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TEMPLE UNIVERSITY'S DEPARTMENT OF RISK, INSURANCE, AND
HEALTHCARE MANAGEMENT

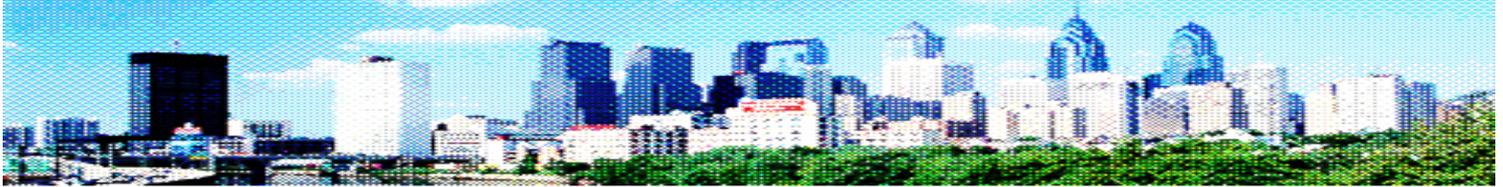
SIGMA
CHAPTER

Volume XIV, Issue 3

<http://www.sigmachapter.org>

Phone: 215.204.9368

September, 18th, 2006



H. WAYNE SNIDER DISTINGUISHED GUEST LECTURER SERIES

Craig Gortner
Director of National Account Surety



*Wednesday, September 20th, 2006
11:40-12:30pm, Walk Auditorium*

Before joining Liberty Mutual in 2002, Craig Gortner worked throughout New York State managing surety, fidelity, and professional liability underwriting for commercial accounts and financial institutions. As director of the National Account Surety unit of Liberty Mutual, Craig's job entails meeting with risk managers and CFOs, performing credit analysis, and assessing risk obligations. We are honored to welcome Mr. Gortner to our H. Wayne Snider Distinguished Lecture series this Wednesday. Craig will be sharing his experiences and answering questions about the insurance industry and specifically the surety bond environment. Craig Graduated from Siena College in 1985 with a B.S. in finance and has worked in the insurance industry since. He is a recipient of the AFSB and CPCU (Chartered Property Casualty Underwriters) professional designations.

Gamma Games

Wednesday, September 20th, 6:00pm-8:00pm
100 Pearson Hall

Gamma Games will be held this Wednesday in Pearson Hall. This is a great opportunity to hang out with your fellow classmates. This will be the 10th anniversary of Gamma Games. A sign up sheet is outside the Gamma Office.

Delta Gets Court Approval to End Pilot Pension Plan

NEW YORK (Reuters) - A U.S. bankruptcy court allowed Delta Air Lines Inc. to terminate its pilots' defined benefit pension plan, clearing a major hurdle in its restructuring plans.

The airline must now seek the approval of the Pension Benefit Guaranty Corp., the federal pension insurer, to end the plan that covers more than 13,000 active and retired Delta pilots and their beneficiaries.

Atlanta-based Delta, which has been operating under bankruptcy protection since September last year, had argued that continuing the plan would jeopardize its ability to emerge from Chapter 11.

The company said that, if allowed to continue, the plan's costs could exceed \$1 billion in the near term and argued that not terminating it would make finding lenders for exit financing difficult.

Judge Adlai Hardin issued his ruling allowing Delta to end the plan after DP2, a group of about 100 retired pilots, withdrew its objection to the termination, Delta said.

The airline's pilots' union, representing more than 6,800 current pilots, already had agreed to the move.

The Pension Benefit Guaranty Corp., which would have to administer the plan, also did not oppose Delta's move in court.

Delta still needs to end the plan and hand over its administration to the PBGC.

An agency spokesman said mostly administrative issues remained. "It appears unlikely that anything will derail PBGC's becoming trustee of the plan," spokesman Randy Clerihue said.

The termination would not affect Delta's other defined benefit pension plan, covering about 91,000 active and retired flight attendants and ground employees.

Delta also said it was on track to realize more than two-thirds of its business plan's \$3 billion in annual financial improvements by the end of this year, and planned to emerge from bankruptcy by mid-2007.

