

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

Large web community for one of world's largest airlines

High Life



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

Dear PCN,

Group Section.....

Mark's Remarks:

About Sunday Newsletter: By way of a quick follow up on this, I try to stick to a rather consistent schedule and publish the High Life every Sunday. Sometimes that self imposed schedule is difficult to keep. Sometimes personal conflicts arise or a week happens when not enough news or posts are received. In those cases I will delay the newsletter, **but I will try to be faithful in sending out a quick notice announcing a delay and when to expect it, as I recently did.** Fair enough?

Big VEBA news:

This is a big deal! I know that some of you are not necessarily dialed in on this DP3 effort but it is a big deal. Of course I am anxious, like you, to hear or see the details of the plan, but this VEBA gives many of us a real alternative choice.(see schedules below) A good friend of mine, who is really up on health insurance, has told me that the DAL plans are really self-insured. Yes, they are administered by an insurance company but DAL is really the insurer. If this is true, **and** if DAL makes a profit with their plans, (because they control premiums and deductibles), than that might explain their reticence to help the DP3 with the info needed to establish a VEBA. I have been told it was like pulling teeth. Maybe they don't want to see retirees bail from their profitable pool. I don't know the motivation for sure, but there is no secret that the DP3 faced major hurdles all along the way to get this VEBA done. Now that the VEBA is out there, it definitely behooves us all to take a closer look. And to be thankful for these efforts by our trustees.

Google Group changes:

For the sake of some of our newer members, I just wanted to re-emphasize why and how we use Google Groups. We place our subscribers in the GG because it is secure protection of your address and it provides us an instant and effective way to “flash” an email notice to all subscribers. We formulate a notice (such as the recent one concerning FlyZED.com login), and when we post it, it is flashed to over 2800 of you instantly. Emailing this many members used to be laborious. Using the GG doesn’t allow us to get too fancy, however, with our distribution like customizing **who** gets **what** type of notice. One of the things we have to accept is that when we send notices out they are sent to the whole list. But as you know there is good news. You all know by our many communications, different type of notices emanate from different email addresses. So YOU have the ability to filter which type of notices you ultimately receive.

About the changes forced by Google. Well, I hadn’t anticipated that Google would change the features of the groups quite so dramatically, like not supporting pages or files. It was handy to use the group for our archiving purposes as well. As we move down the road. All notices sent will still be archived at the GG, but the pages (which actually contained the High Life newsletters, etc.) will now be alternatively archived at Google Documents. Yeah, I know it is all a bit to google. These are free services and of course I am attempting to keep our net going efficiently for as little expense as possible.

Where in MI?

Some of you have asked where I visit in MI when I travel to my place of origin. Well, it is upper-lower near Tawas. The rural location is about 1 hour north of Bay City, MI. The farm has a mature grove that is documented as one of the best in MI. Its awesome!

About NWA pilots joining:

I am steadily getting former NWA pilots subscribe. The PCN is a big net and just a word to say that all related to Delta are welcome.

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For all of you who have an item, service or offer to promote (re-run until familiarization):
3 categories completely FREE!

Finally PCN Ads – up and running!

PCN now has a new service for our community. You can get your item, service, or things wanted online for the PCN network to see. Further, the Ads will be linked to our website and have been optimized to allow your info to be searchable before airline personnel everywhere and the world wide web.

This beats by a bunch having your promo published one time in a newsletter. Our Ad section is ongoing and you can keep it published indefinitely.

Little history: Since taking over this PCN network, I have continually been approached by members who have a commercial interest. Some selling travel, a service, or offering a part time job etc. In addition we all have items like cars or condos that we would like to offer. I have wanted to help these requests but how could I do it in a fair way and in a very obvious designated commercial section? The answer is "PCN Ads." I have been able to develop this as a free registration online classified section.

This service does have a cost for set up and maintenance that I hope to defray by some ads carrying a modest fee.

Every one submitting an Ad gets a private login and complete control over their ads. URL's and images are allowed and you will see it is a very nice format for entering online ads.

Check it out and get your item, thing wanted, service or place posted!

[PCN Ads](#)

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Calling the PBGC for BSW:

I wish I had a direct number for the Atlanta office (which you need to ask for when calling the PBGC) but I do not. Simply call the national PBGC number at the Atlanta office.

PBGC in DC- 1-800-400-7242 Any questions regarding your benefits or obtaining your **benefit statement worksheet**, *talk to the Atlanta office.*

Following is not good anymore: (~~extension 2000 or PBGC in ATL at 404-607-8836~~)

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Tools for our members:

- PCN Main Website: <http://pcn.homestead.com/home01.html>
- PCN Ads – <http://pilotcommunication.net/Ads/>
- PCN Tool Bar (for IE browser) - <http://pcntools.ourtoolbar.com/>
- PCN Calendar - <http://pcn.homestead.com/Calendar.html>

News Section.....

S&P raises Delta outlook to 'stable'

S&P raises Delta outlook to 'stable' from 'negative,' citing large 2010 profits

On Thursday October 21, 2010, 7:22 pm EDT

NEW YORK (AP) -- Standard & Poor's on Thursday raised its outlook on Delta Air Lines Inc. credit to "stable" from "negative" a day after the big carrier reported a huge third-quarter profit.

S&P also affirmed Delta's corporate credit rating and most other issue ratings at "B," which is below investment-grade.

The agency raised its rating on a second-lien term loan secured by Pacific routes to "B" from "CCC-plus," and raised and lowered ratings on some enhanced equipment trust certificates.

S&P said the Atlanta-based airline had shown better operating performance that increased credit quality.

On Wednesday, Delta reported that it earned \$363 million in the third quarter and expects its first profitable fourth quarter since 2000.

S&P said Delta has generated \$574 million in profit during the first nine months of the year and prepaid a large amount of debt and leases. S&P said it expects Delta's earnings to keep growing in 2011 if economic growth is modest.

Delta shares rose 56 cents, or 4.3 percent, to close at \$13.53.

Oct. 25, 2010, 12:19 p.m. EDT

U.S., Japan sign a tentative 'open skies' deal

New agreement opens the way for trans-Pacific joint ventures

NEW YORK (MarketWatch) -- The U.S. and Japan signed a tentative "open skies" agreement on Monday and opened the way for a three-way venture between United Airlines, Continental Airlines and All Nippon Airways.

The two countries agreed in December to establish the bilateral accord to help boost competition and lower fares. Japan said it would sign the deal upon completion of U.S. antitrust immunity of joint ventures involving Japan Airlines Corp. and All Nippon Airways (TOKYO:JP:9202) , or ANA, with U.S. carriers.

On Oct. 6, the U.S. approved both the United-Continental-ANA venture, as well as a venture between AMR Corp.'s (NYSE:AMR) American Airlines and bankrupt Japan Airlines.

On Monday, Japan said it also granted United, Continental and ANA antitrust immunity. That sets the stage for the carriers to combine their trans-Pacific networks to lower costs and attract more customers.

“The open skies agreement will fully liberalize this important aviation market, allowing for new air services between the two countries and enabling consumers to benefit from greater choices and competition,” said the parent company for United and Continental in a Monday statement.

United Continental Holdings (NYSE:UAL) said it wants to begin implementing their venture with ANA in the spring.

Because of laws forbidding complete foreign ownership of domestic airlines, international carriers are seeking ventures to coordinate more closely on ticket sales, marketing, flight schedules, and maintenance.

