rollin to read the cities presented last year. They were: Austin, Texas which was selected for 2014, Indianapolis, Kansas City and Savannah. Bill Kerschner recommended Savannah as we were last there 29 years ago. He pointed out some of the better features of this city. Ron Jones then suggested that we select Milwaukee for the 2015 site. He gave a number of things that this city would provide to us. With this, a motion was made and seconded that we vote on just these two cities. We did and Milwaukee won by a narrow margin of 30 to 25.

Among things we discussed earlier were annual dues and President Wagoner wanted to get ideas from attendees regarding this issue. Dues of Northwest and Eastern were mentioned with both being higher. There was one suggestion to wait a year, advertising that we needed to raise dues and getting suggestions from the membership. There was a motion that in 2013 we raise our dues to \$35/\$17 single. Julian Black suggested we go to an even number. Jim Baird also thought that even number would be better for his position as treasurer. The maker of that motion wanted to amend his motion to \$40/\$20. Marv Baker thought, as past president, that this doubling of dues might really hurt membership. Larry Rollow also felt the same way. Gary Dicke wanted to make sure that when we publicize the increase, that we explain the past dues starting with the founding in 1968 and what incremental increases have taken place since. With a motion on the floor, Aubray Abrams called a question, and President Wagoner went ahead and with the motion and a second to double our dues starting in 2013, the majority voted for the increase. Aubray Abrams asked if our items for sale (shirts, caps, pins, etc.) really made a profit for us. The answer was generally, no, as we do not sell that much merchandise and when we do it is only at the reunion. Larry Rollow, past president, mentioned that we order small quantities so our profit would be minimal at best.

There were questions regarding the Annapolis reunion as to whether we would have walking or bus tours. New president Jim Pancharian mentioned that he had brochures and that he would be making additional trips to Annapolis to do planning. He welcomed any comments regarding such.

There was a motion to adjourn, a second, and the meeting ended after an approximate time of 1 hour and thirty minutes.

Respectfully submitted by:
Rollin A. Jackson, Jr., Secretary/Historian

DP3 Chairman's Update

What Will My Spouse Receive Upon My Death?

November 19, 2012

Dear Rollin,

Disclaimer: While the Trustees at DP3 believe this information to be accurate, we are not professional attorneys, actuaries, accountants or CPAs. One should always seek the advice of competent professionals when making important decisions concerning pension, survivor or other benefits.

The DP3 trustees would like to thank everyone for the tremendous response we received to last week's message to our members who are participating in the appeal of their PBGC benefits. To our loyal DP3 members who are not named participants in the appeal, we thank you for your continued support and want to advise you that going forward many of our messages will only be distributed to appealing members in order to protect the attorney/client privilege we enjoy with our legal team.

While we wait for the PBGC to decide our appeal issues, we are going to brief some non-appeal related issues. Below is a summary of a very important benefit to nearly all retired pilots - the survivorship benefit.

Question: "What will my spouse receive upon my death?"

We constantly receive questions concerning "what will my spouse receive from the PBGC after my death?" The following paragraphs apply to the vast majority of DP3 members - those who chose the "Single Life Annuity" upon retirement.

In A Nutshell:

- Most pilots' PBGC annuity checks will stop upon their deaths, since most retired with a Single Life Annuity.
- Survivors will benefit from any success DP3 has with our consolidated appeal. Survivors will receive any increases gained in the appeals process retroactively for the period between September 2006 and the date of the retiree's death.
- Most survivors will receive benefits from the Disability & Survivorship plan (D&S plan) after the pilot dies, benefits that may exceed their previous PBGC benefit.
- The D&S plan remains in force for most retired pilots and funding is currently adequate. However see the below article for details as to the long-term viability of the plan.
- The DDPSA <http://tinyurl.com/bnidiu6> is the best resource for any and all questions about the D&S plan.

The Disability and Survivorship Plan

The Delta Pilot Disability and Survivorship Plan (D&S plan, sponsored by Delta Airlines) monthly income survivor benefits apply only to pilots who retired before 2008 and who were married to their current spouse at the time of their retirement (a spouse who married after the pilots retirement or after a pilot became disabled are not eligible for benefits under the D&S Plan). If a pilot elected a single life annuity from the retirement plan, upon his death the eligible

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