

pension west

A Newsletter for Participants in the Western Conference of Teamsters Pension Plan

Your Union-Employer Jointly Administered Pension Plan

Our Strength is You

This year, the Western Conference of Teamsters Pension Plan celebrates a major landmark—its 50th anniversary. Your Pension Plan has come a long way since it was founded in 1955. It started with 35,000 active participants working in five Western states. Today, 235,000 active participants are covered through pension agreements negotiated with 5,200 employers in the 13 Western states.

Fifty years ago, your Plan was one of the first area-wide multiemployer plans in the country. Now it is the largest plan of its kind and continues to set the standard for union-negotiated pension plans. For the past 10 years, your Plan's investment performance has ranked in the top 2% of all multiemployer pension plans.

Over the years, your Plan has undergone many transformations with the goal of always providing benefits that compare favorably with other union plans. It rewards your Teamster career with monthly retirement income. It moves with you to covered jobs with other Teamster employers. It protects you if you become disabled before retirement. It provides monthly income to your surviving family and lump sum death benefits to your beneficiaries.

In 1955, the first hourly contribution was 10 cents. Today's average contribution is \$2.51 and working Teamsters continue to

vote more wages to their pension benefits. As your contribution rates go up, so do Plan benefits—depending on how many covered hours you work.

Your Plan's joint union-employer Board of Trustees recognizes that the Plan's strength depends on maintaining healthy financial reserves so the benefits each person earns while working will always be there. They work closely with experienced investment managers to maintain a conservative investment course and monitor the performance of the Plan's assets against its financial targets.

When faced with unprecedented market downturns a few years ago, the Trustees took quick action to change the benefit percentage rate and make sure all the promised benefits remain secure. While investment returns are improving, it's difficult



The lead story in the June 30, 1955 Oregon Teamster trumpets the birth of the Western Conference of Teamsters Pension Plan.

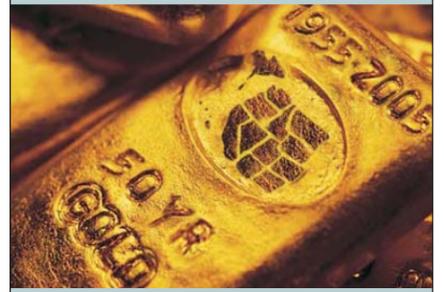
to predict the direction of the current financial markets. The 2004 Summary Annual Report (to be mailed in November) will show the latest investment results.

The most important thing to remember is your retirement security does not depend on the financial fortunes of any one employer. Nearly 190,000 pensioners and beneficiaries are currently receiving monthly Plan benefits. Many of them are receiving a pension based on work with companies that have long since faded from memory.

Since your Plan began, it never missed a benefit payment promised to retired participants and beneficiaries. For the next 50 years and beyond, you can be sure your benefits will be there for you based on all your years of covered work.

It's your Plan. Its strength is YOU. ●

Special Issue



The issue tells the experiences of many different Teamster participants, retirees and their families—some through several generations. • Different people have different perspectives about the Plan. Each person reflects on what's important—and how the Plan delivers for them now and in the future. • If you're new to the Plan, benefits may seem too far away to appreciate. Later on, there are different reasons why the Pension Plan grows in importance. • The people featured in this newsletter range in age from 17 through 104. They live all over the West from Alaska to California to Denver and so many towns and cities in-between. • More than anything, their stories reinforce the Plan's fundamental principles that are as true today as when it started 50 years ago: To serve the broad and changing needs of the working Teamsters who belong to it and their families—now and for many years to come. • Newsletter topics are more fully explained in the Plan's 2003 **Summary Plan Booklet** and other printed materials. • Check out the online version of the **Plan Summary** by clicking the **Participant** category at www.wctpension.org. • **Pension West** can also be printed from your Plan's web site by clicking the **What's New?** tab on the **Welcome** page.

1955: When the Trust was Won

How a cutting-edge idea was praised upon its beginnings in the summer of 1955

In 1955, Frank Brewster, then President of the Western Conference of Teamsters, declared: "The first Northwest area-wide pension trust fund will be employer financed on a 10 cents an hour basis for every compensable hour worked....Pensions will be granted when the member covered reaches the voluntary retirement age of 65."

"The first industries coming into this new plan are the brewery and beer distributors totaling about 3,000 members in Washington, Oregon, Idaho, Montana and Alaska," reported the **Washington**

Teamster in 1955.

The first Employer Chairman Henry Ivers is also credited with explaining the new concept to firms that were not sure they wanted to participate.

One 1955 article stated: "The Teamster Pension Plan is a vital part of the new Teamster pattern for the Western states. Employers who doubt this are making a big mistake."

Union Trustee Mark Whiting, Plan Administrator John Hughes and many others played key roles in establishing

this first collectively bargained pension plan of its type.

