

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

facebook

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

Dear PCN,

Group Section.....

Mark's Remarks:

Just when you thought you had seen it all something comes down the pike to show you that you haven't yet. Our former has done it again. While in years past goof ups happened but not to the degree we are seeing and in particular with matters concerning retirees. The latest are these False Delta Death Letters that many of you guys have received. I thought that it I would be surprised to wake up on the other side after death in the hopes of seeing clouds and not fire. But some of you got the surprise of your life (so far) you got to READ about your own death. Not too many of us will ever have that chance. Only problem is that you were standing and very much alive when you read it. Yeah, Delta sent out death letters to estate's of living retirees. What a colossal goof. Heck, if Delta has trouble keeping track of our state of existence maybe they should phone a friend. Anyway, read a sample letter and some of the many responses in the sections below.

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My last week in Tulsa. Praise be. Ok, OK isn't all that bad, but 5 straight weeks of it with a record snow blizzard thrown in the mix. I am ready to say sayonara. Come Tuesday I should be doing just that. There will be a couple of week break followed by sim training later in March.

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For all of you who have an item, service or offer to promote:

3 categories are completely FREE!

PCN Ads – *up and running!*

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 house, 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.....

Pump up the Volume

CNBC Friday 25, 2011

<http://www.cnbc.com/id/15840232?play=1&video=1818589440>

The Debt Dogs of Airlines

By [Alex Pape](#) | [More Articles](#)

February 26, 2011

Charlie Munger, Warren Buffett's business partner, has condemned drugs, liquor, and leverage as humanity's three biggest downfalls. The first two are your own responsibility, but if you're invested -- or are thinking about investing -- in the airline industry, you should know which companies in the space are the deepest in debt.

Leverage is not inherently bad for a company. A rapidly growing company can intelligently employ debt to exploit its market opportunity. At low interest rates, debt can fund shrewd strategic acquisitions. Since it's generally cheaper than equity, debt can also lower a company's cost of capital.

But too often, companies end up abusing debt -- and as Munger reminds us, excessive leverage can lead to ruin. Let's examine a few of the most heavily indebted airlines.

Company	Total Debt/Capital	Interest Coverage
AMR (NYSE: AMR)	154.9%	0.4
United Continental (NYSE: UAL)	133.3%	2.1
US Airways (NYSE: LCC)	98.1%	2.4
Delta Air Lines (NYSE: DAL)	94.5%	2.2
Republic Airways (Nasdaq: RJET)	83.8%	1.0

First of all, look at AMR, which operates American Airlines. As the 0.4 interest coverage ratio indicates, the company's operating income has been insufficient to pay the interest on its loans over the past 12 months. This is on top of the recent drama stemming from the airline's [recent spat](#) with online travel intermediary **Expedia**.

Republic Airways, which is just a \$290 million market-cap company (the other four are valued at more than \$1 billion each), is also flirting with disaster with its ability to meet its interest payments. Its 1.0 interest coverage ratio implies that it needs every last drop of its operating income to avoid defaulting on its loans. Not surprisingly, all of these companies are trading at relatively low multiples. All of their EV/EBITDA multiples are below 7, which means they might be showing up on value-oriented screens. I'd tread particularly carefully with US Airways. This airline sports a dirt-cheap (on the surface) 3.8 multiple, but this \$1.4 billion company also has a whopping \$4.4 billion in debt on its books.

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 by Mar 31, 2011 according [Delta Docket](#)) Keep checking your account for more DAL shares.
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: revised to Feb 18, 2011 Now Mar 18, 2011, April 29, 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% ~~unless legislative action.~~ Action has continued 80% for Jan & Feb.
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.

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

From: Yorkieatl@aol.com [mailto:Yorkieatl@aol.com]
Sent: Tuesday, February 22, 2011 11:33 AM
To: misc@pilotcommunication.net
Cc: mark@pilotcommunication.net
Subject: Fwd: Your Lifeline for Healthcare and Insurance Help

Hi Mark, Here is something for you to post. Thx Paul

Exclusively for Trust Medical Plan Members

HealthAdvocate™

Your Lifeline

for Healthcare and Insurance Help



Don't Know Where to Turn?