The new U.S. agreement with Japan, pending final approval, would replace a 1952 treaty that provided Delta Air Lines (NYSE:DAL) , United and American privileged routes between Japan and the U.S.

The U.S. has open skies treaties with more than 90 countries, including the European Union.

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All Airlines At Full Throttle

Posted: Oct 25, 2010 09:47 AM by [James Brumley](#)

You can say whatever you want to about the future of the airline industry, but the numbers are undeniable; these companies are flying out of their funk, and they're bringing their stocks with them.

Take your pick from **Delta Air Lines** (NYSE:[DAL](#)), **AMR Corp.** (NYSE:[AMR](#)), **United Continental** (NYSE:[UAL](#)) or **U.S. Airways** (NYSE:[LCC](#)) - all of them posted great Q3 results. Moreover, when these kinds of results are repeated so reliably this uniformly, it can only be indicative of a full-blown trend.

In other words, these numbers are well beyond mere luck.

Numbers Don't Lie

I'm usually more of a story guy than a numbers guy, but in this case, the numbers tell the story so much better than words could. So, let's just cut to the chase and dissect how well some of the major carriers did in the third quarter on an operating basis, versus how well they were expected to do.

Read more: <http://stocks.investopedia.com/stock-analysis/2010/All-Airlines-At-Full-Throttle-JBLU-DAL-LUV-UAL-LCC-AMR1025.aspx?partner=YahooSA>

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16 Secrets Your Pilot Won't Tell You

By [Justin Rohrlich](#) October 22, 2010 09:57 AM

Reader's Digest interviewed 17 commercial airline pilots and asked them for the inside dope on what really goes on up there in that skinny metal tube 35,000 feet above the earth.

Here are some selected answers they gave:

1. "I'm constantly under pressure to carry less fuel than I'm comfortable with. Airlines are always looking at the bottom line, and you burn fuel carrying fuel. Sometimes if you carry just enough fuel and you hit thunderstorms or delays, then suddenly you're running out of gas and you have to go to an alternate airport."
2. "We tell passengers what they need to know. We don't tell them things that are going to scare the pants off them. So you'll never hear me say, 'Ladies and gentlemen, we just had an engine failure,' even if that's true."
3. "The Department of Transportation has put such an emphasis on on-time performance that we pretty much aren't allowed to delay a flight anymore, even if there are 20 people on a connecting flight that's coming in just a little late."
4. "The truth is, we're exhausted. Our work rules allow us to be on duty 16 hours without a break. That's many more hours than a truck driver. And unlike a truck driver, who can pull over at the next rest stop, we can't pull over at the next cloud."
5. "The two worst airports for us: Reagan National in Washington, D.C., and John Wayne in Orange County, California. You're flying by the seat of your pants trying to get in and out of those airports. John Wayne is especially bad because the rich folks who live near the airport don't like jet noise, so they have this noise abatement procedure where you basically have to turn the plane into a ballistic missile as soon as you're airborne."
6. "No, it's not your imagination: Airlines really have adjusted their flight arrival times so they can have a better record of on-time arrivals. So they might say a flight takes two hours when it really takes an hour and 45 minutes."
7. "There's no such thing as a water landing. It's called crashing into the ocean."
8. "Is traveling with a baby in your lap safe? No. It's extremely dangerous. If there's any impact or deceleration, there's a good chance you're going to lose hold of your kid, and he becomes a projectile. But the government's logic is that if we made you buy an expensive seat for your baby, you'd just drive, and you're more likely to be injured driving than flying."
9. "Pilots find it perplexing that so many people are afraid of turbulence. It's all but impossible for turbulence to cause a crash. We avoid turbulence not because we're afraid the wing is going to fall off but because it's annoying."
10. "There is no safest place to sit. In one accident, the people in the back are dead; in the next, it's the people up front."
11. "If you're a nervous flier, book a morning flight. The heating of the ground later causes bumpier

air, and it's much more likely to thunderstorm in the afternoon.”

12. “We don't make you stow your laptop because we're worried about electronic interference. It's about having a projectile on your lap. I don't know about you, but I don't want to get hit in the head by a MacBook going 200 miles per hour.”

13. “I always tell my kids to travel in sturdy shoes. If you have to evacuate and your flip-flops fall off, there you are standing on the hot tarmac or in the weeds in your bare feet.”

14. “Most people get sick after traveling not because of what they breathe but because of what they touch. Always assume that the tray table and the button to push the seat back have not been wiped down, though we do wipe down the lavatory.”

15. “Remember this before you complain about the cost of a ticket: Fares today are about the same as they were in the 1980s.”

16. “We miss the peanuts too.”

Finance Section ((Claims, PBGC, HCTC, Insurance, Planning, Tax, Estate) - section containing items with financial consequence to our group):

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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) – **in process until end of year (only 45 days to appeal)**

Appeal extensions generally granted in Nov 2010 now extended by our law firm for all to January 7, 2011.

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%.

9. Financial condition of the D&S Plan--a plan that pays benefits to eligible survivors of deceased pilots as well as to disabled pilots. A form 5500 for the D&S Plan is filed annually.

10. Formation of a VEBA Health Insurance plan by DP3. *Being rolled out*

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

VEBA Questions & Comments:

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Unable to click on a link for the time the road shows will be held at each base.

Liz elizabethdiana5@cs.com

Editor: Liz, see below. I have reprinted that schedule inside the HL.

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How about over 65 !!!!!

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Who is eligible to participate in the DP3 Plan?

All active and retired Delta employees, their spouses and survivors are eligible.

Mark,

Are benefits available for dependents/children?

Glenn Lanzer

navy8r75@gmail.com

Editor: lots of questions, coming up, and until the roadshows and plan made public will have to defer.

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e-mail to veba road show -- does not work ???

jastidwell@aol.com

Jim, in that case email VEBAquestion@dp3.org

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Mark,

I was wondering with all this technology. I looked at the cities that they will host these seminars and since there will be no roadshow in the ORD area, will anybody "tape" one of these shows for the folks that can't make one of these?

Best Regards,

Frank A. Acquavella

frankacquavella@sbcglobal.net

*Editor: DP3 trustees, please consider Frank's idea. **Video tape of a road show** and published on You Tube would be easy.*

From: Edwin Uselmann

Date: 10/19/2010 11:02:03 AM

To: mark@pilotcommunication.net

Subject: DP3 Insurance plan.

Hello Mark,

Thank you for your fine work.

Now! Can you give a short rendition upon the ramifications of the DP3 Group plan Vs. the DALRC Group plan? Are they in conflict or what?

Ed Uselmann 1996 retiree

Editor: in time, yes. As of this time a copy of the actual plan has not been made available.

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DP3's VEBA Health Care Plan Roll-Out UPDATE *Re-Print*

This is an updated email with new info, schedules, and an FAQ

October 21, 2010

DP3 has created the DP3 VEBA Trust. It will offer health care advantages **to all Delta people** - and that means all - all active employees and all retired employees - not just pilots. Although Delta has refused to offer any subsidy to our plan, we have Health Care plans that are competitive without that subsidy. Please click this link for the [schedule for the Road Shows](#) where DP3 representatives will give a history of where we are and the path that brought us here, and the tale of the struggle to bring this VEBA health care plan to life. We will also have IRS Health Care Tax Credit representatives at the meetings to help us understand that issue, and professional health care experts to explain the health care options and how they could best increase the value of your health care dollars. [The Road Show schedule is also repeated at the bottom of this message.]