Visionary planners, they all agreed: "The pension should be paid in addition to whatever may be due from Social Security. It is our hope that the pension plus Social Security will be enough to enable the retired worker to live in decency and comfort."

A September 1955 **Washington Teamster** article ("Why Teamster Pensions are Best") sets forth the fundamental principles that keep your Pension Plan strong even today:

"This pension plan cannot be terminated at the whim of the employer...it is not tied to profits or business conditions; it is based solely on hours worked and thus cannot be dropped if business should slacken; it is easy to explain; every member knows exactly what he is entitled to receive and what it costs; it does not die when the worker leaves employment to

take a job with another trucking firm."

"The Teamster plan provides that all workers who are employed by these firms anywhere in the West are covered. A driver can quit his job in one city or state and move to another and retain his rights and benefits under the plan if he goes to work in a new location for a participating company. Union Teamsters will be able to transfer from one firm to another without losing pension rights or benefits."

In 1955, Brewster concluded: "The pension plan may well be the greatest gain ever won for the members." ●



Among those present at the conference announcing the Plan were, circled from left to right: Jack Hughes, Frank Brewster, Henry Ivers and Mark Whiting.

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Hats Off to Long Service

Two Plan participants who could have worked forever





PHIL KNEPP (left), DELIVERY DRIVER
LAURA KNEPP (middle), BILLING CLERK
VICTOR KNEPP (bottom), PART-TIME LOADER
 LOCAL 542, SAN DIEGO, CA
 YELLOW TRANSPORTATION, SAN DIEGO

DANA KNEPP (above right)
 LOCAL 542, SAN DIEGO, CA
DELIVERY DRIVER
 ABF FREIGHT SYSTEM INC., SAN DIEGO

For Phil and Laura, their dual career pensions are a lifetime budget they can enjoy together.

Phil Knepp joined Yellow Transportation's Miramar terminal in 1990. Before that he was a freight driver back East for a few firms that eventually closed their doors. **Laura Knepp** held other Teamster jobs before moving to Yellow Transportation 12 years ago. Phil and Laura want to retire together in about five years—as soon as they both qualify for full pension benefits under their PEER/80 contracts. • Not long ago, someone else wanted to hire Laura. The couple explored what would happen if she changed jobs. Phil says the other company benefits—especially the retirement package—were nowhere near what Laura has with the Plan at her current employer contribution rate. For Phil and Laura, the Plan is a “lifetime budget.” They view their dual career pensions as double paychecks so they can enjoy life when they retire. • Phil's younger brother **Dana** got a late start after giving up a career in farming. After being certified, his first Teamster job in San Diego was with NationsWay—which eventually hit hard times—before he moved on to ABF Freight System Inc. in Chula Vista in 1989. He's already building up a sizable pension thanks to ABF's higher employer contribution rates. • For Dana, the Pension Plan is the “safety net” he needs to retire in ten years or so. He may have a smaller benefit than his brother, but he wants to retire young and help his wife with their Polynesian catering company and small notary firm. • Then there's **Victor**, Phil and Laura's son. He starts with Yellow in December on his 18th birthday, working part-time as a dock loader at night. “As a Teamster, I can earn better pay and benefits than most of my friends,” says Victor.



KATIE WRIGHT (left)
ROBERT HENLEY (right)
 LOCAL 305, PORTLAND, OR
VEHICLE PROCESSORS
 TOYOTA, PORTLAND

“Our business agent and a Plan representative helped us understand how to vote more money into basic contributions and PEER 84—and what we'd get out of it when we retire.”

At Toyota's newly remodeled \$40 million Logistics Center in Portland, **Robert Henley** and **Katie Wright** maneuver styro-wrapped Japanese cars from the terminal's loading dock to co-workers, who install systems and accessories and ship them to dealers in 23 states. • Katie, 46, has 21 years of covered work with Toyota; Robert, 52, has 20 Plan years, eight with Toyota. They're not far from retirement; they could each retire in a few years or so if they wanted—but their monthly pensions would be too low. • “For years, we younger workers were not voting much into the pension plan,” Katie said. “We'd have to work a lot longer to build up decent benefits.” • One pre-retiree got Katie's attention when she stood up in the meeting and said, “I don't want to pick up pop cans on the highway when I retire because you guys won't vote more money into the pension.” • In the last three contracts, their Toyota unit voted to raise the basic contribution rate from 45 cents to \$3.22 per hour. Robert is working all the covered hours he can get now that he's near retirement age.

“I don't know what we'd do without my Teamster pension. It's helping me retire at 55 with full benefits through PEER when our kids start high school.”

