



# RUPANEWS

Journal of the Retired United Pilots Association

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## IN THIS ISSUE

About the Cover	Page 4
Editor's Notes	Page 6
Notices	Pages 7-22
Flight Delay & Newfie Hospitality	Page 33
Air Passengers Vow to Resist Any Hijackers	Page 38
Aging's New Math	Page 39
In Memoriam & Flown West	Pages 48-51
Calendar	Page 52

*Nixon Galloway*

FOKKER "UNIVERSAL"  
1927-1928

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# RUPANEWS

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## **PRESIDENT'S REPORT**

Unfortunately, in my first President's message I must address the atrocity that occurred on September 11, 2001. Never in our wildest imagination did we ever consider that such an event could take place. My heartfelt condolences and regrets to all whose lives have been affected by this tragedy.

We have just concluded the year 2001 RUPA Convention in Las Vegas, NV. The Thunderbird tour at Nellis Air Force Base was cancelled, however the Tennis Tournament and the Lake Mead Cruise came off as planned.

At the general membership meeting, the slate of Officers for the next two years was filled. Yours truly was elected President, and I would like to welcome aboard Vice President Rich Bouska. The names of the rest of the Officers can be found on page two of this august publication.

The membership voted to give \$4,000 to each of the four families of the United pilots who were crew-members on United Flights 93 and 175.

Additionally, the membership voted to hold the year 2003 Convention in Washington D.C. The year 2002 cruise was also discussed. It will probably be a Panama Canal cruise: More to follow as plans are finalized.

A banquet followed the general membership meeting. Capt. Pat Palazzolo gave an excellent presentation on recent changes to pass travel and other issues involving us retirees. Pat then patiently answered all of our questions. We look forward to his membership in RUPA upon his retirement. Many thanks, Capt. Pat.

Acknowledgements are in order for all those who worked to make the Convention a success. As usual, Joe Ferrie coordinated the entire effort. Clyde House and Barry Dixon spent a great deal of time taking care of all the many details in Las Vegas and at the hotel. Joe, Clyde, and Barry, you all did a fine job. Our next event is Boys Night Out, to be held on February 22, 2002 at the Sheraton Gateway, Burlingame, CA (near the San Francisco Airport). Cocktails 1700 to 1900, Dinner 1900 to 2200. My good friend Sam Cramb is working hard on this event. If you have not attended before, you don't know what you are missing. We always have a great time, visiting with old friends and making new ones. We have been known to partake of an occasional adult beverage as well. Make your plans now to attend.

Finally, I must thank our outgoing President, Bill Smith, for the fine job he has done. Bill suddenly found himself President after only a few months into his term as Vice President and picked up the slack in a most professional manner. Well done, Ex-El Supremo Bill!

For those of you who may have questions regarding your pension in these troubled times, please refer to the RUPA website at [www.rupa.org](http://www.rupa.org). Our webmaster Bruce McCleod had posted an informative article.

Bill Bartel

RUPA President



**PLEASE SEND ALL  
POSTAGE CHECKS, MADE OUT TO RUPA , and ADDRESS CHANGES**

**to  
CLEVE SPRING  
1104 Burke Ln, Foster City, CA 94404  
Or Answering/FAX Machine..."1-800-787-2429  
Or E-mail me at clevespring@home.com**

**Snowbirds & Others:**

**The Post Office will forward the RUPANEWS for only 60 days. We can keep two addresses in the database for each member. If you want your address changed, just let me know by one of the methods listed above and I will switch them.**

**Also**

**Check the RUPA Directory and make sure we have the correct information listed for you.**

**INFORMATION about Membership & Postage Fees:**

**One Time Membership Fee.....\$50**

**Annual Postage Fee.....\$25**

**U. A. Retired Pilots Foundation, Inc.  
Send all donations for the United Pilots Foundation to:  
Capt. T. S. "Ted" Bochniarz, Treasurer  
11165 Regency Dr, Westchester, IL 60154-5638**

**U. A. Historical Foundation  
Send donated artifacts to:  
United Airlines Flight Center Mail Room  
Attn: Tom Angelos  
7401 Martin Luther King Blvd.  
Denver CO 80207**

**ABOUT THE COVER**

Fokker was the name that described the most fearsome of WWI aerial combatants; the D-7 biplane, the razor-winged D-8 and the Red Baron's famous triplane.

A.H.G. "Tony" Fokker was a Dutch designer who began his fame with the early WWI E-1 monoplane which boasted the first propeller-synchronized machine gun.

The fifth of Fokker's peacetime designs introduced in the United States was the "Universal" – the first to be designed, built and certified here.

The 1927 "Universal" was a 4 to 6 place high-wing, cabin monoplane with a steel tube and fabric fuselage and empennage with a wood rib and spar cantilevered wing, covered with veneer. The pilot sat in the usual open cockpit, just forward of the wing, completely exposed to the propblast.

The low aspect ratio wing provided good short-field performance, and the "Universal" could handle a 900lb. payload with about a 300-mile range. Priced at \$16,650.00, 23 were built at the Teterboro factory. The "Universal" underwent many modifications, ultimately becoming the "Standard Universal" an enclosed cockpit version featuring a 300 h.p. Wright J-6 engine.

**Technical Data**

Type: Single engine monoplane, passenger, mail and cargo

Accommodations: 1 pilot, 4-6-passengers

Power plant: 1 Wright Whirlwind J-4, 200h.p.

Wing Span: 48', Length: 33'3"

Gross Weight: 3,700 – 4,000 lbs.

Cruise Speed: 100-105 m.p.h.; Max. Speed 108-110 m.p.h.

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Dear Fellow RUPArians,

To say "We live in interesting times" is certainly a gross understatement these days! We all hope and pray that the urgent matters in the world, UAL, and the economy will be sorted out to our satisfaction very soon.

My span as RUPA president lasted for two and one half years, beginning with the untimely passing of "Scotty" Prescott. However I got to preside over two conventions, made easy by the able assistance of Joe Ferrie, Barry Dixon, and Clyde House. I would also like to give MUCHO KUDOS to the RUPA Board of Directors, especially to Jock Savage, and Cleve Spring. Without these guys, as well as the various committee chairmen, and area reps, the association would not be very active, and certainly not much fun! By the way, we STILL need more active participation by our rank and file, i.e., volunteers to aid the area reps., etc.

Back to the 2001 convention. In spite of the 911 tragedy, we still had about 175 in attendance, with great camaraderie, and commiserating. RUPA did give \$16,000 to the ALPA 911 fund to help the families of our four fallen colleagues. Some of the wives made up some great memorabilia to raise some more dough. It was a success! We also raised the annual postage fee to \$25 to gain some extra funds for various high priority matters.

As expected, even before the "barrage" from Mr. Goodwin, there were many queries from the floor during the general meeting about our pension. Basically, it is OK, but all of you should look over the excellent website run by Bruce McLeod, that will keep you all up to date on all that matters to RUPArians! We also railro...elected to President, Vice-president, and Sec./Treasurer, Bill Bartel, Rich Bouska, and [natch!] Cleve Spring! These are all great guys, and will serve you well! Congratulations! So, anymore, thanks to all of you for the support! I'll see youse folks at "BOYS NIGHT OUT" in February! Best Regards to All!

Fraternally,

Ex El Supremo, Bill Smith

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# **BOY'S NIGHT OUT, 2002**

**Sheraton Gateway Hotel  
San Francisco Intl Airport  
Friday, February 22<sup>nd</sup>, 2002**

5:00 pm – 7:00 pm,  
Reception  
7:00 pm – 10:00 pm

**Sleeping rooms \$99  
Sheraton  
Call 650-340-8500  
"RUPA- Boy's Night Out"**

*Only \$40 again this year!*  
Send checks to:  
Sam Cramb, 20090 La Roda Court, Cupertino CA 95014  
Please indicate choice of Roast Prime Rib of Beef or Salmon Filet.

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## Editor's Notes

RUPA is not an advocacy organization (even if we wished it to be, the lack of volunteers prevents that), but as editor, I do try to present articles that I think will be of interest to the membership – without giving an opinion one way or the other.

My intention in the last issue was to try to inform our readers about the ramifications to our pensions should UAL go bankrupt – surely a legitimate purpose. As pilots we had to consider “worst-case” scenarios, which, indeed, is why we carried contingency fuel and planned alternates.

Since I had no input (in clear non-legal English) from any source, I used what was to hand – namely an opinion piece (clearly so stated) from the UAL ALPA Internet forum, which was printed on page 9 of the last issue.

The piece “put the cat among the pigeons” for I got many calls about it and infuriated one anonymous caller on my answering machine who, before the tape ran out, was in the middle of excoriating me for publishing a heinous diatribe against UAL management and possibly single-handedly bringing down the company's stock price. That was before its CEO did so more successfully.

The author and the anonymous caller are entitled to their opinions. Some people view a glass as half-full, others as half-empty. Mr. Pressgrove's view, is that the management of UAL does not have the best interests of the pilots in mind, and will save a nickel where it can – using its duty to the shareholders as its excuse for evading contractual rights, or even ethical obligations to retirees.

The latest emanation from Mr. Goodwin that United, “would perish” were matters to continue as they are could be taken as proof of Capt. Pressgrove's view. Indeed, some commentators have averred that United could quite possibly pull a “Lorenzo” and declare bankruptcy to evade its contractual responsibilities.

I have received some more information, and opinion on the subject and will print them in the notices section of this issue, for I believe that information is good, even if leavened by opinion. The much-vaunted objectivity trumpeted by the journalistic fraternity is, in my opinion, neither possible nor desirable. The members of this organization are surely mature enough to be capable of using information from as many sources as possible to form their own opinions, and compensate for the sources.

Another item of note is that annual mailing costs have had to be raised to \$25 per year. Your Board regrets this necessity, but our printing costs have increased, and, doubtless, the mailing ones will too in the near future. We believe that the magazine is still good value for money. Ed.

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## Murphy's Laws For Frequent Flyers

1. No flight ever leaves on time unless you are running late and need the delay to make the flight.
2. If you are running late for a flight, it will depart from the farthest gate within the terminal.
3. If you arrive very early for a flight, it inevitably will be delayed.
4. Flights never leave from Gate #1 at any terminal in the world.
5. If you must work on your flight, you will experience turbulence as soon as you touch pen to paper.
6. If you are assigned a middle seat, you can determine who has the seats on the aisle and the window while you are still in the boarding area. Just look for the two largest passengers.
7. Only passengers seated in window seats ever have to get up to go to the lavatory.
8. The crying baby on board your flight is always seated next to you.
9. The best-looking woman on your flight is never seated next to you.
10. The less carry-on luggage space available on an aircraft, the more carry-on luggage passengers will bring aboard.

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## HOW SAFE IS YOUR PENSION?

Because the last reference to the possible jeopardy of our pensions in the October RUPANEWS occasioned some disquiet in our readership, this article will be dedicated to providing as much information on the subject as I could find. The inputs will start with that of the ALPA R&I Committee and devolve to more opinionated pieces. The editor prints all these as purely informational pieces and cannot vouch for their accuracy. Ed.

### ALPA R&I COMMITTEE

The following Q&A is presented in an effort to help you respond to members' questions. We in no way mean to imply that the A-Plan is in danger of termination!

**QUESTION:** Many of my retired friends, myself included, have heard rumors that the non-qualified portion of our monthly A-Plan benefit may be in jeopardy. What can you tell us about this?

**ANSWER:** First, some background. Most United pilots retire with greater pension benefits than can be paid from the qualified A-Plan trust fund. So, each month they receive two pension checks, one qualified and the other non-qualified. It is important to understand the difference in safety and protection between qualified and non-qualified pension benefits. Our qualified A-Plan benefits are paid from a carefully managed and regulated Trust Fund called the "Group Investment Trust." The Trust co-mingles several employee group pension assets for investment purposes. It is managed by United's Chief Investment Officer who reports to UAL top management. The Trust must comply with IRS, DOL, PBGC and FASB regulations and standards. Funding levels are maintained by UAL through ongoing contributions and the trust's investment performance. Funding levels are reviewed annually by UAL and ALPA actuaries. By contrast, non-qualified pensions are paid from the UAL treasury as required each month. There is no Group Investment Trust insuring these payments, only the full faith and credit of United Airlines. In a bankruptcy, employees due non-qualified pensions become general creditors of the corporation with no special claim on assets. The only assurance you have of receiving a non-qualified pension check each month during your retirement is to have a financially healthy United Airlines.

On a side note, almost all of our nonqualified A-Plan benefits result from application of the 401(a)(17) compensation limit. In 2001, for example, the qualified A-Plan may consider only up to \$170,000 of a pilot's compensation used in determining FAE. A-Plan benefits related to compensation over the 401(a)(17) limit must be paid from the nonqualified plan (i.e. the UAL treasury). In 2002, however, the compensation limit goes up to \$200,000. This means that more of the benefit will be covered by the qualified A-Plan for pilots whose compensation exceeds \$170,000 and who retire during or after 2002.

For the qualified A-Plan, although the Group Investment Trust has been hurt by the falling stock market, it has outperformed most of its benchmarks this year. It will probably reach year-end with pilot funding levels at about 89% of current liabilities. That's down from about 115% of full funding at the end of 2000. Although the trust has substantial assets, they are required to fund currently earned pension liabilities.

The ability of the Trust to fund future pension liabilities is also directly correlated to the profitability of UAL. Funding payments are usually needed each year to keep pace with rising liabilities (meaning your accrued pension benefits) and to meet applicable minimum funding standards. If the corporation has no spare cash, it will make no funding payment. That is exactly what has happened this year. Although the trust has become under funded, no funding payment was legally required under the minimum funding standards, due to the plan's accumulated credits from past years' contributions and earnings.

### Question 1: Can the A-Plan be terminated?

Answer 1: Under the collective bargaining agreement, the Company may terminate the A-Plan only with ALPA's consent. However, if the Company is in reorganization in bankruptcy and meets certain stringent conditions specified in the Bankruptcy Code, a bankruptcy court could allow abrogation of the collective bargaining agreement in this respect and permit the Company to terminate the A-Plan without ALPA's consent. Even if a termination instituted by the Company (a so-called "voluntary termination") is permissible under the foregoing, it may not occur unless it also meets the requirements for either a

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"standard termination" or a "distress termination" discussed below. In addition, the Pension Benefit Guaranty Corporation ("PBGC"), the federal government agency that administers and guarantees certain pension benefits, could act on its own to terminate the A-Plan (a so-called "involuntary termination").

It would do this if it determines that:

- The plan has not met applicable minimum funding standards
- The plan will be unable to pay benefits when due

The PBGC's possible long-run loss in providing guaranteed benefits under the plan will increase unreasonably if the plan is not terminated. Present circumstances certainly do not warrant termination of the A-Plan, whether in a "standard termination," a "distress termination," or an "involuntary termination."

**Question 2: If the A-Plan is terminated, how are the assets of the plan allocated among plan participants?**

Answer 2: Termination of the A-Plan and allocation of its assets are governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), administered for this purpose by the PBGC. The method of allocating assets depends on whether the termination is a "standard termination" or a "distress termination."

**Question 3: What are the requirements for a "standard termination," and how are plan assets allocated in that event?**

Answer 3: If a pension plan's assets exceed its liabilities, it may be terminated in a "standard termination." In a "standard termination," plan assets are used to purchase insurance company annuities designed to cover all liabilities of the plan (for all active, retired and terminated participants and survivors). The A-Plan provides that any assets remaining after such a fully funded termination would revert to the Company.

**Question 4: What are the requirements for a "distress termination"?**

Answer 4: If a pension plan's liabilities exceed its assets, the plan may be terminated only in a "distress termination." A "distress termination" may occur only if the PBGC determines that the entity sponsoring the plan (i.e., the Company), as well as each entity in the sponsor's controlled group of entities, satisfies one of four alternate criteria for a "distress termination," as follows:

The entity is in liquidation in bankruptcy, or

The entity is in reorganization in bankruptcy, and the bankruptcy court determines that unless the plan is terminated the entity will not be able to pay its debts pursuant to a plan of reorganization and will be unable to continue in business outside the reorganization process, and the court approves the plan termination, or

The PBGC determines that termination is required to enable the entity to pay its debts and continue in business, or

The PBGC determines that termination is required for the entity to avoid pension plan costs that have become unreasonably burdensome solely as a result of a decline in the entity's workforce covered by all of the entity's pension plans.

**Question 5: How are plan assets allocated in the event of a "distress termination" or in the event of an "involuntary termination" by the PBGC?**

Answer 5: If the PBGC determines that any of the requirements for a "distress termination" have been met, or if the PBGC institutes an "involuntary termination," the plan will be terminated and the plan's assets will be allocated among six "Priority Categories" of benefits, in accordance ERISA. In general, these six Priority Categories provide as follows:

Priority Category 1 (PC-1). Under PC-1, plan assets would first be allocated to benefits attributable to participants' voluntary contributions to the plan. PC-1 is not applicable to the A-Plan, since pilot voluntary contributions to the plan have never been allowed.

Priority Category 2 (PC-2). Since PC-1 is not applicable to the A-Plan, plan assets would first be allocated under PC-2, to all benefits under the plan attributable to participants' mandatory after-tax contribu-



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tions to the plan. PC-2 would account for a very small portion of the assets in the A-Plan, since pilot mandatory contributions were eliminated effective January 1, 1965.

Priority Category 3 (PC-3). If plan assets remain after allocation to PC-1 and PC-2, they are then allocated to all benefits under the plan (not already covered under PC-1 and PC-2) that participants had begun to receive or could have begun to receive at least three years prior to the plan termination date, based on the plan's provisions in effect five years before the plan termination date. Benefits covered by PC-3 would account for the largest portion of the assets in the A-Plan. Under the A-Plan, pilots with 5 years of service may retire as early as age 50. In addition, a pilot's survivors may receive benefits upon a pilot's death. Thus, for example, if the A-Plan terminated in a "distress termination" on December 1, 2001, PC-3 would cover the benefits of all pilots who, as of December 1, 1998, both had five years of service and had attained age 50, whether they were active or retired, as well as all survivors in pay status on December 1, 1998, since only that group had begun, or could have begun, to receive benefits from the plan as of December 1, 1998. Such PC-3 benefits would be based on the A-Plan's provisions in effect on December 1, 1996 (five years prior to the plan termination date), at which time the A-Plan applied a multiplier of 1.41% (rather than the current multiplier of 1.5%).

Priority Category 4 (PC-4). If plan assets remain after allocation to PC-1 through PC-3, they are then allocated to all benefits that are guaranteed by the PBGC. PC-4 covers a participant's benefits that have been earned under the plan, as of the plan termination date, whether or not the participant has retired. (There is no three-year look-back, as there is under PC-3.) For purposes of PC-4, and for purposes of applying the PBGC guarantee, the participant's benefit is determined based on the provisions of the plan in effect on the plan termination date, except that plan provisions that have not been in effect for at least five years prior to plan termination date are phased in at the rate of 20% per year. For plans terminating in 2001, the PBGC guarantees a participant's earned benefit only up to a maximum of \$40,705 per year (minus what the plan's assets provide to the participant under PC-1 through PC-3). The maximum guaranteed amount applies to a participant who is age 65 on the later of the participant's benefit commencement date or the plan termination date, and is adjusted for participants over or under age 65 on the later of the participant's benefit commencement date or the plan termination date. For example, for plans terminating in 2001, the maximum guaranteed amount is \$67,570 at age 70, \$49,253 at 67, \$37,855 at 64, \$35,006 at 63, \$32,157 at 62, \$29,307 at 61, \$26,458 at 60, \$24,830 at 59, \$23,202 at 58, \$21,573 at 57, \$19,945 at 56, \$18,317 at 55, \$17,503 at 54, \$16,889 at 53, \$15,875 at 52, \$15,061 at 51, and \$14,247 at 50.

Priority Categories 5 and 6 (PC-5 and PC-6). If assets remain after allocation to PC-1 through PC-4, they are then allocated to PC-5, to provide all other vested benefits under the plan, and then to PC-6, to provide all other benefits under the plan.

**Question 6: What happens if the plan's assets run out in one of the Priority Categories?**

Answer 6: If the plan's assets do not cover 100% of all benefits, then all benefits covered by the Priority Category in which the assets run out are covered equally. For example, if plan assets fully cover benefits in PC-1 and PC-2 but run out in PC-3, then all of the plan's assets left for PC-3 will be used to cover an equal percentage of all benefits covered by PC-3. In addition, whether or not any plan assets are allocated to PC-4, the PBGC is required to pay the portion of a participant's benefit that it guarantees, as described above.