We point the way.

- Find qualified doctors, specialists and other providers
- Schedule appointments, arrange treatments and tests
- Locate the right treatment facilities, clinical trials
- Answer questions about tests, treatments & medications
- Research and locate treatments, get second opinions
- Help transfer medical records, X-rays and lab results

Confused by Health Insurance?

We cut through the red tape.

- Explain coverage, find options for uncovered services
- Get appropriate approvals for covered services
- Address coverage for simple and complex treatments
- Research and locate treatments, get second opinions

Overwhelmed by Medical or Dental Bills?

We go to bat for you.

- Uncover mistakes
- Get estimates, negotiate fees, payment arrangements
- Negotiate substantial discounts and payment plans for medical or dental bills (over \$400) that you are responsible for, with our **Medical Bill Saver** service
- Supply providers with required information to pay a claim
- Get to the bottom of coverage denials
- Advise about appeals rights

Need Eldercare and Caregiver Services?

We ease your burden.

- Find in-home care, adult day care, long-term care
- Clarify Medicare and Medicare Supplemental plans
- Coordinate care among multiple providers
- Arrange transportation to appointments



Help is always just a phone call away:

Talk to a Personal Health Advocate: 877-325-7265, Option 2

Health Advocate can be accessed 24/7. Normal business hours are Monday - Friday, between 8 a.m. and 9 p.m. Eastern Time. After hours and during weekends, staff is available for assistance.

Independent. Confidential. Convenient. Health Advocate is not affiliated with any insurance or third party provider. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.



Pension:

From: LLRodammer@aol.com

Date: 2/20/2011 9:29:37 PM

To: misc@pilotcommunication.net; lrodammer@aol.com

Subject: IRS AND FINAL DELTA DISTRIBUTION

MARK:

IT'S A LITTLE HARD TO DECYPHER WHAT KIND OF A BREAK CONGRESS DECIDED TO GIVE THE RETIRED DELTA PILOTS.

AS I READ IT, THE FINAL DISTRIBUTION WILL BE UNTAXED AND CAN BE PUT INTO A REGULAR IRA. IS THAT CORRECT?

EVERYONE EXCEPT THE RETIRED DELTA PILOTS SEEMS TO BE OK WITH WHAT DELTA DID TO THE RETIRED DELTA PILOTS; ESPECIALLY MR. RICHARD ANDERSON.

MAYBE DELTA'S GENEROUS CEO, WHO IS AWARDING RECORD BONUSES, WILL BE ABLE TO FIND A WAY TO MAKE THE FINAL DISTRIBUTION VERY GENEROUS FOR THE RETIRED DELTA PILOTS. AFTER ALL, THEY EARNED IT!

BEST REGARDS,

LARRY RODAMMER

*Editor: Larry, **if** we get this final distribution it will be no different (just postponed) from the other distributions and can be rolled into an IRA. I believe the section 125 of the Worker, Retiree, and Employer Recovery Act of 2008 is still applicable. That will allow transfer to an IRA and if you wish transfer to a Roth IRA after the tax consequences.*

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 its existence.

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):

Life Section...

Misc Posts:

From: CaptGoldWing@aol.com

Date: 2/26/2011 7:56:22 PM

To: marksztanyo@gmail.com

Subject: need some help

Mark..... I know there is a way to do it, but I can't remember what it was or how to do it. (This old age is hell.) Maybe you'll be good enough to point me in the right direction.

I need to know where to go on the internet to download the W-2s for 2010 from PBGB. I don't think there should be one from Delta since we're not getting a check from them any more.

Thanks
Roger and Pat Ward

Editor: They should have sent you your tax info but if not, the link for the PBGC is

<https://egov3.pbgc.gov/mytpba/login.aspx> but you will need your login info.

Otherwise call them at 1-800-400-7242 or (202) 326-4000

PBGC Customer Contact Center hours are 8 a.m. To 7 p.m. Eastern Time, Monday - Friday (except Federal holidays).

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Help with Survey for Capt Cox

From: [Michael Cox](#)

Date: 2/25/2011 9:46:01 AM

To: [Mark Sztanyo](#)

Subject: Re: Help!

