Multiemployer Program Division Pension Benefit Guaranty Corporation 1200 K Street, NW, Suite 930 Washington, DC 20005

Michael Gregrow	

Feb.6,2009

Dear Multiemployer closeout Coordinator,

RE: PBGC consideration of partitioning pension fund of Chicago Truck Drivers Union.

I am a member of the C.T.D.U., I am concerned about the money in the pension fund. A Letter dated Jan. 28, 2009 from C.T.D.U. stated that PBGC is considering partitioning the pension fund. If at all possible if you could answer a few questions for me.

- 1. What if a company were to close their doors, or go out of business, not bankrupt, is that considered part of the partitioned pension for the members that worked there?
- 2. Does a person have to be 65 years of age to collect their pension? Can you still collect a pension after 30 years of service and not yet the age of 65?
- 3. If a person has half their time in a bankrupt company and the other half in a company in good standings, is only half the pension partitioned?
- 4. Does a retired person collecting a pension from a bankrupt company take a reduction?
- 5. As of today someone under the age of 65 years of age that is collecting a pension, would it stop if the rule changed to 65 years? Would they have to pay back the pension retro active to date?
- 6. As money starts dwindling away, will there be reduced benefits for people not retired yet and also for people who are retired?
- 7. Who would get reduced benefits first retired or employees still working?

Michael a. Aregrow

February 8, 2009

Multiemployer Program Division
Attn: Multiemployer Closeout Coordinator
Pension Benefit Guaranty Corporation
Suite 930
1200 K Street, NW
Washington, DC 20005

RE: Application for Partition CTDU Pension Fund

Mr. Stewart:

and father
who currently receive retirement benefits through the above referenced pension fund. We received your "Notice Concerning Application for Partition of the Chicago Truck Drivers, Helpers and Warehouse Workers Union (Independent) Pension Fund.

My father paid into this pension fund and paid dues to the CTDU while working tirelessly for forty years. We are appalled that any request that will reduce or declare insolvent the current benefits is being considered. How can the CTDU turn their backs on their members at precisely the time when they are needed; in their elderly years? Any reduction in benefits will seriously impact my parent's quality of life, their independence, and their outlook. Steps need to be taken to ensure that this does not happen to my parents or happen to anyone currently paying into the program.

Sincerely,

Lydia M. Nowak

Robert A Caver	3 m/6

Multiemployer Program Division Pension Benefit Guaranty Corporation 1200 K Street, NW, Suite 930 Washington, DC 20005

February 26, 2009

Attn: Multiemployer Closeout Coordinator

As a retired Truck Driver with over 35 year working in that industry and member of the Chicago Truck Drivers, Helpers and Warehouse Workers Union (Independent), I am opposed to any decrease in my *earned* pension benefits. I am living on a fixed income now and have structured my lifestyle based upon my pension benefit promised as an incentive for longevity of service at my former employer.

I as most of my co-workers started with Associated Truck Lines which was purchased by another company and ultimately owned by Coastal. We had no input on the ownership or direction of the business; however, we provided the same level of professionalism of service to our company's customers and relied upon the promise level retirement benefits based on "this for that". The Coastal Corporation is **not bankrupt** and they should be made to make good on the promise of payment to the fund. Why are the "little guy" or "workers" always made to shoulder the brunt of a loss or decrease of funds, when the executives enjoy the luxury of "golden parachutes"?

I urge you to not make any decision to "reduce" our benefits. I/we have lived up to our End of the contract; we did our job! I/we can't go back and take back our labor for years past. They can however, write a check to make good. Please now make them (Coastal) fulfill their part of the agreement as well.

I remain,

Robert A. Caver

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February 14, 2009

Multiemployer Program Division
Pension Benefit Guaranty Corporation
1220 K Street NW Suite 930
Washington, DC 20005
Attn: Multiemployer Closeout Coordinator

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To Whom It May Concern:

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In April of 2003 after our contract ran out we were told that it might be some time before the Health and Welfare and Pension combination would take place. As of today it has not happened. This put us in a situation where all of our pensions are at risk, not just the one who worked for a bankrupt company. It seems that CTDU is left administering a plan that has to fail. It can no longer organize new companies to bring in new members because that all goes to Local 710.

Where is the responsibility of both boards of Trustee who drafted the plan then allowed it to fall apart? Both Local 710 who made promises to the CTDU members and the Trustees of CTDU who complete only half a deal which leaves the Pension going broke.

Even more disturbing is that two members of the Board of Trustees of CTDU who helped approve the buyout are now working for Local 710 and were Employee members of the board. To date they are the only two of the CTDU members

It appears that all parties involved in the transaction have violated their fiduciary responsibly to the members of the CTDU. There has been no investigation that anyone is aware of how this could have happened. Local 710 gets the dues and the rights to organize and CTDU is left with a failing pension.

This is an injustice to all working people who are counting on their union to protect the futures through proper management of the UNION SYSTEM.