**Question 7: If a pilot retires before a "distress termination" of the A-Plan, will his or her benefits be in a higher Priority Category, with a higher claim on the plan's assets?**

Answer 7: No. A pilot's level of priority is not affected by whether the pilot retires before or after the plan termination date. If the A-Plan is terminated in a "distress termination," the plan's assets will be allocated among (and in the order of) the six Priority Categories discussed above. Under these Priority Categories, a retired participant has no higher claim on the assets than does an active participant. Furthermore, for purposes of PC-3, where the bulk of the A-Plan's assets would be allocated, a participant's level of priority is determined based on whether the participant is eligible to retire as of a certain date, not whether the participant has actually retired.

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Although a pilot gains no higher claim on assets by retiring before a "distress termination," there may be a difference in the form in which benefits are paid. If a participant is already retired and receiving benefits on the plan termination date, the form in which the benefits are being paid will be continued by the PBGC after the plan termination date. If a participant has not begun to receive benefits as of the plan termination date, the PBGC will allow the participant to select only a single life annuity or a joint and 50% survivor annuity. Therefore, a pilot retiring before a "distress termination" could have elected and received the "lump sum option amount" (previously known as the "contribution account lump sum") and/or one of the other optional forms of benefit available under the A-Plan. A pilot retiring after a "distress termination" would be unable to elect such partial lump sum or optional forms of benefit. In the future, if proposed regulations of the PBGC are finalized, the PBGC is expected to make many other optional forms of benefit available to participants who retire after a "distress termination."

**Question 9: Does the A-Plan presently have enough assets to pay all of the participants' benefits?**

Answer 9: It is projected that, as of the end of 2001, the A-Plan will have enough assets to fund approximately 89% of the benefits currently earned by participants. As we have emphasized, future benefits must be funded by market returns and ongoing contributions to the Trust by United Airlines.

Fraternally

UAL MEC R & I Committee

Barry Wilson, Chairman, Marty Torres, and Don Clements

**CHAPTER 11 AND RETIREMENT**

Dean, shame on you, the MEC office is in your area code so it isn't even a toll call away! As they say at *The Inquirer*, "information is checked and checked again." So why not at least once?

If you are lucky enough to receive two checks on your A plan benefit then you have money from the Qualified (the Company is able to take a tax credit) A plan and the non-qualified A plan. The amount paid out of the qualified A plan is based on your final average for your high three consecutive years capped by law (this year \$170,000). The excess of that amount is paid from the non-qualified fund (your "cash drawer") and is outside the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The qualified fund is not now paying nor has it ever been paid to retirees out of "the cash drawer." Your check comes from The Northern Trust Company, Benefit Payment Services. Why, you may ask? That is because that company is the administrator of the UAL Employee Trust. You know that pink paper that the Co. sends you about Sept. of every year? Well, that tells you how much money is in this trust, usually as of Jan. of the preceding year. However there is a trust so--- ERISA applies to the money and the Company has always gotten their tax deduction.

ERISA passed in 1974 and was an act to protect employees in case of under-funding (Birth of the Pension Benefit Guaranty Corporation), or Bankruptcy (BINGO), or etc. The Bankruptcy example of who gets what was a part of every Pension Road Show given after contract settlements from 1974 to 1983, when I was MEC P&I Chairman and again in 1991 when I returned to the job, (same job, different title, R&I Committee). Sorry you missed it, we had slides and EVERYTHING, sometimes even ALPA Lawyers and Company Pension Dept. people.

Because of our efforts the money in the pilots' trust fund was separated from the rest of the employees in 1974 and Mr. Ferris couldn't terminate the Pilots Plan as he wanted to in 1985 and couldn't take out the excess money in the trust. (ALPA sued, won, and kept him from the pilots' money.) He did that to the rest of the employees, which left them under-funded.

I'm not going to try to go through the rest of your letter as it will be more fully explained by the MEC R & I Committee in this issue.

Now, if you want to worry the folks, how about our health insurance? It's not trusted, so maybe RUPA much like AARP could get a group rate with an insurance carrier. They like groups of about of 5,000, do we qualify?

As Always; Ray Fink

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## CHAPTER 11 AND RETIREMENT

By Jerry Bradley

I take exception to the account by Dean Pressgrove on the effects of a bankruptcy proceeding on the pilot's retirement plans. I, also, plead to be a non "expert, however; I did pass this letter on to the MEC Retirement Representative for his comments.

I agree with Dean about our B-plan and it's ramifications. It is, indeed, exclusive of UAL's fortunes, once the funds are transferred to a fiduciary. The A-plan is another matter. It is not as secure as many would believe it to be, however; I believe it is in much better shape than Dean's letter would lead one to believe. The pilots who have been retired for some time get nearly all of their A-plan payments from a trust fund created by negotiations between ALPA and the company. As years went by, and contracts became better and better, we began to infringe on how much money the federal government would allow a company to set aside for an employees retirement in what they term a qualified plan.

In recent years, we went past this set amount by a great degree. When I retired, four years ago, 69% of my A-fund "checks, not check" came from the trust fund. For some reason, not known by me, these balances change from time to time. It appears that they change to your advantage; at least that has been the case for me. Presently 75% of my funds come from the trust fund. The other check that I referred to above comes from the non-qualified part of the pension. This is what Dean Pressgrove refers to as emanating from the cash drawer.

I would say it somewhat differently. My definition would be that it derives from day-to-day operations. My explanation better explains why when day-to-day operations ends, or is infringed upon, that part of your pension may also end, or be infringed upon. This money is paid from UAL funds, as long as they exist. Remember the adage about getting blood from a turnip? The trust fund, according to all the people that I have listened to, is in good shape.

In other words, check number one should continue in any circumstances, qualified by what we hear and believe. Check number two is surely more nebulous. I do not believe that UAL will fail. They do not need to fail, however; before our checks would be in jeopardy. Just being in bad shape could be a problem to us. Things could be worse though; some airlines have no trust fund at all. Their retirement funds all come from day-to-day operations. Some airlines also don't have a B-plan.

Dean then brings up the earlier retirements that were funded by annuities, purchased by the company. This would seem to be a much safer method of distributing our pension funds. It is though, a very much-discussed venue and everyone doesn't agree that it is all that great. I am one of these dissenters.

When the company buys an annuity, they don't get it from God; they get it from the cheapest source at the time. Normally it is an insurance company. This brings to mind Prudential, Wausau, and all the well-known and wealthy companies. The month that they purchase your annuity, however; they may get a better deal from the Grace L. Ferguson Insurance and Storm Door Company. If their bid happens to be the cheapest that month, that will probably be where your pension comes from for the rest of your life, or for the life of Grace L. Ferguson Insurance and Storm Door Company, whichever occurs first. I rest my case. I would much rather that my pension comes from a presently, seven billion dollar plus trust fund that is being watched over by my colleagues, than from a company that was the lowest bidder at the time that the annuity was created.

Barry Wilson, present chairman the UAL-MEC R&I committee, read my letter and said it was accurate and recommended it be printed in the Newsletter. He also forwarded some more information that Jock can deal with as he sees fit. I hope my dissertation will be helpful.

Jerry Bradley

### **Opinion One**

The reason for terminating the A plan and getting paid annuities should be obvious to all. Who would you be most comfortable with to fund your pension, New York Life, Prudential, or Rono?

All should be aware that the qualified A is not guaranteed for the full amount of the qualified portion, the PBGC protection is far short of what almost any pilot will receive. Pilot A

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## **Opinion Two**

First the non-qualified. I suspect that when you retire the qualified limit will be about 220K/year. That will leave you with about 110K above the qualified limit. The non-qualified puts you in the position Of any other UNSECURED creditor if the company goes bankrupt. So for you that is about \$110,000 X 0.015 X 37 =3D \$61,050/year unqualified (at high risk).

The qualified. My understanding, and it may not be correct, is that if the company goes bankrupt the pension plans are, or for all practical purposes, terminated (this doesn't mean nobody get paid but the plans are just frozen in time).

The PBGC comes in and looks at the benefits due all the plan participants and decides how much money they need for the PBGC guaranteed benefit, for us this is in the range of \$2000/month, for those who have not reached that level from the plan the PBGC will pay them what the plan provides. The money that is left then funds the normal plan benefit until the money is gone.

There are a number of priorities, five I think, starting with those that have been retired for more than two years, after they are fully funded the next level, I believe that is those retired for less than two years, is fully funded. The levels go on down in steps, but almost for sure the last group or groups are going to get screwed (been there done that) because the money is not going to be there for them.

The advantage of terminating the A plan now AND getting fully paid up annuities is that we are not behind the secured creditors in the event of a bankruptcy. I would feel much better having large insurance companies that are regulated caring for my retirement than Rono.

Pilot B

## **Opinion Three**

If the company goes bankrupt (and that is a huge IF and I don't believe it will, Mr. Goodwin's letter notwithstanding) is not the A-fund in jeopardy?

We just had a company here go under and the retiree's funds were taken over by the Federal Pension Guarantee Corporation.

Would that happen here if the company went under (again, I do not believe it will)?

Answer:

The qualified part of the A-fund was funded at 115% last year. The company did not put money in this year, so the funding dropped down to about 89%. My understanding is that since the market has recovered some of its past losses that the A-fund is almost back to 100%. If the company files chapter 11, the non-qualified part of the A-fund pension would go out the window along with the medical coverage. [I made inquiries of the R&I Committee if the loss of medical insurance is true, and here is their answer verbatim "Unlike the qualified portion of the A Plan, there is no pre-funding of medical benefits. The decision about what a bankrupt company can and cannot afford is within the purview of the Bankruptcy Court. The judge has almost complete latitude to void contracts and commitments, which, in his view, are not sustainable under a recovery program. What parts of the benefits package would survive a bankruptcy reorganization is anyone's guess. Ed.]

There are so many variables to figure the health of the A-fund that is difficult to tell where it really is, unless the company goes belly up and then has to buy annuities to pay the retirees.

Pilot C

## **UNITED WARNS OF CASH DRAIN AS IT REVAMPS SCHEDULE**

Dateline: Tuesday October 16, 2001

United Airlines "will perish sometime next year" if it cannot stop its current cash hemorrhage, Chairman and CEO James Goodwin told employees last week as he unveiled plans to rebuild the flight schedule completely effective Oct. 31 in the wake of the airline's announced 26% schedule reduction.

Goodwin said that even before Sept. 11 "we were not in a comfortable situation, with costs exceeding our revenue on a daily basis." Today, however, costs exceed revenues "at four times the pre-Sept. 11 rate."

The schedule change, the largest in the carrier's history, will affect 90% of United's PNRs and require notification of 2.8 million customers regarding travel in Nov. and 2.4 million in Dec. The biggest change

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in the schedule is that United is shortening its flying day, reducing the number of flights before 7 a.m. and after 7 p.m.

Air Transport World

### **UNITED PARENT'S STOCK FALLS AGAIN**

CHICAGO (AP) -- Stock in United Airlines' parent company UAL Corp. tumbled to its lowest level since the 1980s Thursday, falling 10 percent for a second straight day since its chief executive warned it could go out of business next year. UAL shares fell \$1.80 to \$15.05 [14.76 on 10/19/01 Ed.] in triple the usual trading volume on the New York Stock Exchange -- the lowest price since at least 1987.

The company also filed with the Securities and Exchange Commission a copy of the letter that chairman and chief executive James Goodwin sent to employees, in which he said the nation's second-largest airline is hemorrhaging cash and in danger of perishing sometime in 2002.

Spokesman Joe Hopkins said the filing was made to fulfill disclosure requirements and to put a copy of the letter on the record. First word of the letter came in news reports Tuesday before it was sent to United employees. United's labor unions have accused Goodwin of issuing alarmist and misleading comments in an attempt to get contracted employees to agree to lower wages, gain negotiating leverage or get more government assistance.

The Association of Flight Attendants added its voice to the angry criticism on Thursday, saying Goodwin had made "a number of mind-numbingly irresponsible financial decisions" before the Sept. 11 attacks, including a failed merger with U.S. Airways. It called for Goodwin to step down. "If what Goodwin says is true -- that United could be out of business in the next year -- then he is failing the employees, shareholders and passengers of United Airlines," said Linda Farrow, who leads the AFA's United union branch. "The devastating effects of Sept. 11 cannot be minimized, but we also cannot allow United management to use the attacks as a smoke screen to hide its failures prior to Sept. 11," she said. Hopkins has declined to respond to the union attacks this week.

10/18/2001

### **UNITED AIRLINES SAYS BANKRUPTCY DOES NOT LOOM AHEAD**

By Robert Manor

Oct 19, 2001 (Chicago Tribune - Knight Ridder/Tribune Business News via COMTEX)

Although its stock is plunging in value and its chief executive is warning the company could "perish," a United Airlines spokesman said Thursday the company is not getting ready for bankruptcy.

"I want to be absolutely clear on that--we are not preparing for Chapter 11," said Andy Plews, spokesman for United.

Stock in UAL Corp., corporate parent of United, plunged Thursday after making public a letter from its chief executive warning the company could "perish." UAL's shares fell \$1.80 to close at \$15.05, its lowest point in more than a year and far below its 52-week-high of \$45.50. Investors began fleeing United on Wednesday after it became known that CEO James Goodwin was sending a letter to employees warning that the company's situation is dire.

"Our number one priority now is to get United into a financial position that will allow us to continue operating," Goodwin said in the letter filed with the Securities and Exchange Commission Thursday. "We are not there yet. Clearly this bleeding has to be stopped--and soon--or United will perish sometime next year."

United, like other airlines, is in a crisis stemming from the collapse of air travel after the Sept. 11 attacks. The company is laying off 20,000 of its 100,000 employees, has cut back on the number of flights and taken other steps to curtail its losses. The airline has gotten \$390 million from a federal bailout of the airline industry and is expected to receive more money in the future.

But labor leaders representing the bulk of United employees say Goodwin is exaggerating the situation. The International Association of Machinists, which is negotiating on behalf of 45,000 United employees, and the Air Line Pilots Association, which represents 10,000 pilots, both indicated they think Goodwin's statements are a ploy to win concessions from workers.

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## **UNITED FILES BANKRUPTCY WARNING LETTER WITH SEC**

By Pat Maio Of DOW JONES NEWSWIRES LOS ANGELES -- UAL Corp. (UAL), parent of United Airlines, on Thursday filed with the Securities and Exchange Commission a warning that it is in danger of going out of business. The nation's No. 2 carrier sent the same warning to its employees earlier. The filing with the SEC gives the warning more legitimacy and bolsters the company's claim that the warning isn't just a ploy to gain concessions from labor unions. UAL's letter to employees and its SEC filing say the airline is hemorrhaging money and could go bankrupt next year.

United's management and the International Association of Machinists and Aerospace Workers, or IAM, were in talks to hammer a new collective bargaining agreement until they ceased negotiations following the Sept. 11 terrorist attacks. IAM represents more than 45,000 mechanics and ground workers at United. "The letter speaks for itself," said United spokesman Joe Hopkins, who declined to comment on speculation by analysts and the union that the letter was aimed at strengthening the company's position in labor negotiations.

Chief Executive James Goodwin wrote in the letter that the airline's costs are exceeding revenue at four times the pre-Sept. 11 rate. "We are literally hemorrhaging money," Goodwin wrote. "Clearly, this bleeding has to be stopped - and soon - or United will perish sometime next year."

NYSE-listed shares of UAL were recently down \$1.38, or 8.2%, to \$15.47 on volume of 1.3 million, compared with average daily volume of 881,500 shares.

### **LETTER FROM GOODWIN**

Dear Fellow United Employee:

This is the first of a series of letters to keep you abreast of what's happening at United and our evolving financial situation. I also am continuing my weekly voicemails to all supervisors and managers; they can help answer your questions. I also urge you to take advantage of the daily NewsReal and SkyNet to gather as much information as possible.

Prior to September 11, all of the major U.S. airlines were having financial difficulties as a result of the weakening economy. The economic pain was worse for us because we rely more heavily on frequent business travelers for our business than they do. But, while things were difficult, we were putting in place the cornerstones of a strategic plan to improve our revenue and profitability.

Then came September 11th. In the wake of that day's horrific events, we are in nothing less than a fight for our life. Never in our 75-year history have we faced an economic challenge of this magnitude, where the drop-off in air travel has been so unexpected and prolonged.

Our number one priority now is to get United into a financial position that will allow us to continue operating. We are not there yet. To get there, we must focus on breakeven cash flow. That means being in the position where we have as much money coming into our bank account as we have streaming out of it. In the past, we struggled to make a profit. Now we're in a struggle just to survive.

So getting ourselves back to a breakeven cash flow - whatever it takes - is job one for the foreseeable future. Because if we don't succeed we'll eventually run out of money - it's that simple and that painful. Let me illustrate the financial hole we're in. Before September 11th, we were not in a comfortable financial state, with costs exceeding our revenue on a daily basis. Today, the situation is exacerbated with costs exceeding revenues at four times the pre-September 11 rate. Today, we are literally hemorrhaging money. Clearly, this bleeding has to be stopped - and soon - or United will perish sometime next year. We need to get this loss rate down to zero, or breakeven. That will give us the breather we need to regain our bearings and start crawling back to profitability and begin to rebuild our balance sheet.

While we do have a cushion from borrowing, government-guaranteed loans and other sources available to us, this leaves absolutely no room for complacency. Pan Am and Eastern went too far down that trail and never returned. They borrowed to meet expenses - then borrowed some more against assets to pay off the initial loans - and then were forced to sell their assets to cover the second loans. In short, they borrowed their tomorrows to live just another few days.

We don't want to follow in those footsteps because we recognize that loans are merely crutches, not cures. I want to make it clear: Our top priority now must be to reduce costs and increase revenue to the

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point where what we spend (in all areas, including payroll and operations) equals what we take in (from sales of passenger tickets, cargo and other sources).

We've already done much to cut costs. We've immediately reduced our flying schedule by 20 to 25 percent; shut down non-aircraft capital projects (including JFK Terminal 6 and Dulles Tier 2); reduced supplier and discretionary spending, and – most difficult of all – decided to furlough 20,000 United employees.

I wish I could report that work in this area is completed. It isn't. We are continuing to look at all aspects of our business – from payroll and operations to examining the costs under our labor contracts. Nothing is sacred or off-limits.

We also are working hard to generate revenue. The first step is to get people comfortable about flying again. We and the rest of the industry – along with the U.S. President, other elected officials and government agencies – are doing everything we can.

To get passengers back on our planes, we also need to convince them that airline travel is safe. We are joining with the rest of the industry and the government to implement a number of measures, including reinforced cockpit doors and placing responsibility for security under federal jurisdiction. We're also issuing special fares, Mileage Plus® offers and new ads that will feature United employees encouraging our customers to return to the skies.

However, much of our success in generating revenue will depend upon you. Once we bring customers back to our ticket counters, gate areas and airplane cabins, it will be up to you to make them comfortable and provide them with the service they've come to expect from United.

I'm very proud of the work you're doing. In the wake of the September 11th tragedies, I've seen a renewed spirit at United. People are giving more of themselves to this company than I've ever witnessed in the 35 years I've been here. This is the true fabric of United.

Thank you for your loyalty, for your hard work and for your service on behalf of our customers in these, the most difficult of times. Let's keep it up. The sooner we get to break even, the sooner we'll remove the doubts about our future.

Sincerely,

James E. Goodwin

Chairman and Chief Executive Officer

*There it all is, readers; read, mark, and inwardly digest. Ed*

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## **DANA POINT LUNCHEON**

There was another wonderful "gathering of eagles" (mostly bald eagles) at our monthly Wind and Sea Restaurant luncheon on Tuesday October 16th. We certainly enjoyed the great weather and peaceful setting at the Dana Point Marina in South Orange County, giving us an opportunity to escape for a short time, from the troubling and steady stream of current news with which we seem to be bombarded of late. But of course, our conversations revolved around terrorism issues anyway, their impact on United, and our stake in all of this as retirees.

Also, family, health and absent colleagues came in for their share of discussion as well. One familiar and comforting constant: the sleek Catalina Island ferry which regularly glides into its dock during our luncheon, on its return from the island.

Short list of attendees this month:

Carlos Bernhard

Jerry Meyer

Bruce Dunkle

Bill Rollins

Bob Fuhrmann

Tony Testa

Peter Hansen

Joe Udovch

Ed Judd

Next month: Plan Tuesday November 20

*Joe Udovch*

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## EUROPE AIRPORTS SAID MORE SECURE BY WORLDROOM TRAVEL DIGEST

October 8, 2001

Secret tests a year ago found airport screeners in Europe were more than twice as good at catching weapons passing through X-ray machines as those in the U.S., according to the General Accounting Office, the investigative arm of Congress.

