



Sunday, April 11, 2004 - Happy Easter

**Delta - Protecting Retiree Benefits**

Dear All,

I highly recommend folks spend \$12 and join a grassroots outfit called the NRLN - National Retiree Legislative Network. DP3 at Delta is a good idea but this group looks like it has some teeth. In fact, the NRLN folks might appreciate what the Delta pilots have done to organize and would add strength in numbers to their group.

NRLN started three years ago and is dedicated to protecting retiree's benefits. They currently represent about two million retirees from companies like GM and IBM. They started NRLN to create a more forceful voice in Washington, D.C.

Their particular interest is the erosion of retiree benefits by lawmakers with regard to ERISA (Employee Retirement Income Security Act) laws that directly impact pensions and health care benefits of all retirees in the United States.

ERISA laws were passed in the 1970's to protect retirees. They have been amended and interpreted by our judicial system to the detriment of retirees in many cases. They no longer provide a protection, but in fact have become a tool of corporate America. The mission of the NRLN, is to protect and enhance both pensions and benefits that retirees worked and paid for as active employees.

NRLN's President, A.J. Norby says these benefits are vulnerable since there is no one to look after you once you retire: "When you're working, the unions represent you, or you may have some type of contract with your employer. But when you retire, there's no one there to protect you." "Our only progress will come, not from litigation, but from legislation."

The group relies on dedicated volunteers and has an annual budget of \$265,000. Until recently, the group had a key, powerful lobbyist in Washington -

Michael Gordon - who was a pension lawyer and an original architect of the ERISA laws. He passed away in February.

NRLN is currently conducting a national campaign with the goal of having NRLN members in all 435 Congressional districts. Legislators have told the group it will have even more influence in Washington if they can rally the constituents in their home districts.

For more information visit their website at [www.nrln.org](http://www.nrln.org)

Under the Bulletin section on the website, they mention the AJC article that highlighted retired Delta pilot, Jim Gray, and another gentleman from Lucent - both of whom had concerns about the security of their pension benefits in the future.

You may call NRLN at (866) 360-7197. To become a member or volunteer to work on one of their committees contact them at NRLN, P.O. Box 18757, Washington, D.C. 20036.

This looks like a worthwhile endeavor whose membership will continue growing. And I don't think you need to wait to retire to join. You are going to spend almost as many years in retirement as you spent working. Groups like these and DP3 are important efforts - especially with nearly 80 million baby boomers on the cusp of retirement. We should support these groups in any way possible. At some point you'll wish you had.

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P.S. As a side note, I am proofing/finishing due diligence on an article I just wrote concerning the scheduled May pay raise for the pilots. It is 9-10 pages long but I felt there was important history and background information a lot of folks don't have or wouldn't remember. The article will be in your Inbox shortly.

Bottom Line: We - as pilots and leaders at Delta Air Lines - have a special social contract with our fellow employees. We are remiss and will cause further harm to the soul of a great company if we violate that relationship by accepting the May pay raise.

Respectfully, Mike Stark

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