

## Proof of Harm

*For those not convinced that over 3500 Delta Retired Pilots suffered a financial harm during and since company re-organization, this is for you!*

Below are some signature comments that will verify the harm, but before you read them a quick review of some facts:

- The Delta Pilot “earned” Defined Benefit retirement program was terminated and was the ONLY employee group’s pension singled out.
- The PBGC picked up the pieces of this terminated plan and now make monthly payouts of *pennies on the dollar* to the retired pilots.
- 3500 pilots and their families of approximately 7000 Delta retired pilots took the brunt of this hit. One half of the retirement is a monthly annuity payout. Within this 3500 pilots the percentage of current actual receipts from the PBGC (taking over this monthly payout) typically vary between 0% to 30% of what pilots are owed. Imagine your retirement receiving a cut like this.
- In addition the monthly medical insurance benefit from age 60-65 vanished again being replaced by a pennies on the dollar lump payout.
- Add it all up and the harm suffered by this group of Delta retired pilots is REAL, SUBSTANTIAL and a unique act that SINGLED OUT A GROUP UNFAIRLY. After you read these comments below you will no doubt agree.

Selected early signatures of the petition letter and as you read them keep in mind that all retired pilots under age 65 had to additionally pick up their own monthly health insurance premium.

### **Doing right brings back that family feeling!**

# 1,950

09:11, Dec 14, Mrs. Michelle Smith, GA

Mr. Anderson, do the right thing and restore my husband's pension. The true Delta family can exist again only if you right this wrong.

### **Less than 5% of the earned monthly annuity!**

# 1,911

04:58, Dec 14, Mrs. Carol J Jones, GA

Our family receives less than 5% of the total annuity my husband worked for, for more than 28 years.

### **No single thing harder on this family!**

# 1,897

21:03, Dec 13, Alice Davis, GA

The decision by Delta to terminate the pilot pensions has probably had more negative impact on our lives and our relationship than anything that has ever happened to us over a 46 year period. Certainly retirement, or lack thereof, is not what we thought it would be.

### **One of many that is forced to work to make ends meet!**

# 1,896

20:37, Dec 13, Name not displayed, GA

With the loss of my pension I have found it necessary to live and work 13000 miles from my family for the last seven years in order to provide for them. This has been a hardship that would have been precluded with the reinstatement of my earned pension benefits.

### **Senior Captain receives \$900 a month for his annuity!**

**# 1,753**

**01:03, Dec 13, Steve McGreevy, FL**

After flying 33 yrs for Delta, retiring as an L-1011 Intl Capt. I now receive about \$900.00 a month as my pension. I and my wife also lost our medical benefits. I believe it is time to right this wrong. Don't YOU????!!!!!! Stephen McGreevy Emp# 000232XXX DOE 09/30/1963

**Young future company pilots are paying attention!**

**# 1,550**

**05:21, Dec 11, Mr. Kevin Shutack, TX**

Please don't forget THE most valuable asset any company has! The younger generation of pilots is watching...

**Broken and devastated!**

**# 1,495**

**16:05, Dec 10, Mr. David W. Mason, TX**

I agree with Mr. Moser's points entirely. We are a broken, devastated people now with no hope for our families, making personal sacrifices we never thought we would have to make.

**Lost \$75,000 per year for life!**

**# 1,442**

**12:10, Dec 10, Mr. James Webster, FL**

I flew 36 years for Delta, and lost \$75,000 a year for the rest of my life after Delta filed for bankruptcy in 2006.

**\$0 in monthly benefits.**

**# 1,330**

**07:35, Dec 10, Mr. Donald Varvil, CO**

I have not been accepted by the PBGC and do not receive a check or any benefits from the PBGC. I was a loyal and hard-working employee for Delta Air Lines. We have already lost our home. Consideration should be given to the welfare of my wife, children, and grandchildren. Morally and ethically, the Delta pilot pension should be reinstated for retirees.