It reported that screener turnover at the 19 largest U.S. airports averaged 126% a year; five reported a rate of 200% or more and one, 416%. Wages of \$6 an hour or less, with few or no benefits, were largely to blame, the report suggested. At one airport, the starting salary in a fast-food restaurant was more than the screeners made.

The Federal Aviation Administration insisted the airports not be identified for "security reasons," Gerald Dillingham, associate director of transport issues at the GAO, told Associated Press.

By contrast, screeners at Brussels, employed by a subsidiary of Sweden's Securitas, earn \$14 an hour. They get five weeks' paid vacation, sick pay, year-end bonuses and a retirement plan. They can also follow a career path, from guard to screener to team leader. Turnover of screeners at the Brussels airport is 14% a year.

"They think that in Europe, the government does everything," says the director of aviation security at Securitas AB, Mark Pissens, returning from a lobbying trip to Washington. "That's not what Europe is." Like other European airports, Brussels passes the higher costs on to airlines in landing fees, which amount to \$2-\$3 per passenger. "That means about the cost of a cappuccino if you want to be safe on the plane," he said.

Two years after the FAA promised new rules for certifying airport-screening companies, it has yet to issue them. By contrast, Britain's Civil Aviation Authority "can come down on an airport like a ton of bricks" if it doesn't maintain "a specified level of security in a specified way," said Chris Yates, aviation safety editor at Jane's Transport magazine. The CAA can impose substantial fines, order workers re-trained or fired, as it did in one case about a year ago.

Security forces, often armed with automatic weapons, also patrol at or near airport checkpoints at London's Heathrow, while the people at the X-ray the airport employs machines.

At Frankfurt, continental Europe's busiest airport, screeners are hired and trained by the airport, following government-issued standards. Armed officers from the German border patrol supervise their performance.

In Europe, security is the responsibility of airports, which must adhere to laws requiring everything from minimum training levels to wages and benefits. In the United States, it is the responsibility of the airlines -- a system experts say is inherently problematic. "There's always a conflict between profit and passenger safety," Yates said. In the U.S., "security is very patchy, and because of that, not terribly effective. In Europe there is more of a regulatory framework controlling what these third-party providers do." Yet screeners in Europe are not government employees, as some in Washington arguing for "federalizing" airport security personnel believe. In fact, most work for the same private security companies as their U.S. colleagues. The difference, experts say, is tougher government regulations for private security firms and better training, pay and advancement opportunities for screeners.

R.L.Burns

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### FROM UAL'S SKYNET ON LISTING

"Employees/eligibles/companions must be listed for flights. Airport personnel are unable to add you to the standby flight lists at this time. You are strongly urged to use weblis or the VR4 to list for flights." What I take this to mean is that would-be pass riders must list prior to arriving at the airport. If you are unable to get on your desired flight, you will not automatically be listed on the next available one, but must re-list yourself. It is suggested that you should get to the nearest phone and call 800-UAL-LIST for the next flight. I am told that, so far, the phone lines have not been busy. Ed



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## UP-TO-DATE RUPA COMMUNICATIONS, BY BRUCE MCLEOD

How do we get correct information to our membership quickly in a time sensitive situation? A good, recent example is the article on Page 9 of the October 2001 RUPANEWS. The UAL/MEC R&I Committee found the article to be erroneous regarding the funding of our A-Plan, and passed the correct information to RUPA. The WebSite, [www.rupa.org](http://www.rupa.org), had the correct information posted within hours of receiving it. However, after over a week, alarmed emails are still flying back and forth like a brushfire. Obviously, we don't do it very well.

Being aware that only about 1/3<sup>rd</sup> of our members are connected to the internet via email, the most obvious choice is that old standby, the telephone tree. I felt it would be a simple matter for the Area Reps to set one up within their own areas. Information would be sent in a "hard copy" via email and attachments to the Area Reps. Good idea, but it won't fly, because 8 of the 21 persons named on page 2 of the RUPANEWS as Area Reps have no email address. (As an aside, according to the membership database, at least TWO of those Area Reps are not active RUPA members!! Why don't you join us, guys!!)

EMAIL?? - - Over a year ago I sent out a mass email to every address we had, just about 1000, as a test, saying, "please, NO REPLY!" I received close to 150 "undeliverables". That may be one way of getting the "word" out, but only to about 1300 now on our list with emails, it will not reach everyone.

A suggestion, (and I am open to better ones).

How about those with an email address reaching out to your RUPA friends that are not "on-line" and offering them a telephone-tree type contact. If you just send me just the number you will contact and your current email address, we can take it from there. OK?

Bruce McLeod

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## LATEST ON COMPANION PASSES

Could you please have this forwarded to as many members as possible:

**PLEASE DO NOT THROW AWAY YOUR 2001 COMPANION PASSES!**

The company has heard your concerns and is working as fast as possible to reinstate companion pass benefits. I expect that sometime as soon as this week they will again permit \*accompanied only\* companion pass travel and then unaccompanied later on.

I also have heard that they are \*considering a proposal\* that would allow eligibles of retirees and employees (such as the spouse or domestic partner of a retiree) to take companions without the retiree or employee having to go. When a spouse takes a companion, they would both go as BP-8B instead of the current BP-8C. Of course, if the retiree accompanied them, they would all three go as BP-8A.

Pat Palazzolo 10/01/01

Capt. Palazzolo is the ALPA member of the UAL Pass Task Force - Ed

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## GOLD COAST LUNCH

The first meeting of the new season was held today, the 11th of October. We had a few drinks and then sat around and told one another how great we all looked. Not a great turnout, many of the members haven't returned from the frozen north yet. As it continues to freeze, our attendance will improve.

With us today were:

Jimmy Carter,	Ed Cleary,	Jack Wink,	Paul Dunne,
Les Eaton,	Terry Lewis,	Jerry Bradley,	Dave Peat,
Peter Gallant,	Noel Summer.		

Next lunch will be on November 8th at the Flaming Pit Restaurant in Pompano Beach. It begins at 11:30 and we hope you will be there.

For information call Jim Carter at 561 272-1860 or Stan Blaschke at 954 581-0145.

*Jerry Bradley for Jimmy and Stan*

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## WASHINGTON AREA RUPA, EDDIE O'DONNELL LUNCHEON

On Wednesday, October 17th, there were 61 in attendance at the Autumn Coed Luncheon. As is our custom, we began by standing in silence, remembering those of our area who have recently Flown West. Todd Davis, Chuck Wafel, Mary Commerce, Earle Worley, Annetta Spruell and Cheryl Grant were remembered, as were the individual crew members of Flights 93 and 175. There were updates on the condition of Beth Williams, Vince DiFelice, Bob Buck, Larry Watts and Carl Miller. John Cerisano was in attendance and looking good after having recently had quad bypass. A message from Herb Petitt, announcing his decision not to retire, was read to the group.

There were three first timers in attendance; Jon Beckett and the most recent retirees Dennis Getman of August and Roy Liggett of September. The Least Recent Retiree in attendance was Dick Edwards, age 92. We also recognized Dick for his contribution of a new wing for the Annapolis Hospital.

Ed Miller was recognized for his contribution to our profession. In their nomination to the Flight Safety Foundation, the Air Line Pilots Association said, "Captain Miller has worked tirelessly for the last twenty-one years volunteering his efforts to encourage and promote increased awareness of, and reporting of, seismic and volcanic activities, which may affect aviation safety worldwide.

Since retirement in 1990, he has voluntarily spent a minimum of one day each week working on volcanic ash issues." The Flight Safety Foundation selected Ed to receive a 2001 President's Citation during the Foundation's 54th International Air Safety Seminar in Athens, Greece. We extended our congratulations to Ed.

Mr. Tom Alison, Chief of the Collections Division at the National Air and Space Museum, was our guest and held the close attention of all. Tom came to the Museum after a 27-year career with the USAF during which he flew over 6500 hours in several types of high performance aircraft. Today he opened up his logbook of 1000 hours flown in the Mach 3+ SR-71 Blackbird and took us on a typical mission. He did so in a manner that captured the attention and imagination of everyone in the room.

Thank you, thank you Col. Alison.

Thanks to Don Mainwaring for suggesting Col. Alison for our program. Also, Thank You to Theresa Ruddy for the floral arrangements on each table. Some of the attendees were lucky enough to be selected to take those arrangements home for an extended period of appreciation.

The festivities came to a close with the Ceremony of the Golden Vessel of Uncertain Heritage in which door prize tickets were drawn for Andy Yates and Jon Beckett.

Those attending were:

Tom Alison (Guest Speaker), Jon Beckett, Michael Bennett, Lee Boyd, John Cantrell (Guest of John Teague), Bill Carrigg, John Cerisano, Linda Cerisano, Gary Cook, Linda Cook, Doug Diedrick, Ed Duffy, Dick Edwards, George Elloitt, Ginny Elloitt, Jack Evans, Jeannie Evans, Elaine Faunce, Ferg Faunce, JBrad Fleming, Judith Fleming, Cathy Foster, Jim Foster, Dennis Getman, Jerry Goebel, Mary Ann Goebel, Bob Goodman, Ellen Grube, Larry Grube, Earl Jackson, Fred Keister, Pat Keister, Roger Lemieux, Linda Liggett, Roy Liggett, Joyce Lopez, Clyde Luther, Dave Malone, Hank McBride, Frank McKenzie, Delores Miller, Ed Miller, Ray Moffett, Bill Nolan, Edna Nolan, Joe Rozic, Bud Ruddy, Theresa Ruddy, Bill Salisbury, Bernie Schwartzman, Bonnie Schwartzman, Chuck Smith, Helen Stidham, Sim Stidham, John Teague, Betty Williams, E.K. Williams, Powell Williams, Tom Williamson, Andy Yates.

Gentleman, we need your help in keeping the mailing list current. Please send to me any changes to your address, postal or email. Also remember, that if you do not keep Jerry Goebel informed of illness and death in the group, he will not be able to give the information to the phone tree in a timely manner. Our luncheons are quarterly, the 3rd Wednesday of Jan, Apr, July and Oct, and we invite any of RUPA to join us. Social time begins at 1115 with lunch served at noon. PLEASE NOTE THIS CHANGE: Belle Haven Country Club informs us that the facility will be totally closed for the month of January. We expect the January 16, 2002 Stag Luncheon to be held at the SPRINGFIELD GOLF and COUNTRY CLUB located at 8301 Old Keene Mill Road. Directions to the club will be on the January postcard. Contact Bud Ruddy 703-858-1552, Jack Evans 540-882-3496, Jerry Goebel 703-719-6353, or E.K. Williams (EKWJR@compuserve.com) to ensure a place at the table and a bean in the pot.

*E.K. Williams, Jr., Washington Area Representative*

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## LAS VEGAS HIGH ROLLERS LUNCHEON

Clyde House {702} 896-8821 clydie@concentric.net

Another picture perfect day in Las Vegas for our monthly luncheon held on the 16th of October at the home of George and Denny Atteberry. A beautiful home, a beautiful lunch and some great conversation made this another "banner" day for the HIGH ROLLERS attending our monthly get-togethers.

Next month we will be back at Memphis Barbecue and on December 18th we will meet at the home of Lloyd and Donna Whitlow who will co-sponsor with Hal and Shirley Morris. This will also be our Christmas Party and all members are requested to bring presents for the toys for tots collection. Un-wrapped for boys/girls of all ages.

Those present in October were as follows:

HOSTS George & Denny Atteberry

Andy & Dawn Anderson

Bill Balboni

Barry & Ruth Dixon

Larry & Mary Doyle

Barrie Folsom

Jerry & Susanna Johnson

Gene & Mary Lamski

Bud Puckett

Jimmy Price/Carol Starbuck

Don & Betty Swirnow

Lloyd & Donna Whitlow

Linda Wilson

*And yours truly Clyde House and Marie Loquet*

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## ANNUAL LAX HOLIDAY LUNCHEON

All RUPA members, wives and widows; active pilots and spouses; present and former flight office personnel and spouses; active or former flight attendants and spouses are invited. Bring a friend if you like. December 13, 2001, at the Hacienda Hotel, 525 north Sepulveda Blvd. in El Segundo. (Just south of LAX). \$17.00 per person. No host bar at 1100, lunch at noon.

RSVP to reach me by December 7. Send check to Rex May, 6677 Vista Del Mar, Playa Del Rey, CA 90293-7545. Your check is your reservation.

For you recent retirees, many of the old timers can't get out any more for health reasons. So please come and visit those of them who still can.

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## LAX LUNCHEON

Those turning out for October in El Segundo were:

Jim Turner      Ken Williams      Hilda & Herb Goodrich

Dave Tank      Walt Albright      Shirley & Jack Hanson

Don Krueger      Bob Mosher      Edna & Lee Cameron

Sue & Bob Tyree      Joyann & Jack Moore

Arvid Von Nordenflycht      Linda & Rex May

Odd numbered months at Billingsleys in Van Nuys and even months at the Hacienda; In December the luncheon will be on the 13th. See LAX HOLIDAY LUNCHEON NOTICE in this publication for details.

*Rex May-wrecksmay@aol.com*

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## WIDOWS COORDINATOR

Jackie Pancoast Abel, Huntington Beach, CA 92649-3024

Hi everybody, seems like ages since I have written as myself, not as widows coordinator. My brain aneurism has a platinum coil, I have learned to walk again with a cane, and I am driving, only in my immediate area. Most of all I feel good. A large part of all this is the caring and support that I received from you RUPA friends. So now --- all the good wishes you sent to me, let's send to Jock, our editor, who as you read this, will have had his lung surgery. We wish him well.

Jackie

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## **SURVIVOR PASS TRAVEL**

It was widely circulated here on the Forum that surviving family members of the crews of 9/11 were sent form letters from UAL advising them that due to the deaths of their family members, their pass travel was being terminated. The first thing I'd like to say is, as some have already concluded, don't automatically believe everything you read on the Forum. Not only was that report on this forum absolutely untrue, but the Company actually enhanced survivor travel benefits after the 9/11 tragedy, and sent **\*\*PERSONAL\*\*** letters to all the surviving families detailing their travel benefits as surviving family members.

For everyone's information, here is a summary of survivors' travel benefits:

- For family eligibles (except parents) of employees killed on the job:
- Continuation of all travel benefits and all service charges are waived (ie.,Int'l First Class).

For family eligibles (except parents) of all other deceased employees:

- Continuation of all travel benefits.

For Parents of all deceased employees:

- ID85 pass travel on UAL for one year (this was an improvement made after the 9/11 tragedy). ID85 is required for tax purposes.

It should be noted that UAL has, in my opinion, the best survivor pass travel benefits in the industry. I hope this sets the record straight.

*Regards, Pat*

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## **IMPROVED TRAVEL ELIGIBILITY RULES FOR PARENTS**

By Jennifer Porter, SFOHR Communications Rep

We are pleased to announce two changes to the administration of travel benefits for parents of employees and retirees. The first change allows employees and retirees to designate two parents of the same gender, either mother and stepmother or father and stepfather, as eligible for travel. This is an improvement to the previous rule, which stated that a set of parents equals one male and one female. The second improvement is that any change to parent travel eligibility following a life event, such as a parent's marriage or death, can be made quarterly. Previously, changes could only be made annually during the Open Enrollment period held each fall.

A life event is defined as the marriage/remarriage of a parent, divorce of a parent, or death of a parent or stepparent. Employees whose parents have experienced a life event in 2001 and wish to designate another parent as eligible for travel benefits need to complete two Family Information Forms - one deleting the ineligible parent and one adding the new parent. You must provide appropriate legal documentation to your supervisor (e.g., marriage certificate, divorce decree, death certificate). Family Information Forms must be received and date stamped by WHQIN no later than the 19th of the month before the effective date. Changes will be effective on the January 1st, April 1st, July 1st, or October 1st following the notification to WHQIN of the life event; for example, for Family Information Forms received by September 19th, travel for the newly designated parent will take effect on October 1st.

Retirees who wish to change their parent designation need to complete a single Family Information Form and return it so that the United Retiree Service Center (URSC) receives it by the 19th of the month before the effective date. Employees and retirees with parents who have not experienced a life event, but who wish to change their parent designation, may continue to do so on an annual basis during Open Enrollment for travel effective January 1st of the following year.

Employees can get Family Information Forms from their department or in the 'File Cabinet' section on SkyNet. Employees located outside of the United States should follow the same processes and may contact their local Human Resources team or their manager for information on how to make changes. Retirees can get a Family Information Form by contacting the URSC at 1-888-825-0188.

Additional information about parent/ stepparent travel eligibility is available in Regulations Series 10-

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Travel Benefits. Regulations Series 10 and SkyNet are currently being revised and will include these changes. Employees and retirees with questions about travel benefits should call the Benefits Service Center at 1-800-482-5236.

IAMAW Trade Winds Oct/Nov 2001

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### SEA GOONEY BIRDS

Sept. 20, 2001 monthly luncheon held at Marriott Hotel Sea-Tac Discussed events of 9/11 and how it has affected pass travel. Consensus was get there early and expect lines.

In attendance :

Bill Brett	Pat Kenny	Don Cunningham	Dick Wiesner
Brent Revert	Wes Olney	Chuck Westfall	Jeff Roberts
Dan Jessup	Bill Stoneman	Russ Stephens	Ray Hanson
Bill Lamberton	Neil Johnson	Dick Anderson	Harv Beery
Jack Brown	Gerry Pryde	Chuck Podhasky	Walt Fallon
Keith Blue	Fred Sindlinger	Dave Carver	Vince Wormser
John Cordell	Philo Lund	Bob Berg	Lee Bierman
Ralph Vrtacnik	John Bley	Bob Berkey	Herb Marks
	Vince Evans	Ray Hull	

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### SEA GOONEY BIRDS LUNCH

The monthly luncheon of the Seattle Gooney Birds was held at the Airport Marriott on Oct. 18, 2001.

In Attendance:

Brent Revert	Norm Richards	Dick Woodin	Tom Smith
Gene Armstrong	Lloyd Cooley	Jack Brewn	Jeff Roberts
Herb Breivik	Ray Hanson	George Nicolai	Don Foreman
Vince Young	Gerry Pryde	Ken Case	Dave Carver
Roger Baird	Ray Randall	Al Meyering	Chuck Westpfahl
Mark Gilkey	Wes Olney	Dick Wiesner	Ivory Brummet
GeorgeMcCullough	Clair Lilley	Herb Marks	Ray Hull
Harv Beery	Chuck Podhaskey	Bill Brett	John Bley
Walt Fallon	Bob Berg	Bob Berkey	Ralph Vrtacni

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### COUNCIL 34 "HAIL & FAREWELL" DINNER DANCE FOR 2002

The annual Council 34 "Hail & Farewell" dinner dance for 2002 will be held on Saturday, March 9 at the SFO Airport Westin Hotel ballroom. United pilots, retirees, families and friends are all invited to share an elegant evening with the year 2001 retirees. The cost is \$50 per person. Make checks out to "SFO Pilots Retirement Party" and send to Mr. Alan Cirino, 240 Turnberry Rd., Half Moon Bay, CA 94019.

Also, free financial planning seminars on Friday and Saturday, March 8 & 9. Spouses are welcome as always. Come and have a great evening with many of your favorite people!

*Thanks, Bob*



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## GOODWIN RESIGNS

United Airlines on Sunday named an interim chairman and chief executive, Jack Creighton, a man with no experience running an airline but by his own words an ability to put management and unions together and the energy to rectify a bad situation. At least initially, unions appeared to be happily on board the new change at the top of the No. 2 U.S. carrier.

Creighton, 69, told reporters on his first day on the new job that he has no intention of presiding over a bankruptcy filing and that he will steward the airline until it is on the road to operating in the black.

"There's nothing wrong at United Airlines that cannot be turned around by what's right at United Airlines," he said to reporters during a telephone news conference. "Our immediate goal is to restore United's financial stability," he said, even as weakness for business and leisure travel is seen continuing into next year. "I am energized by the challenge of bringing United back on that road."

Although United Airlines has not commented on its financial position, other U.S. airlines have reported ongoing daily cash losses of up to \$15 million as travel demand remains weak.

Creighton is former chairman and chief executive of Weyerhaeuser Co. WY.N, one of the largest U.S. timber companies. He is also chairman of the board of energy giant Unocal UCL.N. He currently lives in Seattle but will be moving to Chicago for his new job, a United spokeswoman said.

UPBEAT VS DOWNBEAT. His initial remarks to the press were in sharp contrast to ones made recently by outgoing CEO James Goodwin, who sent a letter to employees saying the airline might perish. Although Goodwin never spoke publicly, the letter set off a firestorm among employees and investors, as two unions called for an immediate replacement and the stock of the No. 2 U.S. airline dropped even further than it had since the Sept. 11 attacks, down more than 20 percent to the lowest level since 1988.