The FAQ's for information about this healthcare plan is here: [DP3 Pre-65 VEBA FAQ](#). It's also appended to the end of this email. Rest assured that we will have that at the seminars and in the promotion data that we send you, should you not be able to attend one of our meetings.

The Retiree Open Enrollment period will not close until November 24th. **I would advise you to wait to see the other options that will be available to you through our efforts before you decide.** It is time that Delta people had an option. We are not trying to compete with any options that Delta may offer, we simply want you to have a choice for the first time.

Below please find the ***new*** registration links we have setup in order to RSVP for our DP3 Road Shows. This will be an automated process for collecting the reservations so we can track the number of attendees. **If you have already reserved a space by clicking the email link in our original email announcement, please use these links to re-confirm your reservation**, DP3 was inundated with requests and could not process them all - so we set this system up to handle them.

Below is the schedule of meetings, just click on the meeting you will attend, and follow the prompts to assure a reservation.

DP3 Pre-65 VEBA FAQ

Eligibility and Administration		
Q.	<i>What healthcare options will be available under the VEBA Trust plan?</i>	A. You have the ability to enroll in Medical, Prescription Drugs, Dental, and Vision plans at this time. Hopefully in the future, there will be options for Life and Long Term Care (LTC) Insurance as well.
Q.	<i>What insurance carriers will we have a choice of for the VEBA program?</i>	A. Aetna will be the insurance carrier for the Under 65 and Over 65 medical plans (Medical and Prescription Drug) and also the provider for the Dental Plan. VSP is the insurance carrier for the Vision plan.

<i>Q.</i>	Who is my retiree health coverage going to be administered by?	<i>A.</i>	Marsh Global Consumer, a service of Seabury & Smith, is administrating the eligibility and billing for the Under 65 plan. Aetna is the administrator for the Over 65 plan.
<i>Q.</i>	How many medical programs do we have to choose from?	<i>A.</i>	There are 2 programs to choose from: Premium and Standard. The Standard plan is a qualified health savings account (HSA) plan.
<i>Q.</i>	How does the VEBA Trust operate and pay for the administration of the program for things like audits, tax filings, and necessary insurance for Board Members.	<i>A.</i>	Traditionally VEBA programs are funded with a small administrative fee that gets added to the total monthly insurance premium cost for members. A \$15 admin fee has been included in the total cost of the monthly premiums for 2011 to pay to support the required expenses to maintain the VEBA Trust. This fee is determined by the cost associated with maintaining the plan (insurance for board members, meeting expense, administrative expense, etc.) and the number of people enrolled in the plan to pay the cost.
<i>Q.</i>	I see that the medical program being offered says it is from Aetna. If I live in New York, will I be covered under this program?	<i>A.</i>	Yes. In fact, all of the programs (Medical, Prescription Drug, Dental, and Vision) provide nationwide coverage in the US. You could live in New York for 6 months out of the year and in Florida for the other 6 months out of the year if you wanted. For the medical plan, you will need to check the Aetna provider directory to locate In-Network doctors and find hospitals to receive the highest In-Network benefits.
<i>Q.</i>	What type of medical plans are being offered (HMO, POS, PPO, etc)?	<i>A.</i>	Both plans (Premium and Standard) are Preferred Provider Organization (PPO) plans. PPO plans provide you with much more flexibility than HMO's and there are many more options of doctors and hospitals to choose from. In a PPO you are not required to have a referral from your primary care doctor before going to a specialist. PPOs allow you to have more control over your medical needs.
<i>Q.</i>	I am permanently disabled and am on Medicare, do I qualify for the HCTC?	<i>A.</i>	No, if you are eligible for Medicare, per the HCTC eligibility rules then you are not eligible to receive the HCTC subsidy. There is a separate plan specifically designed to coordinate benefits with Medicare with creditable prescription drug coverage. If you or your dependent is under 65 and on Medicare please contact Marsh at 877-775-8323 (877-775-VEBA) to request more information.
<i>Q.</i>	Am I eligible to participate in the DP3 VEBA Trust Plan if I reside out of the United States?	<i>A.</i>	No. The DP3 VEBA Trust Plan will not cover claims incurred by residents of a foreign country. You must reside in the United States to receive benefits under the DP3 VEBA Trust.
<i>Q.</i>	Can I choose to participate in the DP3 medical plan without participating in the prescription drug plan?	<i>A.</i>	No. The DP3 VEBA Trust does not allow medical coverage to be selected without the prescription drug coverage as well.
<i>Q.</i>	What is the DP3 VEBA Trust and what is its relationship to the Delta Pilots?	<i>A.</i>	The DP3 VEBA Trust is an independent, tax exempt voluntary employee benefit association (VEBA) set up to be the plan sponsor and group policy holder for Delta retirees, spouses, dependents, and surviving spouses.

Enrollment			
<i>Q.</i>	<i>Do I have to complete an enrollment form to enroll in the DP3 VEBA Trust Plan?</i>	<i>A.</i>	Yes. You must complete the enclosed enrollment form and return it to Marsh in the enclosed envelope.
<i>Q.</i>	<i>Can my spouse and I have different Medical/ Prescription Drug coverage?</i>	<i>A.</i>	No. If you choose "Two Person" coverage, then your spouse or domestic partner will have the same coverage you do.
<i>Q.</i>	<i>What does it mean when it says that the Premium and Standard plan have been bundled?</i>	<i>A.</i>	It represents the total cost of your Medical, Prescription Drug, Dental, and Vision program. The bundled packages were created in order to allow the HCTC eligible group to take advantage of the 80% tax credit and have all 4 programs paid for at that level. If the Dental and Vision programs were offered separately, then the 80% tax credit could only be applied to the Medical and Prescription programs and then you would have to pay for Dental and Vision at 100% of the cost.
<i>Q.</i>	<i>Do I have to worry about pre-existing conditions?</i>	<i>A.</i>	If you are coming from credible coverage and have not had a lapse in your healthcare coverage of more than 90 days, there will be no pre-existing condition restrictions. You are covered in full starting on the effective date you enroll in the plan. If you have had a lapse in your coverage of more than 90 days in the past year, you may be required to have limitations on certain pre-existing conditions for a period of time not to exceed 1 year.
<i>Q.</i>	<i>What if I am turning 55 in the next few months? Should I enroll now or wait until I am HCTC eligible?</i>	<i>A.</i>	You have to decide for yourself concerning the timing of your enrollment. Approximately 60-90 days before your 55 th birthday, you will receive information in the mail with specific instructions and communication regarding your options to change your coverage and also how to enroll in the HCTC program if eligible. Keep in mind, you become eligible for the HCTC subsidy on the first day of the month following your birthday. (example: birthday is May 15, you become eligible June 01)
<i>Q.</i>	<i>As a new enrollee, when will I receive ID cards for these plans?</i>	<i>A.</i>	You will receive a separate ID card directly from each of the carriers for the coverage you elect. If you enroll in the dental coverage without medical coverage and if you enroll in the vision plan, you will receive separate ID cards for these as well.
<i>Q.</i>	<i>Where do I get more information about the DP3 plan?</i>	<i>A.</i>	Call the representatives at the DP3 Retiree Service Center. Representatives are available Monday through Friday 7:30 a.m. to 5:00 p.m. Central Time at: 877-775-8323 (877-775-VEBA)
<i>Q.</i>	<i>Can I enroll in the DP3 Program at anytime?</i>	<i>A.</i>	No. If you choose not to enroll when you first become eligible, you will have wait for the annual open enrollment or you can enroll during the year as the result of a Qualified Life Event.