**Receives \$840 per month of \$4200 owed!**

**# 1,170**

**09:20, Dec 09, Mr. Keith Pople, CA**

I have two boys, Kyle 21 attending collage, and Dakota 10, attending a Christian school. I was promised 4200 per month, now I am receiving 840 per month. My health insurance payments are over 700 per month. Why not do the right thing for us? Yours truly, Keith Pople

**\$900 per month of \$6800 owed!**

**# 1,108**

**02:55, Dec 09, Mr. RWayne Murphy, WA**

My wife, Alice Blake Murphy of 43 years, died in April 2006 before the final unfair sentence was imposed on us as a retired pilot family following my SpEarly Retirement as an ATL 767ER Capt on 01Apr1997 at age 55.7 with a faithful and very happy 30.7 yrs service. I convinced Alice not to worry that Delta would not cast us aside when they emerged from bankruptcy so she lost her battle with ovarian cancer before that Fall '06 verdict was pronounced and I dropped from \$6800 to \$900 per month from the PBGC. She loved Delta and was just as proud of it as was I until that compassionate lie I had been telling her really came true. Shame on Delta! For just as unjust as that verdict, the salt in the wound of having the little NC boy next door who wanted to be like me that joined the Navy like me then went with Northwest after retiring from the Navy receives 100% of his NW retirement paid by "my" Delta Family. Mr Anderson, I'll be okay, but many others are hurting deeply, so find a way to correct this terrible injustice if you want to leave behind your most honorable legacy at Delta Air Lines. V/R, CDR Roger Wayne Murphy, US Navy(Ret) Old Fort Vancouver, WA...the 1st Vancouver!

**\$900 per month!**

**# 1,084**

**20:05, Dec 08, Mr. Roger Lewis, TX**

30 years, retired as a 767-400 captain and now receive about \$900.00 a month while Delta pays the NW retired Pilots their Full Retirement.

**\$.84 .....that's right 84 cents!!!!**

**# 1,060**

**17:44, Dec 08, Ken Musser, GA**

I retired early after almost 33 loyal Delta years with 4 to go, because of a cancer I was diagnosed with that was the same kind that had killed my father after 5 years of his being diagnosed. The PBCG decided my earned pension to be zero. At age 56, I couldn't touch my IRA's without sever IRS penalties, so I had to find employment, as did Captain Moser to survive. I worked in South Korea for 4 1/2 years and Turkey for 1 1/2 years away from my family, friends and loved ones. I have exceeded my father's 5 years and now considered a cancer survivor. The PBGC after four years decided they had made a mistake and now I receive \$.84 a month, but only paid \$10.08 in March for the previous year. This doesn't appear to be the 80-90% of my earned pension that Gerry Grinstein former CEO and the person who recruited Mr. Anderson, testified that I would be receiving.

**Works full time to supplement small PBGC payment!**

**# 975**

**12:35, Dec 08, Mr. David Conrad, GA**

Mr. Anderson: Robert Moser's story is very much like mine. Since retiring in 2004, I have been working full time to supplement the small payment I receive from the PBGC in order to educate my two sons and support my family. I am now 67 years old and have no hope of "retiring" in the foreseeable future. All we are asking is fairness.

**57% reduction!**

**# 910**

**09:39, Dec 08, Mr. Del Irving, MA**

Retired May 1, 2003 with over 30 1/2 years of service. My monthly benefit is only 43% of what it was before plan termination.

**\$381.61 per month of \$4,000.00 owed!**

**# 886**

**07:58, Dec 08, Mr. David Dressler, CA**

On retiring and after receiving my 'lump sum' half of my EARNED and supposedly SAVED retirement money (i.e. Pay that was set aside for MY Retirement), I was to receive approximately \$4000.00/mo in my retirement years. This happened for just two months after I retired. Then, when Delta declared bankruptcy, it stopped altogether and went to ZERO! After several appeals and PGC adjustments, I am now receiving \$381.61. There is no way that this can be seen as a fair and equitable compensation for what has been taken from me! \$381.61 for \$4000.00? Come on....???

**\$0.00 per month!**

**# 804**

**17:41, Dec 07, John Fitzpatrick, IL**

Northwest pilots get 100% of their pension, yet original Delta pilots received about 50% of their pension. I am one of the retired Delta pilots who is getting zero from the PPGC. I received my lump sum and then cents on the dollar for the remaining annuity.

**\$20.88 per month!**

**# 730**

**13:03, Dec 07, Mr. Victor Hooper, FL**

I retired early because I believed the union when I was told "there was a very good chance that if I did not retire, I would loss the pension I had worked 28 years for." I wanted to keep working but at the time had only three years to go and could not take the chance. So I retired and lost my pension anyway. The PBCG decided my earned pension to be zero. I had to find employment as did Captain Moser to survive. I worked in Korea for 5 years away from my family. The PBGC after five years decided they had made a

mistake and now I receive \$20.88 each month. This doesn't appear to be near to the 80-90% of my earned pension that Gerry Grinstein testified that I would receive. I may not be entitled to the entire pension, but certainly more than \$20.88 a month.