Creighton said Goodwin submitted his resignation Sunday morning, which the board accepted. As he begins his tenure, "everything's on the table," Creighton said, a hint that unions may expect some sort of demands in coming months. United's roughly 10,000 pilots, represented by the Air Line Pilots Association, said in a statement that they looked forward to working with Creighton. "Jack Creighton has been a valuable member of the UAL Board of Directors over the past three years," said Rick Dubinsky, chairman of the pilots' master executive council and UAL board member. "I have worked constructively with him at the board and look forward to building a strong and productive relationship with Jack and his management team over the coming months."

Some 45,000 machinists are represented by the International Association of Machinists and Aerospace Workers. IAM spokesman Frank Larkin said it was time for Goodwin to go and that his replacement was the first step in restoring the airline to stability. The IAM also has a board seat thanks to the 1994 employee stock ownership plan that gave the two labor groups a 55-percent ownership in the airline.

WORK CUT OUT. Wall Street analyst Ray Neidl said regardless of the new changes at the top, United has turbulent times ahead. "The immediate task for him and for every other airline executive is to restore stability and get people flying."

Traffic, decimated after the Sept. 11 attacks in New York and Washington, remains about one-quarter below normal levels, according to estimates. Several major airlines reported operating losses last week, including a record \$414 million third-quarter loss by AMR Corp. AMR.N, parent of American Airlines and TWA. UAL will report its results Thursday and will top that figure. "It's a horrible time to be assuming a job at a company like this," Neidl added.

On Sept. 11, two United Airlines jets were hijacked and crashed, one into the World Trade Center and one in rural Pennsylvania. Two American Airlines planes were also overtaken, with one crashing into the other tower of the trade center and the other smashing into the Pentagon. As travel demand dropped and some airlines hovered on the brink of bankruptcy, the federal government rushed through a \$15 billion aid package, including \$5 billion in direct cash.

Creighton said the government response to some degree will determine the future for the airlines.

"I refused to accept United Airlines as collateral damage of Sept. 11," he said. Goodwin has been described as a man who was well-liked by many, but his inability to placate the two employee groups who own shares in the company was his undoing, analysts said. "The PR of his statement was just so negative. There is no question that United has problems, but it is a dominant carrier that would be one of the last to go bankrupt in my estimation," said Richard Gritta, a professor of business at the University of Portland, who specializes in airlines.

**L. WALLIS ALVES** - 2538 SE 22 Ave, Cape Coral, FL. 33904

Dear Cleve, Check enclosed. On time for once. Ann and I are well, and the families are all fine. Celebrated our 50th anniversary this Sept. I have lost my shirt on UAL stock this year, but compared to the attack on the U.S. and the loss to our brother and sister employees, my problems pale. Best regards to you all. *Wally*

**DICK AND LAURIE ANDERSON**—8/55 - 9/87 11011 NE 12th St #506 Bellevue, WA 98004 and 165 Heleuma Wailea, HI 96753  
The past two weeks have been extremely difficult for everyone—our prayers go out to the families of those United employees who lost their lives in the terrible tragedy!

It seems to be trivial under these circumstances to elaborate on Laurie's and my life - but it is healing to share one's life with friends. So, here goes..... Time flies when you're having fun and peddling faster! Our cruise on the Rotterdam VI last November/December from Athens to Fort Lauderdale was mesmerizing. Twenty-four days with many fascinating and truly educational stops. What made it even more enjoyable was having UAL retirees Ray and Jackie Dapp and Ron and Barbara Taylor onboard. Consequently, mini RUPA meetings were held at lunch. It doesn't get any better than that!

In May of this year we cruised from Quebec City to Rouen, France onboard the "Seabourn Sun" 17 days with stops in the Azores, Ireland, Scotland, England and France. Really fantastic! Then, wonder of wonders, first class (finally) on UAL from Paris to Seattle.

We continue to enjoy our home on Maui where Laurie is active in the Wailea Community Association - and together we volunteer as COPS (Citizens on Patrol) where we patrol beach parking lots from Kiihei to Ahihi Bay via car. We only "create a presence" and use our cell phone to call a "real cop" if a problem occurs.

Our thanks to the devoted people who work so diligently for RUPA and our best to all.  
GOD BLESS AMERICA!

VISIT OUR WEBSITE  
**WWW.RUPA.ORG**

## **ARTIST--NIXON GALLOWAY**

The October issue of RUPA had a question from MATT BIGGS concerning background info on Nixon Galloway. I punched up the name on GOOGLE and got some info. He was a Naval Pilot during WW2 who decided to become an artist rather than continue flying. Didn't find any ties to United but got a lot of other stuff including scenes and pictures that are for sale.

*Tom Hurst*

*I did get a phone call giving me a phone number for the artist from member Bill Northrup - a fellow artist and member of the aviation artists association of which Mr. Galloway is the President - and will follow up when I get a chance. Ed*



**GEORGE W. ATTEBERRY**—2977 Via Meridiana, Henderson, NV 89052

Cleve, almost a year now since I hung up the spurs, (Nov. 2000). Thanks to the young guys, the airline is functioning without me. If I hadn't stayed on until the "rope starts" were retired the new contract benefits would have been only a dream.

Thanks again for everyone's effort and see you at the RUPA convention. *George*

**JOHN BACZYNSKI**—4 Romero Ct, Novato, CA 94945

Dear Jock: This year has gone by too quickly, was at the Reno Air Races when I realized I hadn't sent in my twenty bucks yet. That was just about the time the races were canceled.

Not much point in describing all our activities, they pale in comparison to what this country (and UAL) has been through since the 11th of September.

Will close with this one thought; for those of you who think we should use "Restraint" and "Reason" before we retaliate, consider this: How long would you use "Restraint" if a rattlesnake was about to bite one of your kids? How does one go about "Reasoning" with a rattlesnake?

*John*

**LEE BECK**—1 DEN BOS ORD LAX 1957-1991 becaleni@aol.com

Dear RUPA Pilots, this annual letter is about the golfing fun our little group of pilots has each month, playing with each other and at a different club here in Southern California. We have 34 players on our list and usually 24-26 shows up each month for the event. We call ourselves "Monthly Golfers" and have only one rule: the monthly host pilot, "makes all the rules". Been going on like this for 10 years with seniority ranging from Frank Colwles and Bob Bowman to Charlie Shuckhart who just retired 2 months ago. We have several pilots still working.

After golf we do what the host (who makes all the rules) has planned for us: this may be a patio party at his house or maybe just a having a cool one together with some peanuts at the course. Until our dear friend, Frank McElhoes, had his spinal problems and is now bedridden, we traveled in group to Silver Lakes for golf, overnight at the resort hotel and always a great cocktail party at Frank and Dottie's fabulous home on the lake, followed the next day with a game at Arrowhead CC with Ron and Jean LaBarre on our way home. Our most adventurous outing was to Laughlin, NV and put on by Joan and Tom Trotter. We do travel and would like to meet with other RUPA golf groups if someone is interested out there in RUPAland. All of our players do have a handicap number and is necessary since we play a match. Golf is our medium to stay in touch and together with our old airline buddies. It works for us and is really fun and all RUPA people are invited: use my email at the top to get on the list. Like I said earlier, we only have one rule, "the host makes all the rules". Members of our group do travel and play internationally at least once a year with the Quantus airline people at places like France, Australia, Ireland, New Zealand, Africa, USA, Canada and next spring to Wales.

The handicap spread of the Monthly Golfers is 6 to 28 so there is room for all. *Lee*

**WALTER G, BLASECK**—19700 Minocqua Ct, Saratoga, CA 95070

Hey Cleve, What do you know, another year has passed and what a lousy year it was!! The tragedy at New York was bad enough but the disappearance of our "B Funds" in the market is a double whammy (for those of us who STAYED in the

market). I'd look for a job but who would want an old fart like me? Even our annual picnic had to be cancelled! What's next--Boy's night out?? Anyhow, enclosed is my "Birthday (I've had too many) check".

Let's hope 2002 is a much better year

Love & Kisses, *Waldo*, the Great Pepper



**NEIL L. BRETTHAUER** 1167 S. Hidden Brook Trail, Palatine, IL 60067-9104

847-202-8263 Email: aeronaut777@cs.com

Jock: It really is true that fun flies when you're doin' time, (or something like that). It's hard to believe that one year of retirement has sped by already.

I have not missed the cockpit for a moment, even though I really enjoyed the flying and almost all the fine folks I worked with at UAL. I guess it was just time to move on.

I spent most of last winter on Marco Island, and had lots of time for boating on Lake Michigan this summer. Vicki and I finally got around to taking a cruise on a canal barge in France in July, a trip we'd wanted to make for years. I highly recommend it as a great week's vacation. The good folks at Aero marine Interline Travel were most helpful in making the arrangements.

I just passed a complete physical and learned two things: I'm still in pretty good shape, and those annual physicals we used to get for free are doggone expensive!

One way I make sure I can afford those physicals is by keeping my wife gainfully employed. Vicki now really looks like a genius, as she left United in July to become Senior Vice President of Administration at DHL Airways. Boxes and letters don't have coronaries enroute and aren't unreasonably demanding otherwise!

Of all the magazines that come through my mailbox, the RUPANEWS has become one of my favorites. You guys do a great job of publishing a first rate product. Reading of so many old friends from days past is a real joy, and the timely articles on health, travel, etc. are most beneficial.

Keep up the good work. Check is enclosed for Cleve, with a bit extra for the folders and stuffers.

*Neil L. Bretthauer*



**ERLE BRITTON**— 7755 E. Laguna Azul, #173, Mesa, AZ 85208 LGA - DEN 1948-1984

I was staying home today awaiting the delivery of my new computer when the thought occurred to me that my annual “dues” was coming up SOON! Realizing that I would be cross-eyed and bable-mouthed for some time getting that “computer gadget” figured out, I figured that right now would be a GOOD time to get this little chore done!

Good year for both of us, health wise. I have noticed that the Greens Superintendent usually always lengthens the hole and shrinks the cup about every night. Also the trap club makes the clay birds smaller and throws them faster every week. Honestly, though, I can't complain. I am VERY happy to be on the topside of the grass on the golf course, and I have made the AZ State Senior Vet Trap Team the past three years.

Sold our townhouse in Kalispell in May. We had 11 wonderful years there, but it 'got' to big for us old geezers. We now have a large fifth wheel parked on the golf course in Poison, MT, on the south end of Flathead Lake. We plan to spend shorter summers there, but still enjoy the fabulous golf and summer climate in the Flathead Valley. Enjoyed a wonderful week on Lake Powell last month with ALL 4 of our children and their spouses. It was just perfect in all respects. I am sure that few parents our age have the opportunity to enjoy such an experience.

Again, our deep appreciation to ALL of you hard workers that keep RUPA “flying high”!!

*Erie & Neva (57 years together!!)*

**DONALD H. BROWN**—1720 S. Rovig Pl, Coupeville, WA 98239

Hi Cleve, Birthday month his here, and I've mailed off a check to you for postage. Also that means that Donna and I are off to Maui at the end of this month for the winter. We're going on Hawaiian Air to HNL and then on over to OGG. We find that much easier than trying to go SA from SEA through either SFO or LAX. I also like traveling on the DC-10, which fits me like an old shoe. (I also like that 3rd engine).

The weather here on Whidbey Island was perfect in September, as it usually is. We had five different sets of visitors during September, including Jim and Norma Nugent from Reno. They ended up driving here from Reno, as they came up

shortly after the September 11th disaster. My new-hire classmate, Frank Kilgore, also stopped by for a few days at the end of the month.

Donna and I are looking forward to our winter in Maui, but we don't look forward to shutting down the house here. Actually the worst thing is trying not to forget to take the needed paperwork and computer backup files. We always seem to forget something! We get to see many long time United friends in Maui every winter.

Thanks to all the volunteers for their good work. I especially like having all those back issues of the RUPA news available on the web site. There is a lot of good medical, insurance, and travel benefit information in those back issues, and it is nice to have them available wherever we are.

*Don*

ORD-DEN-SFO-LAX



**GEORGE A. BUTZ** Box 34 Marco Island, FL 34146

Dear Jock:

I have sent a check to Cleve for the annual postage fee.

It has been a quiet year for us. The usual painting, landscaping and upkeep one has on a house. Sorry we won't make the Rupa Convention in Las Vegas this year. I am going to West Point tomorrow for the annual Berlin Airlift Convention. So far the trips I am taking are still operating.

Thanks again for the hard work you all do in getting the RUPANEWS out.

Best Wishes. *George A. Butz*

**HAROLD "HAL" CAMPBELL**, 202 KyFields,  
Weaverville, NC 28787 prchfc@cs.com  
1966-1993 ORD-CLE-ORD

It's been a "close to home" year. One golf trip to Florida in the spring, a few in the Carolinas, and ATL to see the kids was the extent of our traveling.

We haven't been on an airplane since '97. We both continue to have our back problems, but we're still mobile. Golf was terrible for several months, but then turned around after a posture correction. My handicap came down to 2.5, I won the club Super Senior Championship, Dataw Island CPGA event in my age group, beat my age once with a 69, and tied for 2nd in the World Super Seniors Championship so I have no complaints. The pain after playing, however, is growing, making me wonder if my golf playing days are nearly over.

I have scoliosis of the spine, arthritic deterioration of several discs, but nothing surgery will help. Exercise being the only recommendation and help. Other than that, Pat & I are doing fine with no life-threatening problems.

I certainly enjoy keeping up with the news through the RUPANEWS. All the volunteers certainly deserve a big THANK YOU!!!!

*Hal*

**Did you know that the last two years of the RUPANEWS are available on the RUPA Web Site, [www.rupa.org](http://www.rupa.org)?**

**KEN CASE** PO Box 307 Chelan, WA 98816--  
caseyc82r@aol.com.

SEA LAX SFO '64-'94

Cleve, Jock and all the rest of you that make this publication happen, thanks so much for your efforts. Things are fine with us here in Chelan. We did one thing a little different this year. We got our combined families, eighteen of us, together on a one-week Alaska Cruise on the Norwegian Sky, leaving from and returning to Seattle the last week in August. A great time was had by all.

I read with interest Dan Hennessey's letter in the October RUPANEWS and am copying this to him to let him know, if he hasn't already found out, that Ching Willows is the pen name taken by Earl Willis who is a retired SEAFO captain. I believe

after, asking some people who knew him better than I did, that he passed away some time ago. Cant think of anything else to pass along this year. I'm attempting to get this to you via e-mail and will send the check to Cleve the old fashioned way. Regards to all *Ken*.

**Just a Reminder  
Postage Fees are Now \$25.00  
Effective Immediately**

**JIM CHILTON**--1635 S.W. Miller Creek Road-  
Seattle, Wa. 96166 e-mail [omatess@worldnet.att.net](mailto:omatess@worldnet.att.net)

Thirteen years and still busy and happy in the great Northwest. It is October and the rains have begun, and for the first time, Tess and I are considering finding a place to winter in the sunshine. We've also put our boat up for sale and will see what its like to be boatless after 30 fun years of cruising and racing.

In the last issue, Dan Hennessy asked about the "Ching Willows" books. There were 3 or 9 of them, small paperbacks, and were written by Seattle-based pilot Earl Willis. "Damn Serious Business" was about other Seattle pilots (with altered names) and it was typical of Earl's unpredictable humor that the airplane pictured on the cover was upside down. When asked why he used the alias "Ching Willows" he replied that no one would remember Earl Willis. The last I heard of him he was living in Hawaii.

I have authored a book of short stories just to leave some record behind for children and grandchildren. One, titled "Midair Collision", was published in the June issue of flight Journal and two have been accepted by Aviation Week for a book they plan to publish in 2002. Everyone out there has a story, and I encourage you to put it on paper and leave it for posterity. Besides it's a lot of fun. Thanks to all who make the BUPA News possible. *Jim Chilton*

*I heartily second your statement that everyone has at least one aviation story. One way of saving them for posterity is to send them to RUPANEWS (unless, of course, they've been previously published.) We're always looking for bits of aviation history – especially, but not limited to United history.*

*Ed*

**ROBERT E. CLIPSON**—6841 Eastmoor Dr,  
Denver, CO 80237

Hi Cleve, I want to add my expression of sympathy and condolences to those of all citizens of the United States—in the loss of life associated with the terrorist attack on New York, Washington and Flight 93 in Pennsylvania. United, its employees—and their families, along with the brave passengers that tried to stop the hi-jacking—will forever be in our thoughts and prayers. The cockpit must be protected. *Bob*

**DOUG AND PHYLLIS DIEDRICK**—3201

Bennett Pt Rd, Queenstown, MD 21658  
Dear Cleve, It's hard to believe that one year has gone by already. We really enjoy the RUPANEWS and appreciate all the work that goes into it.

Just got back from a 12-day cruise on the North Sea and porting in several cities of Europe. We highly recommend Renaissance Cruise Lines. Good deals can be found on: [www.interlinecruiestores.com](http://www.interlinecruiestores.com) which is operated by United.

Still living on the Wye River on the Eastern Shore of Maryland. We've been busy with tennis, golf, and grandkids. Phyllis has been spending a lot of time as a volunteer for Hospice working in the office on computers and I still tinker with light planes.

Again, thanks to you, Jock, and the other officers and committee people who keep RUPA going.

*Doug & Phyllis*



*“On the Internet, nobody knows you’re a dog.”*

**BOB ENGL**—221 Belle Pt. Dr, Queenstown.  
MD 21658 DCA/ORD DC-6, 737,727 & DC-10

Dear Cleve, Enclosed please find my check for another year. Can you imagine, it's early for a change? This is number three since the government thought I was too old to fly but I am happy to report that there was life after 60.

Still flying the Falcon for two families. It's like having your own jet and not having to pay for it. My co-pilot accepted a job with EJ so off I went to find another and RUPA was the means that I used. I was lucky in securing a retiree of one year (name remains anonymous) who has the same enthusiasm for flying that I do. For any of my fellow retirees, that still want to fly, be aware that there are a lot of opportunities for us “grey-heads”. Sure has made my life complete.

Another grandson, compliments of flight-attendant daughter and her Delta pilot husband. Traveling to second home in St Petersburg, Florida about once a month. Life is good and getting better.

Need to take this opportunity to say thanks, again, to you and all the volunteers who make RUPA what it is, an organization that I am proud to be a part of. Let's pray for the victims and our beloved USA. *Bob*

**JOHN AND POLLY FIELDS**—6009 S Turkey  
Creek Rd, Morrison CO 80465

Hi Cleve, Gee, it's time for another check, already—81 this month, and still mobile.

UAL has had a hard blow, and I join the rest in hurting. I have to remember though, that in the late 40's and early 1950 business got so bad that I remember flying empty airplanes on trips—and (I had been put back to copilot) flying a DC6 non-stop from Chicago to Los Angeles with two passengers. Then, business all came rushing back. In fact, in April of 1951 they needed more DC4 captains so badly that they did not even go through the formality of sending a few of us to school. In my case they called me up and asked me to go up next day with an inspector and get my DC4 rating, just saying “you were a copilot on the DC4, weren't you?” I had never flown one from the left side; never steered one on the ground (I had some trouble with that). The day after that I flew a DC4 passenger trip as Captain. (“Needs of the service”).

*John*

**R.A. "JUDGE" FRAZIER**—PO Box 281409, Lamoille, NV 89828

Cleve, As the expression goes, the check is in the mail. Really it is but one must remember that the mail stage doesn't get here as often as in other places - two days from here to Reno if you're lucky. Barb and I have had a busy year with landscaping, hunting, playing with our five dogs and the usual other things. We live on ten acres about 25 miles from town so there is plenty of landscaping to do around the house. It was so dry this year we didn't have a hay crop worth bothering with so the pasture and I got a rest. We'll re-seed it after the first snow.

A major milestone happened when Barb finally decided she'd get on the tractor with the loader and run it herself. Up to now it's been "I don't do diesel".

A lot of my time was taken up with planning the grand opening of Elko's beautiful new airport terminal building. I'm chairman of the airport board and also handled the cornerstone ceremony to be done by the Grand Masonic Lodge of Nevada. The event was scheduled for September 19th but after the terrorist attack we had to postpone the event indefinitely.

Other than that, I keep very busy with the VFW and will start my term as Master of the Elko Masonic Lodge later this year.

We haven't done much traveling to far off places - mostly driving. This month we'll fly to Phoenix for my daughter's wedding. Some get disturbed when they feel the kids marry too young but I can't say that. She's forty and this will be her first - finally found the right guy and we like him. My son is in Texas with Dell Computers as a senior project director, happily married and doing very well. No grandchildren so we're not stuck baby sitting either. Our health is good, we're happy as clams and I hit the magic age of 65. Best to all, *Judge*

**MARK GILKEY**, Seattle, WA

This wharf rat is still frequenting the Seattle waterfront. I went out with a friend on one of his tugs to participate in the annual tug boat races. There were about sixty-four tugs divided by their horsepower into three groups. Group C, the first to race, had hp up to 1,000; Group B over 1,000 up to 3,000 hp, Group A over 3,000 hp, and then Unlimited.