"Mike Cox, retired Delta Captain, is completing his Masters degree at Embry-Riddle. His Masters Thesis is a look at how pilots flying past age 60 are doing. He needs your help to gather data.

If you could take two minutes to fill out a brief survey it would help immensely. The thesis is not a reflection of any single person, group or company, but just a brief look at how we are doing.

Please click on <https://www.surveymonkey.com/s/Flyingpast60> to complete the survey.

Mike sends his sincere Thanks. "

Thanks again!

Mike

In response to Delta Death Letters from Lisa LeRoy Mgr. Disbursement & Receivable services:




Delta Air Lines, Inc.
 1030 Delta Boulevard
 Department 832/ATG
 Atlanta, GA 30354

Estate of C
 , TX

February 18, 2011

Dear Estate of /Survivor of :

Delta has received approval from the Bankruptcy Court to proceed with the final bankruptcy distribution to claimholders and close the bankruptcy cases for Delta and Comair. Final distribution to Delta claimholders should be completed by March 31, 2011.

 A review of our records indicates that the above-mentioned claimholder is deceased. The final distribution on account of the above-mentioned deceased's allowed general unsecured claim ("Claim") in Delta's bankruptcy will be made in the form of stock. These shares must be deposited into a brokerage account in the name of the Estate; they can not be deposited into an account in the deceased's name and social security number.

If the Estate has an existing brokerage account or you plan to open a brokerage account for the Estate, please complete and return the enclosed form to Delta no later than March 11, 2011 so that the final distribution on account of the Claim can be made as scheduled and will not be delayed.

If the Estate does not currently have a brokerage account but it does have a tax identification number (TIN), Delta can open an account in the name of the Estate with Fidelity Investments®. If you wish for Delta to complete this process for you, please complete and return the enclosed form to provide the TIN to Delta by March 2, 2011. Upon receipt of the TIN information, Delta will submit a request to Fidelity to open an account in the name of the Estate and the final distribution on account of the Claim can be made as scheduled and will not be delayed.

If the Estate has neither a brokerage account nor a Tax Identification Number, please contact Fidelity regarding the alternative documentation required to open an account in the name of the Estate. Fidelity's Inheritor Group Services department can be contacted at 1-800-544-0003. Once the Estate has an account, please complete and return the enclosed form to us. If you provide the account number to us by March 11, 2011, the final distribution on account of the Claim can be made as scheduled and will not be delayed.

If you have any questions regarding this letter or the procedures described herein, please contact me at (404) 715-6756.

Sincerely,

Lisa LeRoy
 Manager, Disbursement & Receivables Services
 Delta Air Lines

Delta Air Lines and Fidelity Investments are not affiliated.
 Brokerage services provided by Fidelity Brokerage Services, Member NYSE, SIPC

It just might be a good way to collect insurance to replace the retirement default. rigatoni00@hotmail.com

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Dang....in these tough times, I was hoping they'd discovered I had an "estate". josephdavis99@cs.com

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From: [Gerard1011](#)