Q.	<i>Do I have to enroll in the Medical plan in order to join the Dental and/or Vision plans?</i>	A.	<p>No, you can elect coverage for Dental and/or Vision only if you choose to do so. The type and level of coverage that is selected is intended to be for a 12 month coverage period, or until the next enrollment period, whichever comes first. Once you make your initial elections, you cannot make changes unless you have a "qualifying event" to make you eligible for changes. Qualifying events are:</p> <ul style="list-style-type: none"> • Certain changes in employment status for your spouse or an eligible dependent; • Marriage or divorce; • Addition of a dependent; • Loss of a spouse or dependent; • Eligibility for Health Coverage Tax Credit (HCTC) due to age (turning 55 or TAA status change) • Eligibility for Medicare due to age (turning 65 or disabled)
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Billing/Premium Payment

Q.	<i>What will be my monthly cost for the medical plan?</i>	A.	The costs of the plan are outlined on the enrollment worksheet included in <u>this</u> packet. The HCTC calculated costs are also included on the enrollment worksheet as well.
Q.	<i>Is my first month's premium payment required when I submit my enrollment form?</i>	A.	Yes. You will need to include a check for your first month's premium payment in full (100%) with your enrollment form. The check should be made out to DP3 VEBA Trust.
Q.	<i>If I am eligible for the HCTC should I sign up for the Secure Pay Option?</i>	A.	No. The IRS will begin billing the 20% portion of the premium you will be responsible for when approved for the HCTC. Signing up for Secure Pay is not an option if eligible for the HCTC.
Q.	<i>Can my premium come directly out of my bank account?</i>	A.	Anyone <u>not eligible</u> for the HCTC should sign up for Secure Pay through Marsh. This will allow your monthly premium to come directly out of your bank account. Secure Pay will allow you to do an electronic funds transfer (EFT) on a monthly basis from the account you designate. This is a convenient option, especially if you travel and do not want to risk having your coverage lapse. A SECURE PAY form will be mailed to you after you enroll and will be included with your first premium invoice. Complete the form and return it to Marsh and they will work to set-up the ongoing transfer.
Q.	<i>How will my premium be billed?</i>	A.	Marsh will bill and collect the premium for the DP3 VEBA Trust Plan for the non-HCTC eligible. Retirees under 65 will be responsible for 100% of their premium prior to the HCTC being effective for those that are eligible. After the HCTC is effective, the IRS will collect the required 20% contribution.

Claims

Q.	<i>How are my medical claims paid?</i>	A.	When you go to visit your doctor, simply present your ID card. Your provider will submit a claim to Aetna and will then pay your provider directly the allowed amount of the claim. If there is any remaining amount due, you will receive an Explanation of Benefits.
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<i>Q.</i>	<i>What happens if I am hospitalized for treatment through the effective date of the change in Administrators? Who is going to pay my claims?</i>	<i>A.</i>	Typically the coverage you had when admitted to the hospital would remain until you are discharged. After your release from the hospital, your new DP3 VEBA plan coverage will begin.
<i>Q.</i>	<i>How are deductibles satisfied for a Retiree + Spouse in the Premium Plan?</i>	<i>A.</i>	You must individually satisfy the full \$250 deductible for the Retiree and then also have an additional \$250 deductible for the Spouse. If the Retiree has \$1000 in eligible charges and the Spouse has \$0, the deductible has not been met for the Spouse.
<i>Q.</i>	<i>How are deductibles satisfied for a Retiree + Family in the Premium Plan?</i>	<i>A.</i>	You must satisfy the full \$250 deductible for at least 2 members in your plan. If there are 4 members enrolled in your plan, Member 1 and Member 2 must individually satisfy their \$250 deductible. Once 2 members satisfy the family deductible of \$500, there are no further deductibles to be met for Member 3 and Member 4.
<i>Q.</i>	<i>How are deductibles satisfied for a Retiree + Spouse in the Standard Plan?</i>	<i>A.</i>	You must individually satisfy the full \$1250 deductible for the Retiree and then also have an additional \$1250 deductible for the Spouse. If the Retiree has \$1000 in eligible charges and the Spouse has \$0, the deductible has not been met for the Spouse.
<i>Q.</i>	<i>How are deductibles satisfied for a Retiree + Family in the Standard Plan?</i>	<i>A.</i>	You must satisfy the full \$1250 deductible for at least 2 members in your plan. If there are 4 members enrolled in your plan, Member 1 and Member 2 must individually satisfy their \$1250 deductible. Once 2 members satisfy the family deductible of \$2500, there are no further deductibles to be met for Member 3 and Member 4.
<i>Q.</i>	<i>Is there a lifetime maximum on these medical plans?</i>	<i>A.</i>	No, due to Health Care Reform changes, there is no lifetime maximum on these plans.
<i>Q.</i>	<i>How will my prescription drug claims paid?</i>	<i>A.</i>	When you go to the pharmacy, simply present your ID card to the pharmacist who will determine your portion to be paid. The balance of the cost will be automatically paid by Aetna. You will not have to submit any claims forms.
<i>Q.</i>	<i>On the Premium plan, when do the Rx co-pays go into effect?</i>	<i>A.</i>	The Rx co-pays apply immediately when the plan begins. There are no deductibles required for the Premium plan for prescription drugs.
<i>Q.</i>	<i>On the Standard plan, when do the Rx co-pays go into effect?</i>	<i>A.</i>	The Rx co-pays apply immediately when the plan begins. There are no deductibles required for the Standard plan for prescription drugs.
Health Coverage Tax Credit (HCTC)			
<i>Q.</i>	<i>What is the Health Coverage Tax Credit (HCTC)?</i>	<i>A.</i>	The HCTC is a federal tax credit that enables you to currently pay just 20% of qualified health insurance premiums. If you are eligible, the HCTC is available to you monthly as premiums become due, or yearly when you file your federal tax return, or a combination of both. In order to receive the HCTC you must be enrolled in a qualified health plan, and meet all HCTC eligibility requirements.

Q.	Who is eligible for the HCTC?	A.	<p>To be eligible for the HCTC, you must be:</p> <ul style="list-style-type: none"> • age 55 or older and receive benefits from the Pension Benefit Guaranty Corporation (PBGC), or • a Trade Adjustment Assistance (TAA), Alternative Trade Adjustment Assistance (ATAA), or Reemployment Trade Adjustment Assistance (RTAA) recipient. <p>You must also meet some general requirements and be enrolled in a qualified health plan.</p>
Q.	What are the qualified health plans for the HCTC?	A.	<p>Qualified health plans include the following:</p> <ul style="list-style-type: none"> ▪ COBRA (federal legislation that lets employees extend their job-based health coverage if they lose their job or a VEBA trust health plan established in lieu of COBRA. ▪ State-qualified health plan: health plans that a state's Department of Insurance approves as meeting the certain requirements of the Trade Act of 2002. ▪ Spousal Coverage - only applicable if you are paying more than 50% of the premium. ▪ Non-Group/Individual Plans - only applicable if you were enrolled in an individual policy 30 days prior to the date you became eligible for HCTC and your last day of employment (should not apply to anyone at DP3).
Q.	What is the process for enrolling in the HCTC?	A.	<p>You must return the enclosed DP3 Enrollment form along with the HCTC Monthly Registration Form and your first month's premium payment to Marsh in the enclosed envelope. Marsh will provide the HCTC Monthly Registration Form and confirmation of your first month's payment to the HCTC. The HCTC processes the Monthly Registration Forms. Once HCTC has approved your enrollment you will begin receiving monthly invoices from the HCTC. Questions regarding your HCTC enrollment should be directed to the HCTC at 1-866-628-4282.</p>
Q.	What are the general requirements for the HCTC?	A.	<p>At the time of your registration, you will need to certify that:</p> <ul style="list-style-type: none"> ▪ You were not enrolled in Medicare Part A, B, or C. ▪ You were not enrolled in Medicaid or the State Children's Health Insurance Program (SCHIP). ▪ You were not enrolled in the Federal Employees Health Benefits Program (FEHBP) or eligible to receive benefits under the U.S. military health system (TRICARE). ▪ You were not imprisoned under federal, state, or local authority. ▪ You are not receiving a 65% COBRA Premium Reduction (For more information on the COBRA Premium Reduction, (visit: www.dol.gov/COBRA))