One of the tugs racing in Group A was the Sea Victory. She has 7,200 hp and had towed the battleship Missouri from Bremerton to Pearl Harbor. More recently, she towed the battleship Iowa from the East Coast to San Francisco. Our tug, ex-Navy and Group B, had a 2,000 hp opposed piston diesel with ten cylinders and twenty pistons. This engine is very similar to those used in our WWII submarines. We really churned up the harbor and came in second - second from last.

Best to all, *Mark*

**LOUIS GUST**—1203 W. Glenn Ln, Mt. Prospect, IL 60056

Greetings to all: All is well at the Gust household. Keeping busy with grandchildren, oldest grandson now in college, so Grandpa is busy with his education. Best regards, *L. Gust*



**MRS. D.W. "RUTH" HAUCK**—952 Castle Hill Rd, Redwood City, CA 94061 650-364-0707

Dear Cleve, Just a note to say how much I've appreciated all the wonderful cards, messages, phone calls and all for David while he's was fighting these devastating conditions for 4½ years. You men helped more than you know and I send thanks for Dave and for me for your prayers and encouragement have truly sustained me. There were many discouragements and set backs, but all of you helped me carry on and my family and I thank you and your great help. You also made his memorial service bright with your presence and loving cards, and thank you John Schmitz for your everlasting faithfulness. I extend my grateful appreciation to all, as would Dave. I read every letter and every card to him, and how he smiled as did so.

Again, many many thanks to all. *Ruth*

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**ROBERT S. HELFFERICH**—21409 60th St,  
Bristol, WI 53104

Cleve and Jock, It's hard to write an upbeat letter after the events of last week.

It's been two years since I left; kicking, screaming and fighting. The last year has been great. I still can't get enough of the traveling. I'm trying to visit some of the places (up close) that I looked down on from above for so many years. I'm still doing it by bicycle whenever possible.

Besides one short trip to London for a short fix, I've done three trips by bike in the last year. One from and to Latrobe, PA (where my second home is) to Hagerstown, MD for the 150th anniversary of the C & O canal (the celebration was on my birthday). I did my first organized ride this spring, the Bike Florida ride, and I just got back from riding from here (Wisconsin) to Ft. Worth. It was planned to take longer than it did, as my pilot training class reunion is on 7 October in Ft.

Worth, but I got so angry at last week's events that I took it out on the bike and just pedaled harder. The Cardinal keeps my sanity with regards to flying, and I'm now taking all my short trips in it, vs. the airline. The car just doesn't get used much, anymore.

Well, that's "All the news that's fit to print."  
Thanks for keeping the communication lines open, and the light's still on in Wisconsin for anyone who cares to stop by. Regards, *Bob*

**JAMES J. HIGBEA**—25 Kathy Ln, Hawthorn Woods, IL 60047 jjhigbea25@juno.com  
Dear Cleve, Typical of the rest of my UAL career, they canceled my "Last Flight" w/o pay due to the tragic events of 9/11. I did, however, fly a last flight (the previous week – I just didn't realize it at the time.)

Now I'm just one digit away from being in kindergarten with my 6 year old granddaughter (60 minus the 0, get it?) So I have a lot to learn....*Jim*

**DOUG HORNE**— 81 Beachfront Trail, Santa Rosa Beach, FL 32459  
Dear Cleve; As noted in George Simmons' letter in the Sept issue, Edna and I have moved to Florida. It just got to the point that I wanted the average temperature to be closer to my age. And they do need at least one Democrat in the panhandle.

On a rather sad note, George, Dave Redfield, and I attended the memorial service for Roy Henderson who died unexpectedly last month. The eulogies by his family and friends were most appropriate, and although we left the church misty eyed, we also had warm smiles. I'm sure that's the way he'd like to be remembered. He had a wonderful sense of humor, and, above all, was a consummate gentleman. *Doug*

**CLYDE HOUSE**, 8742 Crest Basin Court Las Vegas, Nv. 89123 clydie@concentric.net

Dear Jock: Hope this note finds you much improved healthwise and up to speed with your onerous RUPA duties. You were sorely missed at the convention in November.

Marie and I have done a bit of traveling including our annual trip to the island of Mykonos to meet up with old and new friends from all over the world. Funny about friendships, after the 9/11 incident she had calls from 11 countries around the world but only a few from here in the US.

Wanted to say one more thing in that I was really disappointed in the showing for the convention.

With about 3,000 retired pilots and nearly that many spouses, a showing of 175 for the banquet is utterly unbelievable.

Thanks to the few in the SFO area who do all the grunt work for the many, with little or no recognition. My hats off to you and I salute you for your efforts. *[You LAS guys did a great job again for the convention, for which many thanks Ed]*

Get well quick, our prayers are with you.

*Clyde*

*Thanks for your good wishes, Clyde, and to the many others who have done the same – they are most appreciated. Ed.*

**ROGER D. IDE**—5710 Sheffield Greene Circle, Sarasota, FL 34235

Hi Cleve, Only at least a year late – maybe more! Eight years into retirement and have learned to procrastinate with some of the best.

Everyone is well around our summer madhouse; soon we will head for Florida for a little peace and quiet for the winter, maybe!

Thanks to all who mail and stuff, and happy holidays to all.

*Roger & Patti*

**GEORGE F. KANE**—19101 SE Sea Turtle Ct.  
B-101, Tequesta, FL 33469

Dear Cleve, This has been a birthday I will not soon forget for all of the wrong reasons. Our prayers go out to all the members of the United family directly impacted by the terrorist attacks of Sept. 11. To the rest of the United family. . .

“When the going gets tough, the tough get going.”

These words seem to have real meaning at this time and your positive and professional actions will add definition to them.

Please donate the extra dollars enclosed to any United fund dedicated to survivors of this tragedy.

Regards to all, *George*

**KIRK G. KAYNOR**—17107 NE 152<sup>nd</sup> St,  
Woodinville, WA 98072

Dear Cleve and Jock. Another year gone. Thanks to everyone for making RUPANEWS an interesting read. I guess this year can be divided as a before Sept. 11 and an after. Before, my wife Sunny and I did some traveling visiting kids and grandkids and then in the summer took a cruise that sailed and stopped in Greenland (the reason for going) Barren beauty....well worth the trip. We arrived home shortly before the tragic event. We were amazed at how many friends were in transit, just arrived home or planning to fly in a few days when it happened. Flying has become a way of life for everyone.

I am enclosing a poem that was sent me a few weeks ago. Don't know if you will have room to print or if it has appeared before. (My friend sent it from a Delta pilot but he was not sure who had written it....anyone know?) . It seems to say a lot about our profession, eight of our fellow comrades thought it was going to be just another ordinary day with their inbound/outbound flights.

There were many changes in the years I flew (59-94 SEAFO/SFOFO) but who could have anticipated September 11th. Sincerely, *Kirk*

**Just a Reminder**  
**Postage Fees are Now \$25.00**  
**Effective Immediately**

**CHUCK KETTERING** Reno, Nevada, '57-'95  
SFO-ORD-SFO

It's that time again. My latest endeavor is building a Murphy Elite airplane. I bit off a big chunk there, but I'm learning a lot and keeping the Band-Aid companies in business. Along with flying my T-18, riding my Honda and skiing, I'm keeping very busy.

Since the Reno Air Races were cancelled this year, I missed seeing many of my RUPA friends. Look me up next year.

Viv and I both enjoy RUPANEWS a lot and give our sincere "thanks" to the dedicated people who get it out every month. There is a lot of good information there, as well as keeping up with many of the old group. Jock, you're an outstanding editor, and wishing you the best during your treatment.

It is sad to hear of Bill Sutherland's passing. Such a fine man to work with and it was mighty nice to get every 3rd leg on those Spokane trips back in DC-6 days. *Chuck*

**CHARLES KREKORIAN**—9 Midhill Dr, Mill  
Valley, CA 94941

To the great team at RUPA: Enclosed is my annual contribution just a paltry couple of days late. Boy, that's pretty good for me. Good work for both of us.

Took a trip on passes, (both wife and I) just two weeks after the world trade center fiasco. Went SFO, DEN, MSP, DEN, PHX, SFO with no problems and first class. Very few revenues on board, but plenty of SA's. Security checks were efficient and no real problems. Our carry-ons have always been one case each and possibly one small bag of goodies for those we visit.

At that time, they were talking about two and three hours for clearing bag check in and security clearance. We did this in about twenty minutes, each airport the same. In SFO we adhered to the two hour time and arrived at the airport at 4:00am for a 6:00am departure only to find out security did not open until 4:30am and no place to buy coffee. Just thought this information might be a little humorous. Panic did prevail at the time. Found the company employees to be in pretty good spirits considering the tragedy that had prevailed.

Fraternally, *Chuck*

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**DON KRUEGER** - 3701 Sea Cliff St., Santa Ana, Ca, 92704, donkrueg@yahoo.com

It's the nature of pilots to know the components of the machinery they operate. Today I think most of us have PCs and some have assembled them from scratch. I wrote this little parody of computer jargon in the style of Doctor Seuss. I stopped when I thought my sanity was slipping. Now I share "crazyland" with you:

When a dandy new CPU hears the clicking mouse or keys

This little panel channels tiny bits to bytes with ease

And a million quick transistors speed the data clean and bright

Then images pop on screen with colors that delight

But if the memory can't remember to remember your commands

And the sweet spot is evasive like the jackpot at the Sands

If a lowly window loads more slowly when you add one more

You may need to add a DIMM to where a SIMM had been before

When a redo of IRQ finds a viral worm or bug  
Plug & play will be corrupted, the device won't find a plug

If your pick makes CMOS conflict and the INI files have slack

Then your windows have no window and the start up screen is black

If the picture image wavers like a band of colored of moss

Your screen could be distorted by the side effects of gauss

There may be water on the solder in the monitor device

So push the degauss button or blow-dry it once or twice

If the data on your disk has risk, the cache won't get the gist

And Dbase files resist to yield their field when you persist

Then defragment your hard drive and have corrupt files repaired

The sectors scurry to and fro, no bit or byte is spared

If the printer prints blank papers as it stacks them in a pile

The instructions don't address it and there is no readme file

And the label on your cable says no two way protocol

Then your work will be rejected by the printer down the hall

If the macro code instruction to the floppy doesn't jive

And a copy of a floppy's getting sloppy in the drive

Email Spam may be in RAM and could infect your ROM

Scream and shout and run in circles, it's the storm before the calm

If the processor won't process and your progress fails to groove

If the keyboard will not function and the pointer fails to move

And reboot doesn't fix the thing then welcome to the gang

Cause sure as I'm a pilot, this sucker's gonna hang  
You can bam it, you can slam it and it won't produce a stammer

Frustration mounts and thoughts emerge to get a bigger hammer

Its plain to see how Billy G has joined the grand elite

Its time to buy a new machine, this one is obsolete  
*Don Kreuger*



**THEODORE E. KRYDER**—PO Box 712, White Pine, TN 37890

Greetings: Another year has passed since retirement in 1992. Laura and I and the family enjoying good health and life and freedom to it's fullest, that is until 9/11/01 .Our hearts are heavy for all that were lost, especially our United comrades. I'm afraid our freedoms will never be as before. May God Bless our comrades who previously defended our liberties, many have flown west, and I pray those of us left will gain courage to step up and defend the legacy those have left behind. WE Will endure and Will Overcome!!!! GOD BLESS AMERICA!

Best wishes, *Ted & Laura*

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**ART & HELEN LITTLEFIELD**

Dear Jock: Count me IN! I also flew the 247. When hired by good old UAL I was assigned to a small experimental class held at Chicago Midway. The purpose of this was to speed new hires into the right seat as soon as possible. The instructors were Ed Nibur, Frank Swain, and Gene Hitch. My instructor was Ed. Nibur. Under his guidance I obtained a multi-engine rating. The flying was in a 247. I flew a charter from MDW. to Indianapolis with either Ed., or Frank Swain. Can't remember which one. Flew a few hours in the DC-3, and on the line as a Co-Pilot. After 38 years plus, very fast moving years, came age 60 and retirement.

We look forward to the RUPANEWS, every month, and want to thank all those responsible for this great publication.

Sincerely,  
*Art and Helen Littlefield*

**ALBERT MALGARIN**—4218 S. 248<sup>th</sup> St, Kent, WA 98032

Cleve, Enclosed is postage money for another year. This month marks year 16 since putting down my flight bag for the last time. The old body is still ticking on all cylinders without a top or major O.H. My best to all, *A/*

**JESS L. MARKER**—1716 65<sup>th</sup> Ave. NE, Tacoma, WA 98422

Hi Cleve: I'm writing this a week after the terrorist attacks on America. My heart felt thoughts and prayers for all of the victims, especially our United family members. Yes...I'm really pissed off at the cowardly bastards who did this evil deed. God bless us all in this endeavor to rid the world of terrorism.

Other than that, we have two years of retirement under our belt and we're really enjoying it. We were blessed with our second granddaughter, Gillian Brianne. Don't know how the heck we're supposed to keep up with two! Kayla, now two, keeps us hopping!

We took our 1960 Lotus Elite to Phoenix again this spring to participate in the Copperstate 1000, a 1000-mile rally for vintage cars built prior to 1969. We had a great time (as we did the first time), touring NE Arizona, cruise dinner on Lake Powell, buzzing the Grand Canyon, and overnight

at Sedona before finishing in Scottsdale. Will most probably do it again next spring. (A good time to get out of soggy western Washington.) We also spent a lot of time in Coeur d'Alene, I d'Aho. We keep the boat over there and run over with the motor home. It's a truly beautiful place. Bumped into Bill Scholes at the marina. He lives north of town.

Did the usual pooping around with remodel stuff, but not as extensive as last year, thank goodness. We're in good spirits and health...best wishes to all. Love getting the "News" and promise to start going to Gooney Bird lunches...did I say lunches? Can't believe I haven't made one yet. I used to do lunch professionally didn't I? Cheers, *Jess*

**J. B. MC CLURE, JR**—135 Landon Ln, Orange, VA 22960

Cleve, How fortunate we are to be retired. I wish there is something we could do to help United and those who are facing layoffs.

Thanks again for your work at RUPA. Think I'll stay home and count my blessings. *JB*

**KEN C. MYERS**—PO Box 443, Madison, VA 22727

Dear Cleve, It's been two years this month since Maureen and I were parted. After 40 years of companionship, we had developed a relationship of sharing that was envied by most of our friends. Recently, while leafing through my favorite magazine, REMINISCE, I noticed a quote once made by a noted philosopher. I felt it was appropriate and worth sharing.

"The good life is not the prize you receive at the end—It's the walk, every day, that's shared with a friend." Adieus, *K.C.*

**SID NELSON**

May 17, 2001. Today I called an old friend to wish him a happy birthday. It was his 97th. 31 years ago I called to offer sympathy because the FAA had grounded him for having a bad heart. The new fangled E.K.G., you know. If he ever complained, I never heard it, however I've never heard him complain about much of anything – not even my flying ability-- read lack of flying ability, when I was his copilot during World War II. He never looked as good in a Hart Schafner & Marx suit as Otis Cline, or as spiffy in a Palm Beach as Brownie Gray, and neither of those



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companies asked him to model their products. Bob Dawson somehow seemed somehow more dashing, in the mold of what we, or the public, expected Air Mail Pilots to be.

Let's be fair though, when you come along in a peer group that includes Walt Addems, Bill Williams, Rube Wagner and many, many more, standing out is not easy to do. Despite all this, Sid Nelson is becoming a legend in his own time, and if it has taken him a little longer than most, so much the better.

Beverly and I stop in to see Sid and Thelma whenever we are in the Bay area, thinking perhaps we can cheer them up. We always come away as the ones that are cheered up. Don't know about them, but we always feel better.

Jock, I don't know how many of your readers will remember Sid Nelson, but to those that do, remember him well -- it isn't likely that another like him will come along in our lifetime.

I shall look forward to calling him again next year. *Wayne Hughes*

### **FLIGHT DELAY & NEWFIE HOSPITALITY**

We were about 5 hours out of Frankfurt flying over the North Atlantic and I was in my crew rest seat taking my scheduled rest break. All of a sudden the curtains parted violently and I was told to go to the cockpit, right now, to see the captain.

As soon as I got there I noticed that the crew had one of those "All Business" looks on their faces. The captain handed me a printed message.

I quickly read the message and realized the importance of it. The message was from Atlanta, addressed to our flight, and simply said, "All airways over the Continental US are closed. Land ASAP at the nearest airport, advise your destination. Now, when a dispatcher tells you to land immediately, without suggesting which airport, one can assume that the dispatcher has reluctantly given up control of the flight to the captain. We knew it was a serious situation and we needed to find terra firma quickly. It was quickly decided that the nearest airport was 400 miles away, behind our right shoulder, in Gander, in Newfoundland.

A quick request was made to the Canadian traffic controller and a right turn, directly to Gander, was approved immediately. We found out later why

there was no hesitation by the Canadian controller approving our request. We, the in-flight crew, were told to get the airplane ready for an immediate landing.

While this was going on, another message arrived from Atlanta telling us about some terrorist activity in the New York area. We briefed the in-flight crew about going to Gander and we went about our business 'closing down' the airplane for a landing. A few minutes later I went back to the cockpit to find out that some airplanes had been hijacked and were being flown into buildings all over the US.

We decided to make an announcement and LIE to the passengers for the time being. We told them that an instrument problem had arisen on the airplane and that we needed to land at Gander to have it checked. We promised to give more information after landing in Gander. There were many unhappy passengers, but that is par for the course. We landed in Gander about 40 minutes after the start of this episode. There were already about 20 other airplanes on the ground from all over the world. After we parked on the ramp the captain made the following announcement. "Ladies and gentlemen, you must be wondering if all these airplanes around us have the same instrument problem as we have. But the reality is that we are here for a good reason."

Then he went on to explain the little bit we knew about the situation in the US. There were loud gasps and stares of disbelief. Local time at Gander was 12:30 pm. (11:00 AM EST) Gander control told us to stay put. No one was allowed to get off the aircraft. No one on the ground was allowed to come near the aircraft. Only a car from the airport police would come around once in a while, look us over and go on to the next airplane. In the next hour or so, all the airways over the North Atlantic were vacated and Gander alone ended up with 53 airplanes from all over the world, out of which 27 were flying US flags. We were told that each and every plane was to be offloaded, one at a time, with the foreign carriers given the priority. We were No.14 in the US category. We were further told that we would be given a tentative time to deplane at 6 pm.

Meanwhile bits of news started to come in over the aircraft radio, and for the first time we learned that airplanes were flown into the World Trade

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Center in New York and into the Pentagon in DC. People were trying to use their cell phones but were unable to connect due to a different cell system in Canada. Some did get through but were only able to get to the Canadian operator who would tell them that the lines to the US were either blocked or jammed and to try again. Some time late in the evening the news filtered to us that the World Trade Center buildings had collapsed, and that a fourth hijacking had resulted in a crash.

Now the passengers were totally bewildered and emotionally exhausted but stayed calm as we kept reminding them to look around to see that we were not the only ones in this predicament.

There were 52 other planes with people on them in the same situation. We also told them that the Canadian Government was in charge and we were at their mercy.

True to their word, at 6 PM, Gander airport told us that our turn to deplane would come at 11 AM, the next morning. That took the last wind out of the passengers and they simply resigned and accepted this news without much noise and really started to get into a mode of spending the night on the airplane.

Gander had promised us any and all medical attention if needed; medicine, water, and lavatory servicing. And they were true to their word.

Fortunately we had no medical situation during the night. We did have a young lady who was 33 weeks into her pregnancy. We took REALLY good care of her. The night passed without any further complications on our airplane despite the uncomfortable sleeping arrangements.

About 10:30 on the morning of the 12th we were told to get ready to leave the aircraft.

A convoy of school buses showed up at the side of the airplane, the stairway was hooked up and the passengers were taken to the terminal for "processing". We, the crew, were taken to the same terminal but were told to go to a different section, where we were processed through Immigration and customs and then had to register with the Red Cross.

After that we were isolated from our passengers and were taken in a caravan of vans to a very small hotel in the town of Gander. We had no idea where our passengers were going.

The town of Gander has a population of 10,400

people. Red Cross told us that they were going to process about 10,500 passengers from all the airplanes that were forced into Gander.