**\$46.24 per year! Instead of the \$6,200 owed.**

**# 714**

**12:28, Dec 07, Louis Belline, GA**

Mr. Anderson, When I retired at age 55 as a B-767ER International Captain in 2004, it broke my heart. For me being an international Delta captain was the dream job. However, my financial responsibility to my family overrode my desire to keep flying for Delta. Instead I accepted the \$6200/month pension plus my lump sum which I had earned already rather than continuing my career which I truly wanted to do. Now I get \$46.24 PER YEAR from the PBGC rather than the pension that was promised to me for 25 years by Delta Airlines. I am writing this from Seoul, South Korea where I am a simulator instructor trying to replace the income lost because Delta Airlines reneged on its' promise to me. What Delta and ALPA did may have been legal but it definitely was WRONG. I have always tried to live by the creed of "Do the right thing". Mr. Anderson, "do the right thing" and restore the monthly pensions that over 3,500 pilots have lost. Captain Louis Belline

**Sold the farm to get by!**

**# 557**

**08:06, Dec 07, Dr. Samuel Smith, TX**

I just sold the family farm to get by.

**Getting \$15.02 per month from PBGC.**

**# 171**

**08:14, Dec 06, Mr. CHARLES LOWRY, GA**

I RECEIVED \$ 0.00 FROM THE PBGC FOR SEVERAL YEARS BEFORE RECEIVING A LETTER IN 2007 STATING THAT MY 'NEW' MONTHLY BENEFIT WAS \$15.02. AFTER THE S/S OFFSET WAS APPLIED THE MONTHLY BENEFIT THAT I WOULD RECEIVE WOULD BE \$13.99. I ONLY WORKED FOR WITH DAL 31 YEARS! FOR 31 YEARS I WORKED HARD TO UPHOLD MY END OF 'OUR ' AGREEMENT ASSUMING THAT 'MY DELTA' WOULD DO THE SAME FOR ME. CHARLES LOWRY

**Getting less than 1/3<sup>rd</sup> of monthly annuity.**

**# 27**

**01:55, Dec 06, Charles Gilmore, UT**

We pilots worked hard on the front lines under all kinds of adverse conditions to make Delta the best airline we could. We missed holidays and birthdays with our families, and some even lost their families because of the nature our profession, yet after we retired Delta thanked us by taking our pensions away! What kind of family treats its members like that? After 27+ years of devoted service at Western and Delta, the PBGC gave me far less than 1/3 of what I was supposed to make when I retired, then reduced my check even further at the beginning of this year. We pilots deserve better than the low blow Delta gave us as a result of the bankruptcy. I support the letter and hope that Delta will some day treat us fairly.

**Receiving 1/10<sup>th</sup> of earned monthly annuity.**

**# 17**

**23:11, Dec 05, Mr. Captain Jake Boyd, WA**

Dear Mr. Anderson, I spent 31+ years giving my and my family's all to the service of Delta Air Lines with the legal agreement of an earned pension upon retirement. Now, PBGC dribbles out 1/10 of what my earned monthly pension was. I am now approaching 71 years of age and have just shut down my small internet business which was failing due to the economy and now trying to find more work to supplement my income.

Please try to imagine how your family would suffer if you were, through no fault of your own, placed in the same situation. Please Mr. Anderson, meet with us and work out a plan to right this injustice to all the wronged retired Delta Air Lines Pilots. Please show us just how honorable you can be by your actions and deeds, not just words. Remember what Mr. C. E Woolman and Mr. Dave Garrett stood for and how they treated their employees and retirees. Those two fine gentlemen were honorable the likes of which is difficult to find in today's corporate world. Thank you for your time. I know we will chat later.

Jake Boyd Retired April 1, 1997 L1011 Captain Real Delta

**Delta pilot loses 85% of monthly annuity, and brother at NWA gets full check.**

**# 2,415**

**15:48, Dec 20, Mr. KENNETH CHIRHART, IN**

Ironically, my brother and three first cousins all ended their careers as Captains at NWA/DAL. They all get their retirement checks from Delta. I retired at Delta with 33 years of service and lost 85% of my monthly retirement check. How's that for luck?

It is a fact that 3500 Delta retired pilots and their families took a huge and disproportionate financial hit during and since company re-organization.

It is high time to *right this wrong!*

Support this effort! The [3500 Blog](#)

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