Sent: Thursday, February 24, 2011 11:18 AM

Subject: Fw: You have been sent 1 image(s)

~~~IN LIEU OF FLOWERS~~~

PLEASE SEND CASH TO;

ESTATE OF GERARD DERENTHAL

ALL CASH GIVERS WILL RECEIVE MY PERSONAL PRAISE OF YOU TO ST. PETER AT THE PEARLY GATES.

<gates of HEAVEN.-=\$gerry\$//>

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**From:** [John D. Tullier](#)

**Date:** 2/23/2011 2:52:15 PM

**To:** [Pilot Communication Net](#)

**Subject:** My untimely demise

Got this in the mail today.

I know Delta really doesn't give a rat's ass about me but.....!!!! Wonder why they haven't contacted my "widow" about survivor benefits or life insurance? Wanna bet that this is gonna be another hassle to correct?

The report of my demise has been greatly exaggerated

John Tullier

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Maybe go with it. Doesn't our spouse receive survivor benefits when we die. May be a good deal. JR [jimratliff@mindspring.com](mailto:jimratliff@mindspring.com)

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I responded immediately with " BOO! I've returned from the dead, so please send me my stock from the retirement settlement. In case u kill me again,I can purchase a nice coffin !! Capt. Mike retired but still kicking!! [skybear777@gmail.com](mailto:skybear777@gmail.com)

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I recieved 2 letters from Lisa LeRoy Mgr. Disbursement & Receivale services ! To pay Witholding TAX on Final Distribution of Claim# ---- I expect a Payment ? deb37 [debardelaben37@aol.com](mailto:debardelaben37@aol.com)

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Hi Mark

Yup...I got one

The gal I talked to today had a list of 40 people to call, I think they are being proactive and trying to call everyone. They wouldn't tell me how many got the letter, but reading between the lines, it was in the hundreds at the least.

Glad to see things haven't changed at HQ in our absense.

Mike Ward [orcaspilot@gmail.com](mailto:orcaspilot@gmail.com)

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**From:** [Charles Roedema](#)  
**Date:** 2/24/2011 7:55:48 PM  
**To:** [Undisclosed recipients:](#)  
**Subject:** The Reports Of My Demise Are Highly Premature-Chuck Roedema

Who is running Delta Air Lines? Idiots! Now I'm wondering why they haven't sent my Life Insurance to my spouse. She's listed as beneficiary.

Chuck

**From:** [Charles Roedema](#)  
**Date:** 2/26/2011 1:53:06 PM  
**To:** [PCN Dir](#)  
**Subject:** Re: PCN - --False Delta Death Letters

Mark,

I tried calling 404-715-6756 all day Friday. No one answers and the voice mailbox is full. Do we still have to fax back the other side of the form with our brokerage account number telling Delta where to send the stock? Any idea how such a big "screw-up" could happen?

Chuck Roedema  
940-387-3220

*Editor: Chuck, the answer will have to come from Delta. I assume they will use the last brokerage account if it is still open, however, since this "screw up" has happened I am not too confident of "situation normal....." any more.*

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**From:** [Scott Provow](#)  
**Date:** 2/24/2011 11:24:07 AM  
**To:** [marksztanyo@gmail.com](mailto:marksztanyo@gmail.com)  
**Subject:** DP3

Mark,

Obviously you don't have the full story. I was a member but "kicked out" because DP3 doesn't want to represent anyone who was born after Sept 1, 1953. For the good of the masses we "eat our young." Just thought you'd like to know. Reminds me of when ALPA...after we paid dues our entire career... decided not to represent "retired pilot's interests" because of a conflict of interest.

“Please forward this message to every retired Delta pilot you know, particularly those who are non-members of DP3.” Is what you wrote.

I don't think this email was meant for me. I was a member and now I'm not.

You can please unsubscribe me to your news. I don't think I have anything left that I need your information for. Thanks for your understanding.

Cheers, Scott

*Editor: Scott has been removed as per his wishes. At the PCN you come and go as you please and there is no arm twisting to stay subscribed. As to the DP3 and the membership issue, there is an issue that complicates matters for those born after Sept 1, 1953. If you are a member and fall in that category, either the DP3 will contact you or you can contact them about the issue.*

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Gerry derenthal

Email [gerardderenthal@comcast.net](mailto:gerardderenthal@comcast.net)

Issue Area - General