We were told to just relax at the hotel and wait for a call to go back to the airport, but not to expect that call for a while. We found out the total scope of the terror back home only after getting to our hotel and turning on the TV, 24 hours after it all started.

Meanwhile we enjoyed ourselves going around town discovering things and enjoying the hospitality.

The people were so friendly and they just knew that we were the "Plane people". We all had a great time until we got that call, two days later, on the 14th at 7AM.

We made it to the airport by 8:30AM and left for Atlanta at 12:30 PM arriving in Atlanta at about 4:30PM. (Gander is 1 hour and 30 minutes ahead of EST, yes!, 1 hour and 30 minutes.) But that's not what I wanted to tell you.

What passengers told us was so uplifting and incredible, and the timing couldn't have been better.

We found out that Gander and the surrounding small communities, within a 75 Kilometer radius, had closed all the high schools, meeting halls, lodges, and any other large gathering places.

They converted all these facilities to a mass lodging area. Some had cots set up, some had mats with sleeping bags and pillows set up.

ALL the high school students HAD to volunteer taking care of the "GUESTS".

Our 218 passengers ended up in a town called Lewisport, about 45 Kilometers from Gander.

There they were put in a high school. If any women wanted to be in a women only facility, that was arranged. Families were kept together.

All the elderly passengers were given no choice and were taken to private homes. Remember that young pregnant lady? she was put up in a private home right across the street from a 24-hour Urgent Care type facility.

There were DDS on call and they had both male and female nurses available and stayed with the crowd for the duration.

Phone calls and emails to US and Europe were available for every one once a day. During the days the passengers were given a choice of "Excursion" trips. Some people went on boat cruises of the lakes and harbors. Some went to see the local forests. Local bakeries stayed open

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to make fresh bread for the guests. Food was prepared by all the residents and brought to the school for those who elected to stay put.

Others were driven to the eatery of their choice and fed. They were given tokens to go to the local Laundromat to wash their clothes, since their luggage was still on the aircraft.

In other words every single need was met for those unfortunate travelers. Passengers were crying while telling us these stories. After all that, they were delivered to the airport right on time and without a single one missing or late. All because the local Red Cross had all the information about the goings on back at Gander and knew which group needed to leave for the airport at what time. Absolutely incredible.

When passengers came on board, it was like they had been on a cruise. Everybody knew everybody else by their names. They were swapping stories of their stay, impressing each other with who had the better time. It was mind-boggling.

Our flight back to Atlanta looked like a party flight. We simply stayed out of their way. The passengers had totally bonded and they were calling each other by their first names, exchanging phone numbers, addresses, and email addresses. And then a strange thing happened. One of our business class passengers approached me and asked if he could speak over the PA to his fellow passengers. We never, never, allow that. But something told me to get out of his way. I said "of course".

The gentleman picked up the PA and reminded everyone about what they had just gone through in the last few days. He reminded them of the hospitality they had received at the hands of total strangers. He further stated that he would like to do something in return for the good folks of the town of Lewisport. He said he was going to set up a Trust Fund under the name of DELTA 15 (our flight number). The purpose of the trust fund is to provide a scholarship for high school student (s) of Lewisport to help them go to college.

He asked for donations of any amount from his fellow travelers. When the paper with donations got back to us with the amounts, names, phone numbers and addresses, it totaled to \$14.5K or about \$20K Canadian. The gentleman who started all this turned out to be an MD from Virginia. He promised to match the donations and to start the administrative work on the scholarship.

He also said that he would forward this proposal to Delta Corporate and ask them to donate as well. Why, all of this? Just because some people in far away places were kind to some strangers, who happened to literally drop in among them?

WHY NOT?

The following note was received from one of our subscribers in Gander and I've chosen to re-print it as received;

It's been a hell of a week here in Gander. The stories are amazing. We had 38 aircraft with a total of 6656 people drop by for coffee. They stayed for three or four days. Our population is just under 10,000, so you can imagine the logistics involved in giving each of these people a place to sleep and hot meal three times a day. Many of us spent our time bringing people home so they could get a shower or, once the rain started on the third day, driving them to the mall, or sight seeing, to relieve their boredom.

The diversity of the people who have been in my car and in my shower over the past few days is pretty wild. You should have seen the look on my little girl's face when three Muslim women came home with me for a shower. With their robes, she could only see their faces, hands and feet. Their hands and feet were covered with Henna Paint and two of them didn't speak English.

There was a King from the Middle East here; A British MP; The Mayor of Frankfurt, Germany, etc. etc.

There were also immigrants from all over the world, some of whom didn't have two pennies to rub together. They all slept side by side in schools and church halls. Except the Irish, of course! A flight from Ireland was put up at a couple of local drinking establishments: The Royal Canadian Legion Hall and the Elks Club.

One woman here gave a driving tour to a fellow from the US. When she brought him back to his gymnasium cot, they exchanged cards. She looked at his and said, "So you work with Best Western?" He replied, "No, I own Best Western"!

You should have been here, but of course, there wouldn't have been room. What an experience! *I downloaded this from the Internet, and although it reeks of the touch of an authorial hand, which has shaped it; if it's not true, then it ought to have been. Ed*

**PIERRE NEY** 96 815 "I" Ave. Anacortes, WA 98221

Hi Jock: I think it might be true, just before senility one tends to get philosophical. In a groggy state of mind during the reentry stage of an afternoon nap, I was reviewing the past month and the past 63 years. The pleasure of a Rawlings PM-5 baseball mitt; the mystery of how the cute, red-haired girl from 12th grade chemistry class could get into those skin-tight Capri pants; the feeling of accomplishment of a good landing on an icy runway with gusty crosswinds after a hand flown ILS down to minimums; the wonderful sensations of riding a motorcycle on a winding road through tall northwestern trees; the gastronomical pleasure of a magnificent non Pritiken blue cheese-bacon-burger, Maui chips and a chocolate milkshake. Small talk about clean colonoscopies, back aches, stress treadmill EKG tests and reading glasses getting as thick as coke bottle bottoms. Everything tends to pale in light of the disgusting attack of the eleventh.

To take the same airplanes that I flew and loved and turn them into weapons is beyond my comprehension. I am sure time heals all, I just don't know if I will be around long enough for time to heal me after those images have been indelibly burned into my retinas.

As a life long liberal, not bleeding-heart liberal but liberal nevertheless, I am disturbed that the only solution I can come up with is kill them all and let God sort them out.

Till next year, *Pierre*

### **GEORGE NIXON**

Hi Guys: It's been over two years since I sent in any information on my retirement life. So this will bring you up to date for the period from 1999 until the present.

Heather and I have had the standard travels and adventures over the last two years, as I imagine most of you have had by reading your letters to RUPANEWS.

This last March and April we spent four weeks in Australia, one of which was spent down in Tasmania. We were very impressed with the warmth and friendliness that we received from the people, both on the Australian mainland and especially on the island state of Tasmania. So much so that we decided to sell all of our worldly goods that could

not make the trip and petition the Australian government for approval of temporary residence for retirement. We targeted the greater Hobart area as our first choice because it reminded us of San Francisco without all the people.

The immigration people wanted a lot of paperwork to ensure that somehow we would not cause them any money out of pocket or bring anything undesirable, so a chest x-ray screening for TB was required. I didn't have TB, but we found that I did have LUNG CANCER. I had my left upper lobe removed at UCSF this June and all is well.

I had a kidney stone vaporized by lithotripsy, and Heather spent a few days in our local hospital having a minor tune-up, but we are now fully checked out and ready to begin our grand adventure. Yesterday 9/26/01 we were told that our visa was approved and we have engaged ourselves into warp speed to sell the house and the cars as soon as possible. I plan to have a Yahoo address so as not to lose contact. If anyone knows a way to move our Northern Trust check from its present destination in California to our Bank in Australia with minimal transfer fee etc. please contact us at (415) 457-7501 or nixons@tassie.ws or [Tasmaniacs2001@Yahoo.com.au](mailto:Tasmaniacs2001@Yahoo.com.au)

It seems that we probably won't be able to move much before Christmas, but we have our fingers crossed. Happy Halloween and the best to all of you. *George and Heather Nixon*

P.S. The check is in the mail. (Sorry for tardiness) *Good luck on the move, George – aren't you a bit old to learn "South Pacific Cockney"? Is Taz considered part of Oz? Just joking, and many thanks for your call about your personal experience with a near duplicate of my situation, except that when I recuperate I don't plan to go to Taz. Good luck on your antipodean adventure Ed.*



*Is the Homework fresh?*

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**JAMES W. NOBLE**, Barrington, IL jimjannoble@compuserve.com

Today is my birthday! Gosh, how could I have forgotten to write this article? Age, I guess. I'm writing this in first class of a 757 on the way to Baltimore and the Annapolis powerboat show. We did this last year and it was an expensive trip, as we bought a Defever 44. It's our first powerboat after 30 years of sailing, and is much different! It's a trawler and cruises at 8.2 knots, not much faster than our last sailboat, but has many more creature comforts.

This last year went by fast, and looking back I realize why. In January we went to Las Vegas for a reunion of our Around the World Cruise of November 1999 to March 2000. In February we went to Kauai to listen to a pitch from Marriott on a time-share (we didn't buy), then on to Maui to visit good friends who have a beautiful condo overlooking the whales. Spectacular!

In March we skied in Banff. We had a great time and the people were wonderful; the only thing lacking was good snow! A highlight for us was walking down Main Street one morning to breakfast with a large male elk a few feet in front of us. This big guy stopped traffic as he was in the middle of the street and needless to say we kept a respectful distance from him. What a sight!

In April the F-86 Association held its meeting in Las Vegas and we saw quite a few United people. Gambling isn't my thing and neither is Vegas, but we mainly go to see our friends. In July we went to the San Juan Islands (Rosario resort on Orcas Island) to attend the wedding of the daughter of good friends. What a beautiful place! In the spring we brought the new boat down from Marinette, Wisconsin (in Green Bay) to North Point Marina in the northeast corner of Illinois on Lake Michigan. It is the largest fresh water marina in the country with 1500 slips. We had numerous visitors from out of town who came to see the new "baby" named Noble Lady, and of course our kids and grandchildren spent many wonderful hours with us on the boat, at the beach and riding our wave-runner. The summer went by fast and now we will run the boat back to the boatyard in Marinette for winter storage. It's a 166-mile 20-hour trip and will burn 100 gallons of diesel fuel. We look forward to another great year in retirement.

Well, we're back home from Annapolis now and I should tell you about an experience at BWI. We listed for a 1225 departure to Chicago but arrived at the gate as the 0950 was in final boarding.

There was one seat left so Jan and I decided to have lunch and come back for the 1225 flight. A very nice passenger service agent at the desk ran down the ramp to the airplane to ask a dead-heading pilot if he would ride the jump seat to allow two passengers to board; he did and we did! What nice people!

Thanks to all of the people who make this newsletter possible and to Jock, that irrepressible editor. *Jim Noble*



**HARRY & ELLEN ORLADY** 16188 Escobar Ave., Los Gatos, CA 95032 Horlady@aol.com  
Ellen and I very much appreciate getting the monthly RUPA News. Many thanks to all of the people who keep it coming. Outside of giving papers with our daughter Linda (a United Airbus Captain based at Dulles), at the Royal Aeronautical Society in London and at an Airbus Human Factors Workshop in Toronto, and watching a grandson graduate from the Emmetsburg High School, nothing else of real interest has happened to Ellen and me over the last year.

Neither of us have complaints anyone would take very seriously, but at the same time neither of us have had very much luck in avoiding some of the ravages of time.

Ellen stays busy with her Questers and San Jose San Jose Symphony Auxiliary activities, and at the moment I am wrestling with the best way of dealing with several requests to co-author a Student and Instructor Workbook for the book Linda and I jointly wrote a couple of years ago. It has been flattering to see as much worldwide interest as the book has created. That interest really is a tribute to the people (Captains, copilots, and flight engineers) I flew with for more years than I sometimes like to remember. At the very least it gives me a new project and a rather lame excuse for not cleaning out the garage. *Harry & Ellen*

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**JOHN C. OSBORNE**—22612 Fisher Rd, Red Bluff, CA 96080

Dear Cleve, Nice talking to you today. Sorry to hear about Jock ailing, and wish him the best and pray for him and all of our United family during these difficult times. As we discussed, it is frustrating for us retired folks not to be able to contribute more to the efforts of our airline and our country at a time like this. There should at least be a forum to tap the vast knowledge and ideas of all our retired employees to assist in the security and recovery of UAL.

Thanks to all of you at RUPANEWS for your efforts. *John*

### **Air Passengers Vow to Resist Any Hijackers** By **SAM HOWE VERHOVEK**

**SALT LAKE CITY, Oct. 10** - Up at 30,000 feet, the rules have changed.

"You can't just sit there anymore," said Tony Lanier, 33, a 6-foot- 4, 250-pound former high school linebacker who makes an average of four trips a week as a field support specialist for a medical device company based in Minneapolis "You've got to be prepared," he said. "If someone rushes that cockpit, absolutely, I'm up. I'd do anything I can to stop it."

Donald Avery, 57, an auto mechanic aboard a Delta Air Lines flight to Las Vegas on Tuesday night, said he felt the same way, all 245 pounds of him.

"It's a sorry man that would sit still during a hijacking now," said Mr. Avery, once a high school cornerback in Oak Ridge, Tenn. "It would be a bad idea for someone to try to hijack a plane while I'm on it, I'll tell you that. I think the American citizenry as a whole, especially males, are pretty pumped about this now."

Horrified by last month's suicide hijackings, inspired by the passengers who apparently took on the terrorists in one of the four doomed flights on Sept. 11, a new breed of traveler is in the skies: passengers who vow to "do whatever it takes, or go down fighting," in the words of Gordon Langford, a circuitry inventor and licenser on his way to a business meeting in Phoenix.

Before Sept. 11, the general advice to those aloft was not to confront people trying to hijack a plane, especially if they claimed to have a bomb, as the terrorists did that day.

The Federal Aviation Administration and the airlines have no standard set of policies for what passengers should do in a disturbance, aside from the cardinal rules of flying:

The pilot is in charge of the plane; if the captain and co-captain are indisposed, then passengers should follow instructions from the flight attendants.

There have been changes since Sept. 11. Delta flight attendants, for example, are now "taking note of those passengers who might be able to provide able-bodied assistance" when needed, said Tom Donahue, a Delta spokesman in Atlanta.

While airlines themselves have no official policy, in some cases recently passengers have switched seats, or even given up spots in first class, so that big men could sit as close as possible to the cockpit.

Flight crews and passengers are already improvising. On an American Airlines flight from Los Angeles to Chicago on Monday, passengers gang-tackled a mentally disturbed man who had knocked open the cockpit door and was screaming about his fears that the plane was about to crash into the Sears Tower.

"I loved what I saw," one passenger, JoAnn Rockman of Flossmoor, Ill., said as she disembarked in Chicago. "The stewardess yelled, 'Get that guy,' and half the plane got up," she said.

Interviews with passengers aboard a flight here from Seattle, and those headed on to a dozen other destinations, suggest that most people now believe that passengers have the right, indeed the obligation, to act.

The advice applies to women as well as men; as Mr. Avery said: "Any woman can grab a leg and bite pretty hard."

His wife, Sandra, a social worker, nodded in agreement. "There's all kinds of things a woman can do," she said. "I think the ones with children, or who are expecting, should stay in the back with the kids. But everyone else should jump on."

For pilots and flight attendants, this collective surge of fear and adrenaline in the skies poses potential dangers.

If hijackers had no intention of crashing the plane, a struggle on board might put more lives at risk, though many passengers now seem to view that as an acceptable risk.

"In the past, we allowed ourselves to be passive

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victims because we figured it was safer," said Nina Baker, flying from Seattle to Salt Lake. "Now we know it's not safer. I think anyone who's out to hijack a plane now should expect to be killed."

At least one incident involving a mentally disturbed person and his fellow passengers has proved fatal. In August 2000, a 19-year-old Las Vegas man tried to kick down the cockpit door of a Southwest Airlines plane. He died when he was restrained by a crowd of people who sat on him. No charges were filed in the man's asphyxiation, but a lawyer for the man's relatives said that the death could have been avoided if flight attendants had been properly trained in restraint techniques. But passengers remain a major line of defense, said Herb Hunter, a United Airlines pilot and a spokesman for the Air Line Pilots Association. "We used to have a saying at the Air Force that security is everybody's business," Mr. Hunter said on Tuesday, praising the passengers on the American flight the day before. "That could never be more true than it is right now."

Andy Deane, a Delta pilot, said in a telephone interview that "there is a presumption on my part that male passengers will not sit in their seats and just allow something to happen and be passive about it."

"Everyone recognizes that the traditional hijack scenario of 'I want to go to Cuba,' or 'I want money,' or something of that nature, the extortion scenario, that has all changed," Mr. Deane said. "Everyone recognizes that once you're in the air, everyone's welfare depends on pilots being able to fly that airplane."

While the vast majority of commercial pilots do not talk to passengers about the possibility of hijackings, at least a few have done so since Sept. 11, advising people to throw shoes, books and other objects at the hijackers and to try to subdue them with blankets and clothing.

Several flight attendants have signed up for martial-arts classes, and called for nonlethal weapons like stun guns, pepper spray or mace to be placed on board for their use.

The aviation administration and airlines are discussing possible changes in defense training for flight attendants, including new guidelines for whether, when and how to seek help from passengers.

Many passengers say they would take matters into their hands regardless of what flight attendants told them to do.

Joel Sybrowsky, 32, a telecommunications consultant from Provo, Utah, said that when he was flying from Salt Lake to Toronto the other day, he introduced himself to his seatmate and struck a pact before the plane left the ground.

"You know, we'll get those guys," he said they agreed, in the event anyone tried to take over the plane.

Paul Venturella, a telecommunications manager traveling with Mr. Sybrowsky on the flight from Seattle, said he'd like to think that he and his fellow passengers would know what to do. But, said Mr. Venturella, a Marine veteran who served in Vietnam: "To say I know what I would do, I'd be lying. You can't know until it happens."

New York Times 11Oct 2001

### **AGING'S NEW MATH**

**IF STOCKS RISE 10 PERCENT A YEAR AND YOU TAKE 7 PERCENT A YEAR FROM YOUR PORTFOLIO, YOU WONT GO BROKE, RIGHT? WRONG!!!**

A New Study Has Good News About Pre-Retirement Investing- And Bad News About Post-Retirement Spending

BY SCOTT BURNS

**ALLOW ME TO INTRODUCE THE** Installment Effect. That's my name for what happens to investments when they're made or changed in installments.

Most of us live on the installment plan. We get paid in installments, we spend in installments, we borrow and repay in installments. We also invest in installments. But that's not how most calculations on investment return are presented.

All mutual-fund representations, for instance, assume that investors make a single investment and never add a dime after that. The most familiar fund illustration - the so-called mountain chart - routinely shows an initial molehill of an investment growing to the size of Mount Kilimanjaro in a few decades. Anyone who had the foresight to invest \$10,000 in Fidelity Magellan in 1975 and let that money grow would have had \$2,757,950 by the end of 1998.

Mountain charts make an especially poor fit with

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401(k) plans. Even though 401(k) plans are based on regular periodic investments, every piece of literature says that the return on a fund has been X, Y, or Z over the last three-, five-, or ten-year period-as though the plan were funded by a single, onetime investment instead of a multitude of monthly contributions

This is no statistical quibble. The return on a single investment and the return on a series of additions to or withdrawals from the same investment - the Installment Effect - are quite different. Understanding the effect can mean the difference between a well-financed old age and one that has you filling out a job application at Wal-Mart at 84.

A striking example of the Installment Effect can be found in an unpublished paper with an innocuous title, "Retirement Withdrawal Using a Calculator." It demonstrates just how far astray the conventions of fixed-return calculation can lead us. Written by Jaye C. Jarrett, a San Antonio financial adviser with a degree in mechanical engineering and a passion for crunching numbers, the paper asks what would happen to a \$1 million portfolio composed of 65 percent large-company stocks and 35 percent fixed income. The owner of the portfolio withdraws \$60,000 from it in the first year. After that, the annual withdrawal is adjusted upward for inflation. (To do the calculations quickly, Jarrett and a computer programmer created a program to help grind out the numbers. Called WAT\$, the program employs asset-return data from Ibbotson Associates and allows the user to input any asset allocation and see what would happen to it over any number of time periods. Jarrett chose the 65/35 allocation because it was close to that of many retirement plans.)

Assuming an average portfolio return of 9.4 percent and an average inflation rate of 3.75 percent, a conventional retirement calculator - like those found on many investment Web sites - will compound the investment by 9.4 percent each year, adjust the withdrawal upward each year to account for average inflation, and subtract the adjusted withdrawal from the return. Then it does the same calculation for the next year and keeps on going until it reaches the end of the time period.