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 **THE FOX SCHOOL**
of Business and Management

TEMPLE UNIVERSITY

Intern Interview



Kirk Czonstka
Mercer Health and Benefits
Philadelphia

Kirk Czonstka is a Senior in Temple University's Fox School of Business and is majoring in Risk Management and Insurance. Over the summer Kirk had the opportunity to complete an internship with Mercer Health and Benefits in Philadelphia. I sat down with him to talk about his experience.

RB: Kirk, what was it like working at Mercer?

KC: I loved the atmosphere because people like to work hard yet have fun doing so; I was busy each day but not overwhelmed, and Principals did what they could to oversee my workload.

RB: In addition to the work itself, what else did you like?

KC: The outside work activities were a lot of fun and they gave me an opportunity to meet coworkers who I didn't get to interact with during the workday.

RB: What activities outside of work did you get to do?

KC: Mercer provided a free lunch every week during a "lunch and learn" or meeting. I also played in an insurance company softball league once a week followed by a happy hour. I was able to attend a Phillies game in the company box one night during the summer, too.

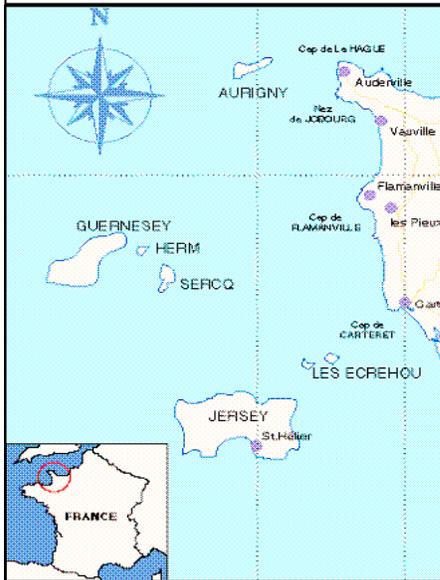
RB: Did you get to complete any special projects?

KC: I produced a financial and qualitative analysis of a newly implemented client-wellness program, and then made a carrier recommendation. I believe I was one of the first in my department to do so.

For more intern testimonials, log on to www.sigmachapter.org

Captive Domicile Quiz

Can you identify the captive domicile described below?



- * Divided into 10 parishes.
- * Official Language: English
- * Population: 65,000
- * Total area: 25 sq. mi.
- * Banking, fund management, and insurance accounts for 55% of the islands total income.
- * Victor Hugo wrote Les Miserables while in exile here.

Is it...

- (A) Guernsey
- (B) Jersey
- (C) Aurigny

Delaware River Keepers

Saturday, September 30th
W. Baltimore Ave. & Scottdale Rd.
Lansdowne, PA
9:30 AM-1:00 PM
Help take water samples and assist the organization with research on the Delaware River. This event satisfies the BA 100 community service requirement.
Contact John Zerbe for more info
John.zerbe@temple.edu

September

20 **H. Wayne Snider**
Distinguished Lecturer Series
Craig Gortner
Liberty Mutual
Walk Auditorium
11:40-12:30

Gamma Games
Pearson Hall
6:00-8:00

21 **Etiquette Workshop**
4:45-6:00
Student Center 200 B

22 **Senior Interview Workshop**
3:40-6:00
Student Center Room 223

Internship Presentation
11:40 AM-12:30 PM
Speakman Hall
Room 113

Actuarial Science Workshop, Liberty Mutual
11:40 AM-12:30 PM
Student Center 217A/B

27 **H. Wayne Snider**
Distinguished Lecturer Series
Phil Moyles
Marsh
Walk Auditorium
11:40-12:30

29 **Career Presentation**
11:40-12:30
Speakman Hall 113

Senior Interview Workshop, 3:40-6:00
Student Center 200A

Act. Sci. Presentation
Student Center 200C
11:40-12:30

Great Quotes

In addition to sharing a wealth of knowledge and enriching your learning experience, many professors are well know for their unforgettable quotes. Here are a few of my favorites.

- "A large part of this class will be thinking"
- "Economics is just common sense made difficult"
- Cather Classics*
- "If worms had guns there would not be birds"
- "If I have to see that little booger from Geico again I'm going to fillet him and have him for dinner. Can you even filet a Gecko?"