Q.	<i>I am 53 years old and a Delta Pilot. When do I become eligible for HCTC?</i>	A.	You become eligible the month after you turn 55. Example: You turn 55 on October 6 th . You become eligible for the HCTC on November 1 st . HCTC eligibility also requires that you are a PBGC pension recipient and you are enrolled in a "qualified" plan.
Q.	<i>I understand that the HCTC currently pays for 80% assistance regarding my health care. What is that 80% calculated on? My monthly premiums, deductible, or total Out of Pocket?</i>	A.	The Health Coverage Tax Credit (HCTC) is a federal tax credit that currently pays 80% of qualified health insurance premiums for eligible individuals and their qualified family members. If you pay \$300 a month in premiums, then the HCTC would pay for \$240 and you would be responsible for \$60. Please note that the HCTC does not pay for health insurance premiums for family members who are not qualified or have a separate dental or vision plan.
Q.	<i>Does the HCTC program expire on December 31st, 2010? How long is the HCTC good for?</i>	A.	The HCTC program started in 2002 and has no end date for PBGC recipients. Depending on your age now, you could be eligible for up to 10 years in the HCTC program. The Dec. 31 st 2010 deadline has to do with all the changes to the HCTC associated with the American Recovery and Reinvestment Act (ARRA), including the % of the credit and the continuation for family member provision. The current tax credit is 80% until at least Dec 31 st 2010, and then it could go back down to the original 65% (where it was prior to being modified in the ARRA legislation). No decision has been made regarding the reduction of the 80% subsidy for 2011 and beyond at this time. We currently do not anticipate any changes to the subsidy levels for 2011 but if any changes are made, we will make every effort to keep you informed of those changes in a timely manner. For more information on the ARRA changes to the HCTC, visit www.irs.gov , Key word/search "HCTC."
Q.	<i>Am I eligible to receive the HCTC if I enroll in the VEBA program?</i>	A.	If you are a Delta Pilot retiree and your pension plan was turned over to the PBGC during the Delta bankruptcy, and you are between the ages of 55 and 64, you may be eligible for the HCTC program.
Q.	<i>I am eligible to receive a pension from Delta, but have not started receiving the checks yet. Am I eligible for the HCTC right now?</i>	A.	No, you are not eligible until you start receiving a pension check from the PBGC. You must be a PBGC recipient, not a future recipient.
Q.	<i>I just started my own company. When I start drawing an income from my new business, will I still be eligible for the HCTC?</i>	A.	Yes, there are no limits/caps regarding wage amounts. Your income has nothing to do with your HCTC eligibility. The answer above assumes that you are receiving a pension check or lump sum distribution from the PBGC, you are between the ages of 55-64, and that you are enrolled in a "qualified" health plan.
Q.	<i>My son is receiving Medicaid only and is disabled, is he a qualified dependent?</i>	A.	No, he is not eligible, but you as a retiree are eligible. If you or your dependents have health coverage through Medicaid, State Children's Health Insurance Program (SCHIP), or Federal Employees Health Benefits Program (FEHBP), you/they are not eligible.

Q.	<i>I am the owner of a company where I pay 100% of my insurance premium cost. Am I still eligible to receive the HCTC?</i>	A.	No, you are only eligible to use the coverage of your spouse's insurance plan. Your company insurance program is not considered as a qualified plan for the HCTC program. The answer above assumes that you are receiving a pension check or lump sum distribution from the PBGC, you are between the ages of 55-64, and that you are not enrolled in a "qualified" health plan.
Q.	<i>How do I know if I am paying more than 50% of the monthly premium for my spouse's plan?</i>	A.	You need to go your spouse's HR department and ask for a breakdown of the premium costs and provide that letter/proof to the IRS.
Q.	<i>I am currently on my spouse's insurance plan and we are <u>not</u> paying more than 50%. Am I allowed to move to the VEBA program and be eligible for HCTC?</i>	A.	Yes, if it is to your advantage to move over to this program, then you are eligible to do so. Your spouse is allowed to enroll as well under your plan as a qualified dependent. The answer assumes that you meet all other HCTC eligibility requirements.
Q.	<i>My husband is Under 65 and receiving Medicare Part A & Part B. Is he eligible for the HCTC? Am I eligible as the spouse since I am not on Medicare?</i>	A.	Your husband is not eligible for HCTC since he is enrolled in Medicare Part A & B. The government believes that if you are enrolled in Medicare, you are already receiving a government health benefit and that makes you ineligible for the HCTC. Unfortunately, as the spouse you are not eligible either for the HCTC since the PBGC recipient (your husband) is not eligible.
Q.	<i>When our Delta insurance coverage was cancelled, I moved over to a High Deductible. Would I be eligible for the HCTC under this plan? What do you recommend?</i>	A.	You would only be eligible for the HCTC if that plan you are enrolled in is a "qualified" health plan as declared by your state. You have to evaluate your own personal situation and make decisions based upon what is best for you and your qualified dependents.
Q.	<i>Am I eligible for the HCTC if I am a US veteran?</i>	A.	If you are entitled to health coverage through the military health system, TRICARE / CHAPMUS then you are not eligible for HCTC. This does not include health benefits received as a Veterans Affairs benefit.
Q.	<i>I am a Delta Pilot retiree that is 65 years old. My spouse is 62 years old. Can my spouse stay in the VEBA plan?</i>	A.	Prior to the passing of the American Recovery and Reinvestment Act (ARRA), the answer was no, your spouse was no longer eligible. But, a recent enhancement was made to the HCTC program to allow qualified spouses and dependents an additional 24 months of eligibility, or until the PBGC recipient turns 67, whichever comes first. This law was effective January 1 st , 2010. Upon conclusion of the 24 month period the Qualified Family Member (spouse) no longer qualifies for the HCTC credit.

Q.	<i>I am a surviving spouse. Do I use my age or my spouse's age to determine eligibility for the HCTC?</i>	A.	Since you are now the PBGC recipient, you would use your age.
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DP3 VEBA Trust Benefits Road Show Schedule

Please come learn about the Medical, Dental, Vision, and Medicare health care options available to you. Options will be presented in the cities and times listed below. Thanks in advance for your attendance!