By that way of figuring, a retiree will take out \$3,227,954 over 30 years - \$174,504 in the last

year - and will still have \$1,109,990 at the end of the period.

Unfortunately, the result bears no relationship to what may actually happen.

Using his software to compute with actual rates of return and actual rates of inflation, and doing it for every 30-year period from 1926 to 1998, Gareth got very different results. In 21 of the 44 periods, the retiree ran out of money. How the portfolio performed depended entirely on the year the retiree left the workforce, an event that isn't a choice for many people. Someone who retired in 1949, for instance, would have more than \$4.4 million after 30 years. But anyone who retired in any year after 1959 would have run out of money long before the period was over.

Contrary to what most of us would expect, the worst periods to retire weren't those that included the Great Depression. They were the sizzling 1960s.

The success rate for the 1960s was zero: In each of the ten starting years, Gareth's hypothetical retirees ran out of money well before 30 years, crushed by erratic investment returns and accelerating inflation.

Several years ago, Peter Lynch suggested that a retiree could safely withdraw 7 percent a year from an all stock portfolio. It seemed like a reasonable idea. After all, if the long-term return on large-company stocks is more than 10 percent and the retiree withdraws less, what can go wrong? Plenty.

When you do the actual calculations over all the historical time periods from 1926 to 1998, you learn that a constant withdrawal of \$70,000 from an initial portfolio of \$1 million will exhaust the portfolio in 9 of the 44 periods. This happens for the same reason that a man can drown in a river with an average depth of one foot-if he falls in one of the places where the river is eight feet deep. Some years are good. Some years are bad. Few are "average."

Do the calculations year by year with actual returns and the results are quite different from the average return for the period. Someone who retired in 1969 with \$1 million and withdrew \$70,000 a year to the end of 1998 would wind up with \$13.9 million, according to a conventional retirement calculator. The result seems logical enough, since the actual annualized return on



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large-company stocks was 12.6 percent for the period.

Actual experience, however, tells another story. Hit with both the \$70,000 withdrawal and an 8.5 percent loss in the first year, the portfolio slips below \$1 million and never recovers.

With a value of \$926,116 at the start of the 1973-74 crash, the portfolio is down to \$484,773 at the end of 1974 but is still committed to providing \$70,000 a year: That's a withdrawal rate of more than 14 percent. From then on, it sinks year after year despite the market's incredible rise since 1982. At the end of 1998, the account is overdrawn by \$30,000.

To examine the difference, Gareth had his software calculate a new number, the ratio of the market-return result to the average-return result. That was when he found some good news mixed with the bad news.

Gareth found that when regular withdrawals are made from a portfolio, the portfolio's return tends to be lower than the average annualized return for the same investment. As a result, the portfolio will perform worse than the average-return figure about 60 percent of the time. Think of it as the Spender's Penalty.

When new investments are added to a portfolio, however, the Installment

Effect reverses. Instead of getting a lower return than the historical annualized figure, there's a good chance of getting a higher return.

Investing by installments over long periods boosts the rate of return above what a single, onetime investment would earn over the same period. Call it the Accumulator's Bonus.

Suppose, for instance, that someone invested \$2,000 a year from 1969 through 1998. If that money were invested in large stocks, the Ibbotson figures show that it would earn an average annualized return of 12.6 percent, accumulating to \$544,521. The actual accumulation, however, would be \$942,692—nearly twice as much.

Using Gareth's software and checking all 44 of the 30-year periods, I found that actual experience beat average historical performance 64 percent of the time.

What does it all mean?

Three things. First, most of the planning tools we use are virtually useless. Second, we'll probably do better accumulating money than we expect.

And, third, we'll probably do worse in retirement, so spending needs to be managed with great care. Contributing editor Scott Burns is the personal-finance columnist for the Dallas Morning News  
FORT WORTH - FEBRUARY 2000

### **BEST WISHES**

Hi Bill [President Smith]

Wanted to say hello and wish all of my RUPA friends well. I know these are trying times for all, especially those of us who are in the airline and travel industry. Please give my best to all at the convention and hopefully I will see all of you soon.

Sincerely,

*Jerry Poulin*

Poulin Travel Agency

**DOROTHY RATCLIFFE**—2227 Cherry Ln,  
Northbrook, IL 60062

Dear Cleve, Sorry I'm a little late, but this has been a horrible month, hasn't it?

Haven't talked to anyone about the Las Vegas convention. I remember going to Nellis AFB at a previous reunion, and enjoying it very much.

The quarterly luncheons in Itasca are very nice, it's good to see old friends.

Thank you again, *Dorothy*

### **FRANK REED**

Dear Jock,

The check is in the mail to Cleve. Yesterday (September 11), was truly "a day of infamy" and horror for the airline pilot. The loss of eight of our profession with a their passengers and aircraft in a matter of hours seems incomprehensible. I only hope that the recovered recorders will help in the solving of these catastrophes. Now, together with weather, traffic, mechanicals, etc. the airline pilot must also contend with the fanatics and crazy's of this world.

Jan and I have had a good year since the Mexican Cruise last fall We made our usual winter trip to Maui and spent this summer at our cottage in Michigan. I notice that I'm beginning to slow down a bit and my golf is gradually going down the tube. Also, that there are less and less familiar names in the newsletter. Spending twelve years in the ORDFO office with "dens" of DC-6/VVC; CVL; B-737; and B-727; gave me a chance to

meet a lot of different pilots and I consider myself lucky to have known so many. Not lucky to have gone to so many schools in Denver. Add DC-3, CVR and DC-10 to the above list and B720 (Ff0) and I come up with 9 transition schools. I wonder if anyone has been to more?

Thanks to all of you who are involved with RUPA and the Newsletter. We enjoy them each month.

**WILLIAM T. SALISBURY, JR.**—2903 Leisure Cir, Bumpass, VA 23024

Dear Cleve, Enclosed you will find my postage check. I am a little ahead of my birthday month, but not by much. Thought it best to get this out before something else diverts my attention.

In November of last year, I got my type rating in the Confederate Air Force's Lockheed C-60. This is the same as a Lodestar L-18. Our airshow schedule began early this year and we have been kept busy flying to many airshows around the eastern part of the US. I have really enjoyed flying this great old bird. It is quite fast for its age. It was built in 1942 and delivered to Hondo, Texas, where it was used to tow gliders, training Waco glider pilots to fly the troop carrying gliders. I have flown this in some of the airshows as well, and that is a real kick, i.e., legal buzzing!

Still flying some charter work for a local operator, who is also a retired UAL pilot. I flew a trip 3 days after the attack on the World Trade Center. The "new rules" made that trip interesting, but all went just fine.

The Cessna 195 continues to be our pride and joy. Last fall we had a new leather interior installed in Montreal, Canada. It is most elegant. The company, who did the work, did a most wonderful job. In June of this year, we entered the airplane in the competition at the Virginia State Fly-in and won First Place Classic for it. We have not flown it as much this year as we have in years past, but only because of being so busy with other kinds of flying.

Our daughter and her husband gave birth to twin boys on April 1<sup>st</sup>. All is well there. These new little guys are a real joy, full of smiles and lots of laughter. Five years retired now and all of our family members enjoy good health.

Thanks for the good work by all the members of the RUPANEWS. I do appreciate all of your efforts. Regards, **Bill**

**CLIFFORD R. SANDERSON** 916 Cambridge Drive, Libertyville, IL 60048

Phone (847) 367-6380 FAX (847) 680-7517

Email: Clifford\_Sanderson@msn.com

October 14, 2001

Dear Jock, I know it is a couple months before my birthday, but I thought it would be appropriate to get you my check early. And ... provide you a copy of an article that will be published in the UAL MEC newspaper about our foundation and how it relates to the recent disaster. Publish it as is if you wish or make any editorial changes you feel necessary. Fraternally Yours, *Cliff*

### **"YOUR" FOUNDATION - FOR "YOUR" DEPENDANTS !**

Recent events have caused us all to have a great deal of anxiety and concern. You should all feel very confident that our future is healthy and secure.

Part of that security is the Retired United Pilots Foundation ... a foundation to provide the urgent financial needs of United Airlines Pilot Families. Your foundation, which started over 25 years ago, was designed to take care of your dependants if they ever have a serious need for financial assistance.

Most of you are not aware of it, but in 1959 another United Airlines aircraft crashed into downtown New York at an intersection in Brooklyn. Last year United Airlines contacted me and asked if we could give the widow of that DC-8 Captain some financial help. The foundation sent a team to visit her where she lives in the country east of Los Angeles. We found out she was living in a trailer house much like a beggar. Your foundation Board of Directors changed its By-Laws to make sure it can assist all pilots or their dependants after they leave active employment from United Airlines whether it be by Death or Retirement.

This is what the foundation by-laws now state: "ELIGIBILITY, In connection with the purpose stated in Section 2.2 above, the Corporation shall from time to time provide monetary assistance to: (a) retired, whether voluntarily or involuntarily, United Airlines Pilots; (b) the widow and/or surviving dependent child or children of a retired United Airlines Pilot or a United Airlines Pilot who died while employed as a pilot for United Airlines. Any individual falling within the scope of this Section may qualify to receive monetary

assistance after the recipient clearly establishes to the Board of Directors that their total monthly income, after consideration of all relevant factors is clearly inadequate to maintain a reasonable minimum standard of living. The monetary assistance referred to herein may be provided for by a grant or zero interest loan."

(If anyone would like to get a complete copy of the foundation by-laws just send me a note requesting it.)

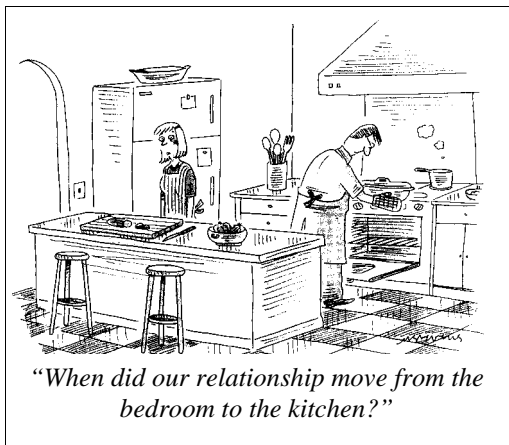
As you can see those pilot family members who perished on September 11th are covered by your foundation. They may not have an urgent need today, but the foundation will be there in the future if the need arises.

We are presently helping pilot widows with grants ranging from \$900 to \$1400 per month. Everyone involved with running the foundation is a volunteer paying their own expenses. The only expenses the foundation has are legal, to keep our IRS status as a 5016 corporation.

The number of active duty pilots who are contributing to the foundation through payroll deduction is shrinking as pilots retire. The foundation is in the same tax category as your Church or the United Way. It needs your assistance in any way you can provide. . . either through cash (or payroll deductions), active participation four or five hours a quarter on the BOD, or just talking it up with your cockpit associate. You must support your foundation or it won't be there in the future when someone in our family needs help.

You can contact me directly for a deduction form. My email address is: [cliford\\_sanderson@msn.com](mailto:cliford_sanderson@msn.com)

Fraternally Yours,  
Clifford Sanderson, Foundation President Past  
Council 12 Chairman



"When did our relationship move from the bedroom to the kitchen?"

## KENTON A. SANDINE

[BigDuck@compuserve.com](mailto:BigDuck@compuserve.com)

Dear Jock,

What does turning 60 really mean after four years of retirement? Not much! My "60 Model 35 Beech" seems to have adjusted to its "41 model 60 pilot" so life is good in the high desert of central Oregon.

In February I was introduced to and joined a great volunteer organization: CASA (Court Appointed Special Advocates). If anyone out there in RUPA-land would like to have a go at working for a judge for the benefit of neglected and abused children, this is a great way to give something back to the community in which you live. The CASA website is [www.nationalcasa.org](http://www.nationalcasa.org). Email me at "[BigDuck@compuserve.com](mailto:BigDuck@compuserve.com)" for personal info.

Thanks to you and your staff for the RUPANEWS. Check is enroute to Cleve.

Best regards, *Ken Sandine*

## RON AND GEORGIA SCHAFER— 29835 Butte Dr, Golden, CO 60403

We still live on our mountaintop in Coal Creek canyon. This spring we started to travel in our RV. During the preceding year and a half, the care of Georgia's mother took our full time. The motor home allowed us leisurely travel from coast to coast. We visited presidential libraries, Civil War battlefields and museums. We toured the Harley Davidson motorcycle factory in York, Pa. We found the Air Force Museum at Wright-Patterson Field in Dayton, Ohio so interesting that we spent extra days touring the buildings. We are leaving on a tour to South America that will take 24 days. This tour covers several countries and includes most of the tourist attractions. Best Wishes to all! *Ron*

## FRANK L. SCHEDER—41832 Foxwell Pt Ln, Leonardtown, MC 20650

Dear Cleve, The latest issue of RUPANEWS just reminded me I owe you some money; so here is my postage check. To all my old friends, I still remember them like yesterday.

Maria and I still spend much time traveling and keeping up with our grandchildren. I still keep busy with my astronomy hobby.

Thanks for your RUPA efforts.

Yours, *Frank* [flscheder@compuserve.com](mailto:flscheder@compuserve.com)

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**BOB SCHERMAN**

Jock: I've been retired for five-and-a-half years. Like most, I've been busier than I ever was when working, but I don't know what I have done. Rita and I have done very little traveling. Only two trips on passes and one of those was to the funeral of my niece. Health has been good. Rita suffers from Sjogren's Syndrome, an auto-immune disease, much like Lupus. She is doing well. I have been active at our church, doing various things just to keep busy. Still have an interest in computers, assembling components to make speedy machines. If anyone finds themselves in the Phoenix area, be sure to give us a call. Visitors are welcome and we are always happy for an excuse to get out of the house. Sincerely, *Bob Scherman* PIT,SFO,LAX,DEN

**AUTUMN SIMKO**—1526 Alki Ave. SW Apt. 103, Seattle, WA 98116

Dear Mr. Spring: I had the opportunity to attend the RUPA meeting in Las Vegas and enjoyed it very much. Whenever I'm with the pilot group, I am impressed with them, the faces change but they remain a great looking group. Sorry to be late with my renewal, there have been a lot of changes in my life just lately and some things got put aside. Lost my mother at 97 and my sister within six months. Thanks again for including me in the RUPA group. Sincerely, *Autumn*

**VISIT OUR WEBSITE  
WWW.RUPA.ORG**

**JOHN A. SIMMONS** 55-86 SFO-EWR-JFK-SFO

The past year has been pretty quiet, with only a couple of trips to CA to visit children and grandchildren. Not much trouble getting on flights from IAH to SFO if you pick the day of the week carefully.

As I approach my 75th birthday, I realize more and more how lucky I am to be in good health and to have had the opportunity to work for a great company doing something I loved. Life is good with nothing worth complaining about. Check to Cleve, *John*

**E. M. "CURLY" SLOBODIAN**—1641 Perry Rd, Ellensburg, WA 98926

Dear Cleve, Another year has passed and as usual I'm a month late – good job we don't have to take a pay cut every time we are tardy!

It has been a hectic year, we finished building a new home. Need I say more? After 21 years in Cle Elum, we decided to move to the Ellensburg area, only 25 miles away. A new home, a great view and better weather in the valley made the move worthwhile. To top it off, Annette and I are still speaking so we didn't have to include divorce costs into the construction!

Along with the confusion of construction and moving, our daughter, Kim, got married. We welcome Monte Snider into our family. He hails from Arkansas and they have settled into a new home on the lake north of Kirkland, WA.

We saved time for a "sanity trip" after Labor Day. The car headed east through Yellowstone and on to Cody, WY. Had a fun time at the Buffalo Bill museum, and then headed to Rapid City. While there, we saw Mt. Rushmore, Crazy Horse, the town of Custer and other points of interest. We were at the night show at Mt. Rushmore on Sept. 10<sup>th</sup>, a very impressive and patriotic display. Unfortunately, the next morning we woke up to the World Trade Center disaster. Along with all the other news, it was a very sad day indeed. Our enthusiasm for further travel gone, we headed home with heavy hearts and shed some tears for all the victims, in particular our fallen comrades. What a wake-up call for all of us!

Now that the retaliation has begun, we hope it is complete and with no remorse. Hopefully the trail will lead back to Baghdad and we can finish the job. Anyway, we can't let the bastards get us down.

Keep up the good work. Enclosed is a check for dues and the "Stuffers." Best regards, *Curly*

**JANICE W. SMITH**—4800 Fillmore Ave, #457, Alexandria, VA 22311

Check for the postage fund for Harry L. Smith's (DCA) birthday, Sept. 11<sup>th</sup>, that date now never to be forgotten. I know none of our generation, or perhaps the next will be called, but the grandchildren of everybody are very vulnerable to all of this.

All blessings to anyone who may become deeply involved in present and overt action.

Sincerely, *Janice*

**CLEVE G. SPRING**—1104 Burke Ln, Foster City, CA 94404

Reached 69 last month while attending the RUPA Convention, which, by the way, turned out quite well considering the tragedy of 9/11.

Did a lot of traveling the last year, Rose and I went to Australia with Bruce and Stephanie McLeod for the Air New Zealand golf tournament, bimonthly trips to Hawaii with the “Gliding Geezers” for some soaring, and the best of all was a trip, with seven other Ruparians, to Scotland for a cruise on an old steam driven boat, which they call the “Puffer Boat”. Jock said I had to write about this, so I’ll do my best.

I left for England a week ahead of the other guys to visit many of the air museums with Bruce McLeod, who has a home there. One of the best is the American Air Museum at Duxford. We also got to see the Red Arrows aerobatic team perform.

After the first week, Bruce and I flew to Glasgow and joined up with the other six guys: Floyd Alfson, Bill Bartel, Gardner Bride, Sam Cramb, Milt Jines and Bill Smith. We spent two nights in Glasgow and then were driven to Inverness where we met the boat. We knew the accommodations would be Spartan, but when we first saw our quar-



**The “Puffer Boat”**

ters Bill Bartel and I weren’t sure we wanted to stay. We decided to try it for one day and are very happy we did as it turned out to be quite an adventure.

The boat was built in 1943 and was used to transport munitions to bigger ships. It had been converted 25 years ago to accommodate 12 passengers, and the accommodations, as I said, were

pretty “Spartan”. There were two bathrooms to accommodate 16 people, 4 of whom were women. The cabins were about 6½ X 6½ feet with bunks. Very cramped! We had two cooks, and the food was wonderful, three meals and two tea times a day.

It was a five-day cruise. We left Inverness and cruised through the Caledonian Canal to Loch Ness (never saw Nessie), Loch Lochy and Loch Linnhe. To accomplish this, we had to go through 26 locks in the canal. They had us work the boat by throwing lines and tying up and other small tasks. We tied up at a village every night except one, and always managed to find a very nice Pub. That one night we anchored on Loch Lochy, but the boat was well stocked with refreshments and also had a steam driven 78 record player.

The husband of one of the cooks is a bagpiper, and would play as we went through some of the locks, and “Bones” Bride brought his pocket trumpet along and played as well. The boat drew quite a crowd when we went through the canal at Fort Augustus, as you don’t see many Puffer boats today. There were 400+ built between 1857 and 1945 and only 3 are afloat today.

Needless to say, a good time was had by all, to many things to write about and some I probably shouldn’t. First Class over and back, and those beds are sure nice on the 777.

Cheers, *Cleve*

**FRED D. STREB**—1010 Country Club Dr NE, Vienna, VA 22180 [captldy@starpower.net](mailto:captldy@starpower.net)  
Sorry for the delay, Cleve. Time has been at a premium the last month. Fifth year away from the line and it seems like yesterday.

Ann and I had several trips; Spain, Sy., Cabo San Lucas and Canada, and I finally shot a 5X5 elk in NM. The lawn service is still active and Ann is still into daily childcare, so the homestead is still a zoo.

Best to all old friends and to those still on the line.

*Fred & Ann*

**JOE S. SVENDSEN**—5181 Sumac Ridge Dr, Yorba Linda, CA 92886

Hi: Sorry I am a little late. Been a busy few months. Went on a 13-day Yangtze River Cruise in China in June. Was quite an impressive trip and to tour the new Dam they are building on the River. Over one and a half million people are be-

ing displaced. Enjoyed the trip and the people very much.

On July 17th I had my right hip replaced. Surgery went very well. Was walking a mile without a cane after 4 weeks. Am walking 2 miles a day now and have been after six weeks. Can play Golf after two more weeks. Sorry I missed the Convention this year but make it up the next one.

I wonder if there are any more parts they can replace and work as well as my new hip, Oh well forget that. Here is some stamp money.