Comments - HAS ANTONE OUT THERE HAVE HAD RECENT PROBLEMS WITH DELTA CREDIT UNIO,WITH THEIR FUNDS? I HAVE HAD A FEW RECENT PROBLEMS WITH "SO CALLED LOST MONEY TRANSFERS."I TRANSFERRED \$1,500.00 TO MY CHECKING ACCOUNT..AFTER FIVE DAYS IT DID NOT SHOW-UP ON MY ACCOUNT..AFTER TWO FULL DAYS OF CALLS AND WHO KNOWS HOW MANY PEOPLE SPOKEN TO, IWAS TOLD THAT BECAUSE OF THE SNOW STORM [ELECTRIC TRANSFER} WAS NOT POSTED ON THE ACCOUNT.....INSULT NUMBER ONE....LAST MONTH TWO DEDUCTIONS OF APPX \$200.00 EACH WAS POSTED ON OUR ACCOUNT..NO WEATHER PROBLEMS...SO FAR THIS MONTH ,THREE DEDUCTIONS ,SAME AMOUNTS HAVE BEEN MADE.....WEATHER NOT A FACTOR...THE CREDIT UNION REPLY, THE REQUESTED AMOUNTS HAVE BEEN REQUESTED.HOWEVER THE DCCU CAN NOT FIND THE PAPER WORK..WE DO NO HAVE ANY CREDIT CARDS WITH THE NUMBER # 1234.....COULD SOMEONE IN THE CREDIT UNION BE MAKING A CAR PAYMENT FROM OUR ACCOUNT?..SO MY FELLOW RETIREES...MONITOR YOUR ACCOUNTS. I AM INTERESTED IF ANY OF YOU HAVE HAD PROBLEMS WITH THE DELTA CREDIT UNION.....

[GERARDDERENTHAL@COMCAST.NET](mailto:GERARDDERENTHAL@COMCAST.NET)

I AM WONDERING IF I SHOULD CALL THE DEPARTMENT OF FRAUD?

THANK YOU..TAKE CARE ALL.GERRY DERENTHAL

Human Interest:

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

Event Announcements (Click here for [Calendar](#)): to post [pcn.calendar@gmail.com](mailto:pcn.calendar@gmail.com)

This is the PCN Calendar designed for you to publish your 2011 event dates. Please send them in to Kim.

Click here for our PCN [Calendar](#).

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

**From:** [julian black](#)  
**Date:** 2/21/2011 3:24:53 PM  
**To:** [misc@pilotcommunication.net](mailto:misc@pilotcommunication.net)  
**Subject:** Looking for a Delta Pilot Larry Fitzgerald age 74

Mark,

This person is looking for Larry. I am not sure who Lloyd is!

Julian Black

I am asking you to please help me find an old friend my name is LLOYD Stanely Hodgkins age 76 from Jefferson, Maine retired corp. pilot after 50 years. I am trying to find my old friend from P2 and P3 days. Larry Fitzgerald age 74 from Brunswick, Maine flew for Delta 25 plus years 757's as Capt. I believe he is still with us I hope. He was married to Cathy (divorced) and has a son Kevin L. and daughter ? At one time I believe he was in Ft Meyers, Fl. Would you please help. I hope he is still buying green bananas like me. Great guy Thanks LLOYD Hodgkins 207 549-5201

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. Need a sim buddy? Use PCN for request) :

The company that I in training for is hiring and looking for experienced captains. If you may be interested in a note with the generic details email me and I will forward that out. Mark [mark@pilotcommunication.net](mailto:mark@pilotcommunication.net)

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**747-800 Undergoes Extreme Testing:**

[Click here: Boeing 747-8 undergoes extreme testing](#)

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**Political** (food for thought):

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

Bubba had shingles. Those of us who spend much time in a doctor's office should appreciate this! Doesn't it seem more and more that physicians are running their practices like an assembly line? Here's what happened to Bubba:

Bubba walked into a doctor's office and the receptionist asked him

what he had. Bubba said: 'Shingles.' So she wrote down his name, address, medical insurance number and told him to have a seat.

Fifteen minutes later a nurse's aide came out and asked Bubba what he had.

Bubba said, 'Shingles.' So she wrote down his height, weight, a complete medical history and told Bubba to wait in the examining room..

A half hour later a nurse came in and asked Bubba what he had. Bubba said, 'Shingles..' So the nurse gave Bubba a blood test, a blood pressure test, an electrocardiogram, and told Bubba to take off all his clothes and wait for the doctor.

An hour later the doctor came in and found Bubba sitting patiently in the nude and asked Bubba what he had.

Bubba said, 'Shingles.' The doctor asked, 'Where?'  
Bubba said, 'Outside on the truck. Where do you want me to unload 'em??'

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## Mark

Mark Sztanyo (Stăn'yō), 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: C&S, Northeast, Pan-Am, Western, NWA, Republic, North-Central, Southern Airways, Hughes- Airwest, and all the Delta Connection carriers.



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/>  
National Retiree Legislative Network - <http://www.nrln.org/>

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