Location	Date	Time	Venue
Dallas, TX	October 26	9am - 12pm 2pm - 5pm	DFW Airport Marriott 8440 Freepoint Parkway Irving, TX 75063 (waived - self park)
Atlanta, GA	October 27	9am - 12pm 2pm - 5pm	Atlanta Airport Marriott Gateway 2020 Convention Center Concourse Atlanta, GA 30337 (\$5.00 self park)
Houston, TX	November 1	9am - 12pm	Houston Marriott West Loop (Galleria) 1750 West Loop South Houston, TX 77027 (waived - self park)
Los Angeles, CA	November 2	9am - 12pm	Westin Los Angeles Airport 5400 West Century Boulevard Los Angeles, CA 90045 (\$10.00 self park)
Salt Lake City, UT	November 3	9am - 12pm	Salt Lake City Marriott Downtown 220 South State Street Salt Lake City, UT 84111 (\$4.00 self park)
Seattle, WA	November 4	9am - 12pm	Seattle Airport Marriott 3201 South 176 th Street Seattle, WA 98188 (\$6.00 self park)
Atlanta, GA	November 5	9am - 12pm 2pm - 5pm	Atlanta Airport Marriott 4711 Best Road Atlanta, GA 30337 (\$4.00 self park)
Miami, FL	November 8	9am - 12pm	Miami Airport Marriott 1201 NW Le Jeune Road (42 nd Ave) Miami, FL 33126 (\$5.00 self park)
Tampa, FL	November 9	9am - 12pm 2pm - 5pm	The Westin Tampa Bay 7627 W Courtney Campbell Causeway Tampa, FL 33607 (\$5.00 self park)

Any questions about road shows or the VEBA trust: VEBAquestion@dp3.org

Pension:

Following on item #3 of outstanding issues is a Delta release from Retiree Connection site:

Oct. 21, 2010

Status of Bankruptcy Distributions

On October 15, Delta filed a motion with the Bankruptcy Court that asks the court to approve a final distribution to claimholders and close the bankruptcy cases for Delta and Comair. The motion is scheduled to be heard by the Bankruptcy Court in mid-December. If the motion is approved by the Bankruptcy Court, final distributions to claimholders would be completed by March 31, 2011.

The final distribution in the Northwest bankruptcy proceedings is not yet scheduled because some claims are still in litigation outside the bankruptcy court. **However, 99.5%** of the total shares to be distributed from the Northwest proceedings have already been distributed, so there are very few shares remaining to be distributed from the reserve. We will not be able to distribute the remaining shares until the remaining claims are liquidated and then allowed in the Northwest bankruptcy proceedings.

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As our personal appeal extensions approach their original deadlines (most in Nov), here is some news re-printed from the DP3 site which is the 1st "class" or group revised extension filed by our law firm. Unless this extension is further revised, mark your calendars with this date:

DP3 Consolidated Appeal Date Extended to **January 7, 2011.**

Posted: October 15, 2010

The DP3 attorneys and the PBGC have just agreed to extend the DP3 Consolidated Appeal Filing Deadline to January 7, 2011. Several factors require this postponement, chief of which is that there are still about 2000 BDLs that have not been issued and all members need 45 days to appeal their benefit assignments before we can file our consolidated appeal.

Important - **NO ACTION IS REQUIRED BY ANY DP3 MEMBER DUE TO THIS POSTPONMENT.** Those of you who have already received extensions of the appeal deadline are **automatically extended to the new date of January 7, 2011.**

More information on this and other current issues will be forthcoming in our next Chairman's Update which will be emailed to the membership soon.

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As the PBGC appeals progresses the sensitivity of the information does as well. While the PCN has re-published many of DP3 general postings, we will refrain from re-publishing "private emails" in view of the nature of the process. So when

there is a general update we will re-publish and when there is a private email we will help announce it.

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

Call PBGC in DC- 1-800-400-7242

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

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

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Commercial Section.....

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

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

Repeat of recent notice sent - RE: flyzed.com logins on DalNet!

Many have been requesting by email this login info to this very helpful self-listing Zed fare site.

Thanks to Jennifer Lewis the info has been found by other employees and has been made available inside articles on the DalNet. Here is what you do:

Login in to Dal Net
on front page locate the "Search" box
Enter - flyzed password

That should pull up a considerable listing of others who have shared this login and then you can take note of it and write it down.

Sorry i didn't know about this earlier or I would have shared it in this manner before. All deltoids with a DalNet login can enter this search and learn the flyzed.com login.

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Can retirees use Zed fares? nross@charter.net

Answer: YES

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Widows?

You may want to share the following about obtaining zed fares. I did it only to find out as a widow I am not entitled any longer to fly on a zed fare or to fly interline. I can only have privileges on Delta and Delta connections. judipeck@bellsouth.net

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From: [R Wayne](#)

Date: 10/19/2010 1:29:26 PM

To: 'Misc PCN'

Subject: RE: Zedfare

Okay Mark, I have it now.

There are only 8 airlines that allow listing on FLYZED.COM which are shown when the heading "listing" is selected. All other airlines must be contacted directly to list on a Zedfare.

The FLYZED.COM is good for getting flight numbers and airline codes that fly on a requested route so for instance I can select Portland to San Diego with a date and time and the site will display the different airlines and flight numbers. Then I call Alaska Airlines at the phone numbers shown on the site for listing if that is my choice of airlines.

Thank you again, Wayne Murphy

Editor: I have not verified this from Wayne but thought to pass it along as it can be useful. I was told that many of the international carriers refer to this site for employees. So that Lufthansa, for example want you ZED buyers to use the site to self list.

Life Section...

Misc Posts:

From: [Paul Barrett](#)
Date: 10/22/2010 6:16:43 PM
To: mark@pilotcommunication.net
Subject: Alzheimer's

Hi Mark,

I did not see it until just now. Thanks so much for passing on my email regarding Alzheimer's and Memory Walk. It is much appreciated. Keep up the good work of keeping us informed.

Paul Barrett

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From: [maurice cloutier](#)
Date: 10/25/2010 12:10:59 PM
To: mark@pilotcommunication.net
Subject: I AM SO HAPPY FOR DELTA!!!!

Begin forwarded message:

Subject: I AM SO HAPPY FOR DELTA!!!!

Richard thanks employees following 3Q results

October 22, 2010

Richard thanked employees for their consistent efforts following Delta's announcement of a \$929 million third-quarter profit during his weekly [Right from Richard update](#). He also discussed the upturn in the industry, Delta's ongoing benefits from the merger, Aerolineas Argentinas joining the SkyTeam alliance, and Delta's recognition for workplace flexibility with an Alfred P. Sloan award.

Following Delta's strong third-quarter results, Richard said the company expects to report a profitable fourth quarter as well, marking three consecutive profitable quarters and a profit for the year, "a clear sign that we're moving in the right direction together and that we're evolving Delta to a consistently profitable situation," he said.

Richard noted the pay increases Delta implemented at the beginning of October, fulfilling a commitment to bring employees to industry-standard pay. "And now, the other piece of the puzzle, profit sharing, which will pay out on Valentine's Day, is all coming together."

Aerolineas Argentinas, Argentina's flag carrier, will be the first South American-based member of the SkyTeam alliance, signaling "good progress toward SkyTeam's goal of strengthening its presence in South America," Richard said. "The addition of Aerolineas Argentinas' network to SkyTeam, along with founding member Aeromexico, greatly improves our customers' options for travel throughout the region."

The Alfred P. Sloan award for workplace flexibility, announced this week, recognized Delta's many programs designed to provide increased work options for employees, including work at home for eligible employees, flexible work shifts in Airport Customer Service and In-Flight Service, and paid personal time.

Richard reported a positive letter he received from a customer, who had reached Marie Moore, a Delta Reservations work-at-home agent. The customer said working with Marie "felt like talking to a neighbor," Richard said. "I like that. That's a really perfect distillation of how we have to treat every customer every day on every flight. It really matters. So Marie, thanks for being a great representative for Delta."