Keep the RUPANEWS coming. *Joe Svendsen*  
72joe@hotmail.com

**ROBERT J. SWAIN**—2332 Roderick RD, Frederick, MD 21704

In order to pay my dues I had to go out and get a job. I have resigned my position with IFALPA in order to become part of our federal government's finest, the FAA. I will be working in the Flight Standards Flight Technology requirements Branch in Washington, D.C.

Robert.Swain@FAA.Gov, 600 Independence Ave. SW, Washington D.C. 25091, 202-267-7208

### **TERRY TERRELL**

Just celebrated my 84th with kids and grandkids. By now we have 7 grandkids and 10 great-grandkids. Truly amazing what unskilled labor will do.

Life goes on at about the same pace - half in Fla. and half in Colo. The only glitch is that I am scheduled for hip replacement on Oct. 1. Everyone says it is a piece of cake so I anticipate no problems. I'll be in touch next year. *Terry Terrell*



**TERNIE THOMAS**—730 N. Reeve Rd, St. Helena Island, SC 29920

Greetings and best wishes to everyone. Seven years into retirement, in good health, handicap steady at 12. This is written while a lot of you are in Las Vegas. Hope you enjoy each other.

In October, I leave for Provence to dig for truffles and taste some wine. Elderhostel is wonderful. Is anyone else into SPEBSQSA? If you are, you'll know what it means. Love to hear from you at ethomas@islc.net

Check to Cleve. Thanks to Jock...*ET.*

**BOB TURNER**—916 145<sup>th</sup> Pl, Bellevue, WA 98007

Dear Jock, Another tardy note from the NW, where I have bedded down the wee sailboat once again for what may prove to be a more “typical” NW winter than we experienced last year.

Reading through your Oct edition I noticed a bit of discussion on the cover art. I recall that in the early ‘70’s our planes used to provide folders to the passengers that contained some writing material, including post cards with prints of United aircraft. Those cards were in what was referred to as a “Collectors Series”, and I collected some of them. They are very similar to your cover art, but the artist signed his name as Roy Andersen. The series included the Breese 5 and continued through the 747. I wonder if there might have been a bit of artistic plagiarism going on? The claim was made that in ‘58 a DC-8 was the first airliner to break the sound barrier. How technically correct might that be? Must have been an interesting ride.

I noted also that you commented on the fact that some of your subscribers were able to complete a Puffer cruise. I hope there will be a further report on that accomplishment. Para Handy lives on in spirit! Cheers, *Bob* (Check Cleve Spring’s letter on the Puffer Boat)

**JOE UDOVCH**—22486 Caminito Esteban, Laguna Hills, CA 92653 [jjudovch@yahoo.com](mailto:jjudovch@yahoo.com)  
1967-1998 Mainly LAX with short stints in SFO DEN ORD

Another one of those years in which you ask yourself: "Didn't I just send in my last check?" Time flies!

Busy with family issues most of the year, but did

manage to fit in a Europe trip before all the fireworks started. August travel and tight schedules precluded planning on space-available, but we did come to see why a once-proud air carrier like Swissair has run into difficulties. Traveled in Hungary, Romania, Austria, and the home of my folks' birth, Slovenia. Wonderful time, but way too short; looking forward to much more next time. Otherwise, just trying to keep an active lifestyle going here in sunny Southern California. Many thanks to all you folks, and particularly you Jock, for putting out such a sterling publication as the RUPANEWS. Besides all the gossipy chit-chat from former colleagues, I'm particularly interested and intrigued by the variety of articles which you seem to scratch up for us, from health issues to pass travel and the industry in general. I applaud your efforts and find much of the information stimulating and useful. Good show. *Joe*

***Just a Reminder***  
**Postage Fees are Now \$25.00**

**BOB VOGTRITTER** ORD 56 to 88

Greetings: I had several funny things I was going to write about, but as of Sept 11 they no longer seem all that funny. Truly a day that will live in infamy. And to think that the bastards pulled it off with 18 fanatics and thirty or forty dollars worth of cheap hardware store knives. Without a doubt, the worst single day in American history. It brings to my mind that 14 or 15 years ago, when sky-jacking was coming into it's own, I made a motion at a Chicago council meeting that all pilots receive handgun training and that the company place a handgun in a concealed location in all UAL cockpits. My motion didn't even receive a second. It was deemed to be to radical a measure. It was and still is my opinion that radical times call for radical

measures. Conceivably, in this instance, it could have made a difference.

On a lighter note, we've changed our migration pattern around. Last spring we bought a new home in a golf community north of Tucson. By June the Arizona heat drove us back to our place in Hawaii. It's the first time that we've spent the summer here in Hawaii and found it to be very nice. We plan to return to Tucson in the fall and return to Hawaii again in January.

Hoping for better days *Bob Vogtritter*

*November, 2001 RUPANEWS*

## “CHING WILLOWS”

Dear Jock,

My daughter, who is computer literate, will email this information.

Ching Willows was the pen name of Earl Willis, a Seattle UAL captain who died quite some years ago. I believe he had written three books. We were unable to find him or any of his books listed on an Internet Book Search. I do not know what happened to his widow, a former UAL stewardess.

I flew with him a number of times in years past. He was really an amusing fellow.

Upon further research with my memory bank, (Dona, my wife), the title of more Ching Willows books have come to light: Slim and Bingo and Pal; With Good Intentions; Staying Out of Trouble; Nine Thirteenths of a Mountain.

I hope this helps.

Regards *Chuck Westpfahl*, SEA

**JOSEPH A. WILDBERGER**—33 Harper St,  
San Francisco, CA 94131

Hi Cleve & all, Sorry this is late – every time I go upstairs to write a check, by the time I get there, I've forgotten why I came up – ah, the joys of getting old.

I was in NYC on the 11th – luckily not near the WTC, but did get to witness the aftermath of that terrible event. I'm still a little stunned by it all, but my heart goes out to all those who were lost and their families. It's truly a new - and somewhat scary - time but I feel it's incumbent upon all of us to carry on and to live each day to its fullest.

Best regards and thanks for all the hard work. *Joe*

## I AM THE FLAG OF THE UNITED STATES OF AMERICA

I am the flag of the United States of America.

My name is Old Glory.

I fly atop the world's tallest buildings.

I stand watch in America's halls of justice.

I fly majestically over institutions of learning.

I stand guard with power in the world.

Look up and see me.

I stand for peace, honor, truth and justice.

I stand for freedom.

I am confident.

I am arrogant.

I am proud.

When I am flown with my fellow banners,  
my head is a little higher,  
my colors a little truer.  
I bow to no one!

I am recognized all over the world.  
I am worshipped - I am saluted.  
I am loved - I am revered.  
I am respected - and I am feared.

I have fought in every battle of every war  
for more then 200 years.

I was flown at Valley Forge, Gettysburg,  
Shiloh and Appomattox.

I was there at San Juan Hill,  
the trenches of France,  
in the Argonne Forest, Anzio, Rome  
and the beaches of Normandy, Guam,  
Okinawa, Korea and KheSan, Saigon,

Vietnam know me, I was there.

I led my troops,  
I was dirty, battle worn and tired,  
but my soldiers cheered me  
And I was proud.

I have been burned, torn and trampled  
on the streets of countries I have helped set free.  
It does not hurt, for I am invincible.

I have been soiled upon, burned, torn  
and trampled on the streets of my country.  
And when it's by those whom I've served in bat-  
tle - it hurts.

But I shall overcome - for I am strong.

I have slipped the bonds of Earth  
and stood watch over the uncharted frontiers of  
space

from my vantage point on the moon.

I have borne silent witness  
to all of America's finest hours.

But my finest hours are yet to come.

When I am torn into strips  
and used as bandages  
for my wounded comrades on the battlefield,

When I am flown at half-mast to honor my sol-  
dier,

Or when I lie in the trembling arms  
of a grieving parent  
at the grave of their fallen son or daughter,  
I am proud.

MY NAME IS OLD GLORY  
LONG MAY I WAVE.  
DEAR GOD IN HEAVEN  
LONG MAY I WAVE

## IN MEMORIAM

### JOHN PETERSON ("PETE") BILLON

Died October 7, 2001

Born in Montclair, New Jersey on October 17th,  
1920, John "Pete" Peterson Billon's family  
moved to the San Diego area in 1924. He at-  
tended San Diego State University where he was a  
Golden Glove boxer. Joining the Army Air Corps  
in 1942, Pete worked as a Flight Instructor in  
Nashville. During WWII he flew 225 trips over  
the "Hump" between India and China for CNAC  
flying C46's and C47's. While most of his career  
was spent flying to Hawaii, during the Vietnam  
War he also flew military transports to Southeast  
Asia.

In August of 1946, Pete was hired by United Air  
Lines. He was one of the original flight crews  
flying the new United Los Angeles/Honolulu run  
when it began in 1951, and finished his career in  
April of 1984 still flying that run. Over his years  
with United, he flew the DC3, Convair, DC6/7/8,  
Stratocruiser and Boeing 747.

Pete and Jessie built a house together at 4040 Via  
Opata, Palos Verdes Estates, CA, where they  
lived from 1954 through 1980. They lived in such  
a rural area that one day the mail arrived ad-  
dressed to "J.P. Opata" and Pete received it.

In 1980, he and his wife Jessie moved to Arroyo  
Grande. An avid amateur radio operator for over  
40 years (K6JG), he was a charter member of the  
California Central Coast DX Club and for many  
years held the #1 rating in the world in number of  
contacts. He was a member of the Calvary  
Chapel in Nipomo.

He is survived by his wife of 57 years, Jessie, and  
their three children: Sharon Billon Hart and her  
husband Bill Hart and their two children, Marion  
and Corbin; Melissa Billon Thirloway and her  
husband Jeff Thirloway and their two children,  
Briana and Tyler; and John Peterson Billon, II and  
his wife, Karen Larson Billon, and their four chil-  
dren, Aimie, Kristine, John III and Jeffrey.





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## **JOANNE MARGARET DULKEN**

Artist, 70

Joanne Margaret Dulken, 70, of Evergreen, a stained-glass artist, died Sept. 18 in Evergreen. Services will be at a later date. There will be cremation.

She was born May 6, 1931, in Youngstown, Ohio. On July 20, 1957, she married Peter Dulken. She graduated from the Cincinnati School of Commercial Art.

She is survived by her husband; two sons, Charles, Seattle, and Scott, Whittier, Calif.; a daughter, Kathleen, Irvine, Calif.; a sister, Emma Jane Ellis, Fort Worth, Texas; and six grandchildren.

## **RAYMOND FRENCH**

Thirty-year Coastside resident, Raymond French, died Sept. 23, at age 63 following a heart attack. He had gone for a hike in the hills of El Granada, up to a favorite spot that he and his wife, Diane French, had christened "the rocky place" and had been reading his Bible when he was stricken. Passing hikers called paramedics to the site, where they found Mr. French with his Bible lying beside him.

From her window, Diane French saw the paramedics moving up the hill, and learned later that they had been called to her husband.

"I think it was peaceful," she said of her husband's passing, adding that she wanted to thank the paramedics. "They trudged by on their way up the hill with all that baggage (equipment)."

Mr. French was a native of London, England. Interested in flying, he left England at 18 to relocate to Ontario, Canada, and join the Royal Canadian Air Force in 1956. Spending five years in the RCAF, he was assigned to fighter navigation duties with the all-weather, CF-100, 433. Squadron He and his wife Diane had known each other since they had met in their teens in England. They had lost touch, Diane French said, but then "one day, he was on my doorstep." They married in August 1958.

Mr. French was a quiet and private man, his wife said, but also a man of strong convictions.

"He was very strong-willed, very strong-minded," she said. "People respected him because he always said what he believed. He stood firm in his

beliefs, but he listened to other people."

After Mr. French's service in Canada, he returned to England for a year and then went back to Canada, and worked in the computer field while studying for his commercial pilot's license. After he had obtained his license, he relocated to the United States, where United Airlines hired him in 1967.

The couple settled on the Coastside in 1970. Mr. French remained with United until his retirement in 1998.

Diane French described her husband as athletic, fond of hiking, bicycling and skiing. He was also highly intelligent and well-read, she said, and devoted to family.

"He was a loving and caring husband" and doting grandfather, she said. He also enjoyed art on a casual basis. "He liked doodle art," laughed his wife.

Mr. French is survived by his wife of 43 years, Diane French of El Granada, sons Slade French of Hayward, Ramon French of Half Moon Bay, Jason French of Sacramento and Lee French of Spokane, Wash., and six grandchildren.

Private services were held. In lieu of flowers, the family prefers contributions to local firefighters and paramedics.

HALF MOON BAY REVIEW Wednesday, Oct. 3, 2001

## **GEORGE A LAUBE**

We just lost another pilot in Seattle, George Laube died August 21 of lung cancer.

He leaves wife Dorothy, daughter Barbara and two sons, Michael, Jonathan.

Private ceremony.

It seems like we are going to funerals every week for our fellow pilots.

Ralph Vrtacnik  
216 So. 166th  
Seattle. Wa. 98148



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**JOHN G. MORE**

John G. More, 86, of Wheaton died Thursday, Aug. 30, 2001, at Central DuPage Hospital in Winfield. He was born Feb. 24, 1915, in Wilmette.

He was a resident of Wheaton for 36 years. He graduated from the University of Wisconsin with a degree in economics. The start of World War II interrupted his pursuit of a law degree. In Terral, Texas, he was a civilian instructor for British Royal Air Force cadets. In 1945, he married Nettie B. Doscher and moved to Denver, where he was trained by United Airlines. He worked for United for almost 30 years as a pilot. In 1962, he married Janice Lamb. He was a member of St. Matthew United Church of Christ in Wheaton, where he served on the council and in numerous activities.

He is survived by his wife; Janice L.; a daughter, "Jaynette Shearn More of Austin, Texas; a brother, Robert Wilson More of California; and many nieces and nephews.

Memorials may be directed to St. Matthew United Church of Christ, 1420 S. Gable Blvd., Wheaton, IL 60187.

**KEITH P. RICE**

Keith Rice passed on July 9, 2001. His first loves were family and flying. Keith learned to fly before he learned to drive a car. Growing up in Washington DC his family didn't need a car for going to work. He rode his bike to a small air field where he took his first flying lessons. Later he flew fighter planes in the Navy. After getting out of the service he went to college and graduated in 1949. In 1952 he was hired by UAL and always felt that the aircraft he was flying at the time was the best in the sky. He loved flying!!

Surviving members of the family include a daughter, Sue Beeson (flight attendant for UAL), a son, Tom, and four grandchildren. We miss him, but know that he is flying onward and upward.

Virginia Rice

**RAY SCHLAGE**

Ray Schlage died at his home in St. Petersburg, FL on October 19, 2001

Cause of death was cancer. No other information is available at this time.

Condolances may be sent to:

Mr. Roger Schlage, 4510 Hyacinth Way S St. Petersburg, FL 33705-4758  
Fraternally, Jerry Goebel

**ARTHUR T. WESTERGREEN**

Dear Jock:

I have been asked to inform you of the death of Arthur T. Westergreen, on Sept. 9, 2001. Art was a Navigator during the ATC operation "EE".

After the war, in the interim before UAL started commercial flights to the Islands Art returned to his prewar position with UAL. He retired in Seattle and is survived by his wife Maxine, two sons, Jim and Allan and five grandchildren.

Art was a dear friend. I bid him Aloha and smooth flying from now on.

Regards, Kerm Reutlinger

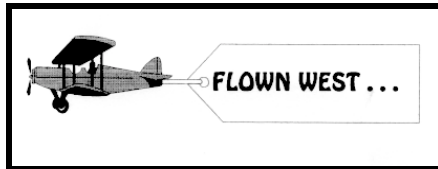
**EARLE FREDERICK WORLEY**

Earle F. Worley (Captain, United Airlines, Retired) in Williamsburg on Oct. 6, 2001, after a long illness. He was born in southwest Virginia and grew up in Hopewell, Va. He was graduated from Hopewell High School and then entered the Navy as a naval air cadet.

After the Navy, he was a flight instructor and worked at Fort Lee, where he taught math. He was also a member of the Civil Air Patrol.

He graduated from the University of Richmond with a degree in business and a major in accounting. He was then hired by Capitol Airlines, which merged with United Airlines. He flew for the airline for 35 years and retired in 1988.

Mr. Worley was a Mason and was a member of the Henry Masonic Lodge in Fairfax, Va. He was also a member of ALPA, Council 11. He founded the Eagles chapter of the Virginia Aeronautical Historical Society in Williamsburg. He was an avid golfer and a member of the Kingsmill Men's Golf Association. He was also a member of the Bellefonte Hunt Club in Blackstone, Va., and a member of Avery's Mill Hunt Club in Surry, Va. He leaves his wife, Barbara of Williamsburg; a daughter, Lisa of Mechanicsville; a son, John, of Glen's Falls, N.Y.; and two sisters, Mrs. Robert Edwards, and Mrs. Jarold Langley, both of Hopewell, Va. Williamsburg Memorial Park. Memorials may be made to the American Cancer Society, Williamsburg Area, P.O. Box 323, Williamsburg, VA 23187.



<b>KEITH P. RICE</b>	<b>9 JUL 2001</b>
<b>LOWELL E. MASON</b>	<b>1 AUG 2001</b>
<b>GEORGE A LAUBE</b>	<b>21 AUG 2001</b>
<b>JOHN G. MORE</b>	<b>30 AUG 2001</b>
<b>JOHN PETERSON (“PETE”) BILLON</b>	<b>7 OCT 2001</b>
<b>ARTHUR T. WESTERGREEN</b>	<b>9 SEP 2001</b>
<b>RAYMOND FRENCH</b>	<b>23 SEP 2001</b>
<b>EARLE FREDERICK WORLEY</b>	<b>6 OCT 2001</b>
<b>JACK MILLSTEAD</b>	<b>7 OCT 2001</b>
<b>RAY SCHLAGE</b>	<b>19 OCT 2001</b>



## **HIGH FLIGHT**

*By John Gillespie Magee, Jr.*

Oh, I have slipped the surly bonds of earth  
And danced the skies on laughter-silvered  
wings:  
Sunward I've climbed, and joined the tum-  
bling mirth  
Of sun-split clouds—and done a hundred  
things  
You have not dreamed of—wheeled and  
soared and swung  
High in the sunlit silence. Hov'ring there,  
I've chased the shouting wind along, and flung  
My eager craft through footless halls of air.  
Up, up the long, delirious, burning blue  
I've topped the windswept heights with  
easy grace  
Where never lark, or even eagle flew.  
And, while with silent, lifting mind I've trod  
The high untrespassed sanctity of space,  
Put out my hand, and touched the face of  
God.

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## RUPA'S SOCIAL CALENDAR

### Monthly Scheduled Lunches

- 1st Tue. San Diego Co. -*Quails' Inn, San Marcos* - 760-723-9008  
2nd Mon. SW FL - *Olive Garden, Ft. Myers* - 941-793-5251  
2nd Tue. FL Treasure Coast **Sunbirds** - *Summer Break* - 561-747-2796  
2nd Thu. SE FL Gold Coast - *Flaming Pit* - 561-272-1860  
2nd Fri. PHX Roadrunners - *Summer Break*- 480-948-1612  
3rd Tue. DEN Good Ole Boys - *American Legion Post 1* - 303-279-4348  
3rd Tue. LAS High Rollers— *Memphis Barbeque*— 702-658-6168  
3rd Tue NE FL—*Spruce Creek CC* - 904-760-9736  
3rd Tue Dana Point CA— *Wind & Sea Restaurant* - 949-496-2691  
3rd Thu. LAX - *Hacienda, (Even Mth.) Billingsley's (Odd)* - 310-821-6207  
3rd Thu. Ohio Northcoasters - *TJ's Wooster (Always coed.)*. 330-262-5811  
3rd Thu. SEA Gooneybirds - *Airport Marriott.* - 206-242-1242  
3rd Thu So. Oregon (MFR) - *Pony Express, Jacksonville*—541-245-6896  
3rd Thu. TPA Sundowners - *Cuzzins (odd mths. Stag)* 727-787-5550

### Quarterly Scheduled Lunches

- 1st Wed Feb, May, Aug, Nov. Chicago Area— *Itasca CC* - 630-832-3002  
2nd Tue Jan, Apr, Jul, Oct. McHenry (ORD) —*Warsaw Inn*—815-459-5314  
3rd Wed Jan, Apr, Jul, Oct. Washington Area—*Springfield CC*—540-338-4574

### Other Events

- 22nd Feb '02 Boys' Night Out—SFO Sheraton Gateway Hotel, Burlingame.



**PERIODICALS**

## **RUPANEWS**

1104 BURKE LANE  
FOSTER CITY CA 94404

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