Member STWIE DEC 1984

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February 14, 2009

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Jamele & Guynan

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February 14, 2009

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1220 K Street NW Suite 930
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HARRY HULLENCER By My 2-19.009

BEC 3MBC

February 14, 2009

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Dan Statto

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1220 K Street NW Suite 930
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Affris A. Mordin_ 2-19-09 Multiemployer Program Division Pension Benefit Guaranty Corporation 1200 K Stret, NQ, Suite 930 Washington, DC 20005

Attn: Multiémployer Closeout Coordinator

Re: Letter of January 28, 2009

re: CTDU

February 15, 2009

To begin, the word "union" means "solidarity" and "brotherhood." It was this very idea that caused unions to become successful in the first place. Therefore, if a "union" fails, the effects of that failure should entail ALL MEMBERS. It is totally un-American, and un-unionlike to select one category alone of retirees to suffer the consequences created by corrupt leadership and corporate mismanagement. To cut these pensions will be a severe hardship for many retirees who have fulfilled their part of the bargain, and counted on the unions fulfilling THEIR PART OF THE BARGAIN upon retirement. If the pension reductions were spread amongst ALL the retirees instead of merely a few, the consequences would be less severe for all concerned; thereby, giving credence to the word "union." To do otherwise will be a travesty for both the American worker and America itself.

If unions are to continue in this nation, there has to be an underlying trust that what is promised between worker and employer will be honored. In this current move you are anticipatiing, that trust will be defiled and cannot ever be recovered because it will be in the back of the minds of EVERY UNION WORKER: Can I count on the union? What will my future be? Are they all corrupt? Are they all liars? Will I have a home, lose it even though I fulfilled my part of the bargain, but my employer went bankrupt?

For a worker to give perhaps 38 years of service and retire only to find out he has to pay the price because of corrupt and/or inept management practices on the part of the company he/she has worked for, as well as poor union leadership, which has nothing whatsoever to do with the employee's work record, is criminal, to say the least. When a union member has fulfilled his required years in a union, that needs to be the ONLY ISSUE THAT MATTERS regarding his/her retirement pension.

It is imperative that this incident be kept at the forefront of ANY AND ALL FUTURE MEETINGS ATTEMPTING TO ORGANIZE AND UNIONIZE AMERICAN WORKERS. It would be a crime to allow honest workers to enter such deals not knowing what the realities are. And by the way, are any persons in charge of fund management being required to take a cut in salary or benefits along with their members, or will they be getting a raise or bonus for successfully negotiating this travesty?

Rodney Fehsenfeld **CTDU Retiree**

February 18, 2009

Multiemployer Program Division Pension Benefit Guaranty Corp 1200 K Street, NW, Suite 930 Washington, DC 20005

Attn: Multiemployer Closeout Coordinator:

I was an employee for Mid American Lines for 20 years, up until the day they were forced to file bankruptcy due to the de-regulation. I was a Union Steward at this company for many years. There was not one mention during my time employed there that they had not paid into the unions' Health & Welfare & Pension plan. I was in constant contact with the Chicago Truck Driver's Union Ind. and as a Union Steward would have been informed about lack of payment to the Union. I believe that if Mid American Lines had not paid into the Health & Welfare & Pension plan, I would not have had any health insurance.

When bankruptcy ended my career with Mid American Lines, I went to work for Jewel Foods in Chicago. They had their own Health & Welfare & Pension plan and therefore did not contribute to the Chicago Truck Drivers' Union. I was also elected Union Steward at Jewel Foods keeping my relationship on-going with that Union.

I was eventually approached by the Chicago Truck Drivers' Union to become an officer and upon the urging of my peers, decided to leave Jewel Foods and was voted into the Union as an officer and trustee. I served my 5 year term and was re-elected to another 5 year term. Not once was I ever told about a lack of payment by Mid American Lines to the union for the Health & Welfare & Pension plan.

I resigned my position as agent and trustee with the union after 7 years. I was told my pension amount was to be \$624.00 a month. Imagine, after being a loyal and dues paying member of the Union for 37 years, I was getting a mere a month. I learned that shortly after I retired, the board members voted in a hefty raise for the future pensions.

It is my concern and feeling that Mid American Lines should not be lumped into a category of companies who had unfunded liability at the time they filed bankruptcy. There was no mention made in the bankruptcy papers that Mid American Lines failed to pay and therefore owed the Chicago Truck Drivers' Union any monies.

I am writing to urge you to please study this issue very closely. My pension amount is slight and any decrease or removal of it would have a serious affect on me.

Thanks Baker

Regards,

Mr. Charles L. Baker

X

February 14, 2009

Multiemployer Program Division
Pension Benefit Guaranty Corporation
1220 K Street NW Suite 930
Washington, DC 20005
Attn: Multiemployer Closeout Coordinator

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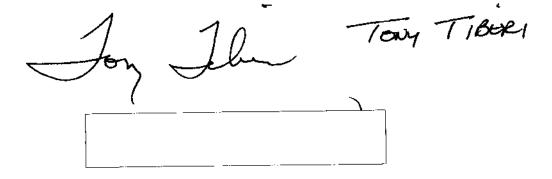
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From:	
Sent:	Sunday, February 08, 2009 3:51 PM
To:	Multi Employer Program
Subject	e appl to patition CTDU
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02/09/2009