See Also:

You can also listen to Richard's complete message by calling 888-356-3971 or 404-773-7128 internationally.

-----BUT NO----DELTA CANNOT RESUME IT'S RESPONSIBILITY TO THE RETIRED PILOTS' PENSIONS-----AS OPPOSED TO THE NORTHWEST PILOTS' PENSIONS. MIKE.

Delta commits \$1 million to Center for Civil, Human Rights in ATL

October 22, 2010

Delta has pledged \$1 million to support the National Center for Civil and Human Rights' programming and planned facility in downtown Atlanta.

"The mission of The National Center for Civil and Human Rights, which is to tell the compelling story of the ongoing quest for civil and human rights worldwide, is a vital one for our community," said Richard said in the [release](#). "Our support for the Center fits perfectly with Delta's focus on directing our sponsorship dollars in Atlanta and elsewhere toward charitable organizations."

The National Center for Civil and Human Rights, is scheduled to break ground in late 2011 and open in 2013. It will feature permanent collections, timely exhibitions and interactive education opportunities to engage visitors in the historical and current struggle to secure and express human rights. The center will be located adjacent to Centennial Olympic Park, The New World of Coca-Cola and the Georgia Aquarium.

"The National Center for Civil and Human Rights depends on individual and corporate citizens seeing the value of an institution dedicated to the ongoing education and conversation surrounding human rights," said Doug Shipman, the center's executive director. "In keeping with the company's legacy of corporate social responsibility, Delta Air Lines has made a generous show of support for our work, and their gift brings us closer to groundbreaking."

With this gift, Delta Air Lines joins other prominent corporate supporters of the Center such as The Coca-Cola Company, The Home Depot Foundation, Turner Broadcasting System, Inc., and The UPS Foundation.

-----BUT BETTER DAYS ARE COMING!!!!????

Retiring U.S. aviation treaty architect calls for more global deregulation

October 22, 2010

John Byerly, a retiring U.S. Deputy Assistant Secretary of State for transportation affairs said that global business prospects are the best opportunities U.S.-based carriers can get and global "open skies" treaties should be expanded, [according to Dow Jones Newswires](#).

"International air service will remain the greatest opportunity for U.S. airlines to succeed," he said in the article. "If we can grow the pie, we'll all come out ahead."

He also said that easing the foreign ownership requirements for U.S. carriers could also expand treaties with other governments, according to the article.

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Human Interest:

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

From: [Gene Hall](#)

Date: 10/21/2010 12:53:26 PM

To: [Delta Memories](#)

Subject: Blame this on Bauer, Barfield & 14 others

I had several nice messages from people in response to my blog about the MSY luncheon at La Provence (sixteen at last count). A couple of people said they were never based in MSY, but they recognized some of the names, and please put them on my mailing list. I really wasn't thinking about writing anything else, but the number of e mails I received started me thinking about the uniqueness of not only MSY, the crew base, but New Orleans, the city, as well as a few other things.

In my 50,000 words of "memories", I have described my going to MSY for two weeks TDY as a newly minted S/O, and not leaving for almost nine years. I had been living in Atlanta for the preceding year, and flying for a London based paper company. At age 23, I had already had enough living experience to consider myself to be very sophisticated. After all, I already had short stints in colleges in Mars Hill, NC, Johnson City, TN, and Columbus, OH under my belt. I had sold cars in Columbus and West Palm Beach, and worked as a DJ at WGGG, the "voice" of Gainesville, FL. I was rather "full of myself".

The paper company executives had taken me to restaurants in Montreal and Quebec City that had items written in English that I wasn't even familiar with, so you can imagine the confusion that ensued when I was confronted by one that was French only. I found out the hard way that if you tried to fake it, you would be eating some animal parts that you wouldn't even want to look at.

In the Atlanta of 1959, my favorite restaurant was the Rib Room in the basement of the Dinkler Plaza Hotel. They probably had things other than roast prime rib on the menu, but I don't recall ever trying anything else. Of course, if you were into southern fried cooking (like I was brought up on), there was Harts on Peachtree Road in Buckhead, Mammy's Shanty downtown, and Aunt Fanny's Cabin in Marietta. Most people would probably have rated Harts as Atlanta's best. Fan and Bills came along about that time, but they quickly got the reputation of being the headquarters of "ladies of the evening".

The New Orleans of 1959 was pure magic to a big dumb kid from the mountains of North Carolina with a new job with the very best airline in the world. Walking through the French Quarter made one feel like he was in some far away foreign country. The architecture was unlike anything I had seen in Mars Hill or Columbus or Atlanta. Even the name, the Vieux Carre fueled images of exotic delights. There were bars like Lafitte's Blacksmith Shop, and the Old Absinthe House, restaurants with French sounding names like Antoine's, and Galatoire's, and Arnaud's. I was dazzeled by, and still am by the sheer number of things on Galatoire's menu, and the fact that Oysters Rockefeller was a secret recipe known only to Antoine's, and Remoulade only to Arnaud's. Unfortunately, I already had an

American Express card, and I soon found that I could charge more than I could pay. I long ago lost track of how many times Bill Jeter bailed me out.

It took friends visiting from Atlanta, who had followed the Dawgs to a few Sugar Bowls to introduce me to a dozen on the half shell. I could not imagine putting those slimy things in my mouth, but after a six pack at the Pearl, I loaded one up with Tobasco, and it was love at first bite. The love has been lasting for Tobasco as well as the oysters. And in spite of the oil in the Gulf, I'm still eating them. Speaking of Tobasco, I have only known one Tobasco addict. One of the swamp's unforgettable characters, Tom Brandon was a super nice guy, a fine traveling companion, and he never left home without it. He had a bottle in his flight kit which he sprinkled liberally on any meal he had in the cockpit. He didn't trust restaurants on layovers to have it in stock, so he always brought his own. Tom was a big eater, and he was skinny. I always thought the hot sauce must have created a higher metabolism rate, or maybe it just sort of ate his innards up.

For a fun loving single guy, the difference in living in New Orleans and Atlanta was about as different as going to a county fair or Disney World. In the early sixties, I was a junior DC-8 copilot, and the junior trip was a layover in the Atlantan Hotel. Freddy Dykes and Bud Carmichael were junior 8 captains. Freddy was at the end of the 46 bunch, and Bud was the first hire in 48. They were not far apart in seniority because Fred was C&S, and Bud was Delta. I flew the Atlanta trip with the two of them more than any other captains. I have said before that the best thing about being based in Atlanta was not having to layover in Atlanta. Remember all those wonderful nights on Virginia Avenue? Downtown may have been slightly better because there were still two first run movie theatres there. Joan was with me on one layover, and we saw The Sound Of Music.... exciting.

The Ship Ahoy restaurant was around the corner from the hotel. Bill Kretsos was the owner. He had been in the US for a long time, but he still had his Greek accent. He was a lovely guy, and Freddy, and I formed a friendship with him, and we would call him the day before our trips, and tell him what we wanted for dinner. Fred was a steak Diane guy. He was about as nice as any captain in the base, but after having a few one night he was recounting something that some unknown copilot had done that had displeased him in the past. We must have been on more than a 24 hour layover, because I had also had a few, and I asked him if my copiloting skills satisfied him. It took him more than one word, or even one sentence to give me a qualified yes. I never made the mistake of asking that question of any captain again, no matter how close a friend he was.

I was in MSY for eight plus years, and ATL for a little less than twenty eight, but when I think of the unforgettable characters, MSY is way ahead. Our culture was more C&S than Delta, and the whole town, as well as the Delta station was more Creole/Cajun/Italian/French/ Dixie/American than just American/Dixie. In lots of ways, we were like an independent airline.

Retired pilot Rick Bauer was one of the aforementioned sixteen. I am pretty sure his mail was complimentary. He said he enjoyed my writings, and he could tell from reading them that I had mellowed since he flew with that a__ h__ on the 767. That is not exactly the way Rick said it, he is more genteel than that, but that is my interpretation. I certainly needed to mellow.

Without going into a lot of detail, Katrina was a turning point. God uses different grades of sand paper to hone his own closer to what He wants us to be. We lost our Mississippi house to the flood. It was a full year in rebuilding. Meanwhile some major business things went south as they have for millions in the US. I am not as rich as I once was. After being in great health my whole life, I have had seven surgeries, all on the head and neck for melanomas, a stopped up carotid artery (probably caused by radiation therapy), and plastic reconstructive in the last year and a half, and I am getting over my recent case of Shingles. Meanwhile, a bunch of grandchildren, old age, and just normal maturing in my Christian faith has had to have some good effect.

Grandchildren are not diplomatic. I was putting my shirt on the other day, and 4 year old Phoebe walked in. She said; "PaPa, you have spots on your back." Joan (MomMom to the kids) was listening to our conversation as I explained aging spots, moles, freckles, barnacles, etc. that are all products of old age. When I finished, Phoebe said; "Well MomMom, you must be old too, because

you have spots.” One of my golf buddies said his 5 year old granddaughter was sitting on his lap, and she asked him why his teeth were yellow, and his breath was bad. Their honesty helps us to mellow.

The good news is that we still had the Atlanta condo (still do) while we rebuilt in Mississippi. We have found that we don't need to be as rich as we used to be. My health prognosis is good. We are blessed with a great family, and we are secure in our faith. Life is good. We count our blessings daily.

Retired flight attendant Janice Barfield was also one of the sixteen. She said she retired in April of this year, and asked if I remembered her. Of course I remember her. She was sort of the same to the stewardesses as Joe Ivey was to the pilots. Like Joe, she was an outspoken Christian when most on the airline kept their faith “private” if they had any. Janice said she had seen a Gene Hall introduce Dr. Paul Walker, the retired pastor of Mount Paran Church of God as the guest preacher at Church of the Apostles on the internet, and was that me. I didn't think I had changed much since I last saw her, maybe 30 years or so ago. Of course, the surgeons have eliminated my hair, and I still have a patch on my scalp, but yes that was me. The service was last Sunday, October 17, and blame it on Janice that I am giving you the link;

<http://www.apostles.org/page.asp?name=onlinecampus>

The website gets into the online campus page of the church. There is a list of the most recent sermons, and the Walker – October 17 one is at the top. Joan said it was the best service she has ever been to.

It would be easy to lapse into spiritual pride about Apostles. There were more than 2,000 people there Sunday. Dana Blackwood sang In The Presence of Jehovah before the sermon. If you were listening to the radio in the fifties on Sunday morning, you probably remember the Blackwood Brothers Gospel Quartet. Dana is the next generation, and he is a soloist at Apostles. Dr. Walker decided to not preach the sermon that he had prepared, but just tell us what God had meant in his life. I have never seen so many tears in a church service. The service is an hour and a half, but his message was only about 25 minutes. You can move the video ahead, thru the music to Dana's song, and I introduce Walker next. I am a big ham who enjoys speaking (surprise), but for some reason I was very nervous while making the intro.

Once again, I have no intentions of boring you anymore with my memories, but of course someone, or two, or three.... may send me e mails, and....

Event Announcements (Click here for [Calendar](#)): 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!)

If you have something you represent that has a commercial interest, place it in the new service of [PCN Ads](#). Designed especially for our group but available to the industry. Registration is free and so are some ads. The rest start as low as \$5. Enter you promo in [PCN Ads](#).

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

Guys, I have been in Africa interviewing for a B767ER job with Ethiopian Airlines. They gave me an offer and am the process of getting a fresh 767 PC. Should any of you wish to know about this opportunity, please email me. mark@pilotcommunication.net

From: [David L. Roberts](#)
Date: 10/20/2010 8:06:35 AM
To: misc@pilotcommunication.net
Subject: Fwd: Pilot to TSA: 'No Groping Me and No Naked Photos' by Michael Roberts

For the High Life.

A report on a pilot and the new TSA security screening.

<http://www.lewrockwell.com/orig11/roberts-m1.1.1.html>

Political (food for thought):

Subject: Check to See Your Candidates' Positions on Retiree Issues

Check to See Your Candidates' Positions on Retiree Issues

Invitations to participate in the NRLN's Congressional Candidates Survey were sent to almost 900 incumbents and challengers for U.S. House and Senate seats for the Nov. 2nd Election. As of Oct. 22th, a total of 163 candidates have responded to the survey to present their positions on issues of importance to retirees.

To check to see if the Congressional candidates for your State & District have responded to the NRLN's survey, go to www.nrln.org/campaign2010. Click on the option for "RESPONSES BY STATE & DISTRICT" and enter, for example, the State (i.e. Michigan), District (i.e. 10). This will show you all responses for candidates running for that seat. For the response from an individual candidate, enter First Name (i.e. Jim) and Last Name (i.e. Reed). Then click the "SEARCH" button.

Also, a list of all responses is provided in "QUERIED RESPONSES". After the Nov. 2nd Election, the won/lost field in the "QUERIED RESPONSES" option will be filled in.

If a candidate in your State & District has not responded to the NRLN's survey, please send him/her the NRLN's sample letter below requesting his/her response. Go to the "Election Guide" on the NRLN's website at <http://abtr.capwiz.com/election/home>. Type in your street address and zip code to access the candidates in your State. Click on the "Contact" option under the candidate's name and you will often be able to access a webform to send an email to the candidate or see a U.S. Mail address. If the webform appears, copy and paste the sample letter below into the text box and edit in your personal comments. If only a U.S. Mail address is available, I hope you will mail a letter to the candidate.

It is important to learn the candidates' positions on issues important to retirees. As a voter, you may be able to motivate your candidates to reply to the survey. Please take the requested action now.

Bob Martina, Vice President – Grassroots Network,

National Retiree Legislative Network

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

Date: Fri, 22 Oct 2010 11:38:30 -0600
From: pcasson@sasktel.net
Subject: santa might be short some help

I took Gary & Glenn Schmidt's parents up for their first airplane ride ever yesterday afternoon. What's the odds you wait 81 years to take a plane ride and hit a deer while you are flying your 1st flight? Yes, we were in the air when we hit the deer.

http://perry.casson.ca/photos/index.php?album=RV-10/Deer_Strike/

Anyway we are all fine and no major damage to the plane.

Perry

Come on you retirees -----get creative!! See below.

From: [David L. Roberts](#)

Date: 10/18/2010 8:40:29 AM

Subject: Fw: The coolest yet!!

Click on this site for a neat video of a childhood toy made into a grown-up "toy".

[Click here: RADIO FLYER CAR: Valley couple's Radio Flyer car turns heads - ktuu.com](#)

Another nice story.

Dave

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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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/>

To assure receiving the High Life set spam filters to accept from @pilotcommunication.net.

To [Unsubscribe](#) simply click and send with unsubscribe in subject line and please help the PCN improve by adding a reason.