Betsy Wanner followed her mom's footsteps when she joined Local 670 in Salem, Oregon while in high school. Her mom raised four kids while a Teamster cannery worker. Now Betsy has three at home while she runs hazelnut paste lines at Westnut, where she joined as a regular machine operator. She achieved regular hourly status in 1994. • “I was age 32 then and wondered if I'd ever have a family... when the right man walked into my life. I met Wyatt right here at the Westnut plant.”

BETSY WANNER
 LOCAL 670, SALEM, OR
MACHINE OPERATOR
 WESTNUT, DUNDEE, OR



They married five years ago and had an instant family. • Betsy wants to keep her benefits and build her pension while she's young. Then she can retire early when she's eligible and the children are in high school. But Betsy just learned that her Westnut plant will be sold and her job will move away. “I don't know what we'll do without my Teamster benefits and pension,” she says. • Betsy's benefits are higher if she can earn enough hours to keep her regular status. Last year she was briefly laid off. “I barely built up enough hours to keep my regular status and higher benefits.” • The local union can help her get covered work after the hazelnut season ends. Betsy wants time with the family but won't stay away too long and lose her valuable benefits. The Plan also has generous survivor benefits that would protect Betsy's husband and family if something tragic happened.

“My security no longer depends on a single job skill or industry.”

Second-generation Teamster **Justin Farr** credits Local 959 in Anchorage with “helping me learn new skills for a more secure future.” • Justin joined the Plan in 1991 and worked seven years as a ramp loader and forklift driver before the local union persuaded him to take freight apprenticeship classes. At that time, he had never driven a truck. Now he's a warehouse driver with Arctec Alaska. • “My security no longer depends on a single job skill or industry. At age 32, I'm now certified for most Teamster driving jobs in my area.”



JUSTIN FARR
 LOCAL 959, ANCHORAGE, AK
WAREHOUSE DRIVER
 ARCTEC ALASKA, ANCHORAGE

Pension Store

Today, as it has for 50 years, the Pension Store Conference of Teamsters provides its participants in many ways. These pages present...



“Every hour anyone works is for a Teamster employer who contributes to the Pension Plan.”

For **Clemente Solis, Sr.**, the Teamster Pension means one thing: Family. One by one, his son-in-law Paul Allen and sons Rolando and Gabriel joined him in San Diego's booming convention industry. Eventually, his other sons—Fred, Andy and Clemente Jr.—came aboard as casual workers. • Local 542 in San Diego has found innovative ways to help the San Diego Convention Center add more Teamster employers and jobs in the rapidly growing trade show industry. • “The concept is similar to how the freight industry took off,” says **Rolando Solis**, a regular with the Freeman Companies. “Each day regular and casual trade show Teamsters are assigned where the convention center jobs are—rather than competing for the same jobs with separate employers. • His brother **Gabriel Solis**, a regular with GES Exposition Services, states, “Every hour anyone works is for a Teamster employer who contributes to the Plan. Even when some of us take a show back out of town.” • In the 1980s, their dad Clemente Sr. worked for a moving company that was sold before he started with GES. “I wanted to stay in the convention industry but have the security of steady work with good pay and benefits,” he says. • Clemente Sr. wants to work at least five more years. But he's had two knee replacements and isn't sure how much longer he can work. The Plan has disability retirement benefits if a vested worker needs to leave covered employment through total and permanent disability.



ROLANDO SOLIS (left)
 LOCAL 542, SAN DIEGO, CA
REGULAR
 FREEMAN COMPANIES, SAN DIEGO

CLEMENTE SOLIS, SR. (center)
GABRIEL SOLIS (right)
 LOCAL 542, SAN DIEGO, CA
REGULARS
 GES EXPOSITION SERVICES, SAN DIEGO

Your Plan's Top Industries: Then & Now

More than half of your Plan's 228,000 active participants work in the industries shown to the right. These same industries were prominent in the 1950s and remain so today. Many more of today's key industries are listed below. • Nearly 6,000 Teamsters voted to join the Plan in the past two years alone. They work for about 200 contributing employers in a broad range of industries.



Aerospace • Airlines • Appliances • Automotive • Building Materials • Bus Drivers • Car Parking • Casinos • Convention Services • Feed and Grain • Frozen Storage • Funeral • Furniture • Glass & Paint • Hospitality • Janitorial • Laundry • Lumber



TY QUAN
LOCAL 853, OAKLAND, CA
WORKING FOREMAN
CALIFORNIA GLASS, OAKLAND

"I know this time my pension will be there waiting for me. I wish I could say the same for Social Security."

At age 54, **Ty Quan** has faced it all head-on. In his early career, his university teaching job experienced major cutbacks and he lost his state-sponsored retirement benefits. Then he fell victim to a company buyout where the owners withdrew from a union retirement plan. • In 1990, Ty joined the Plan through Local 853 under a civilian contract with an Army warehouse. A few years later he joined California Glass—"a wonderful company," he says. "The rest is history." •

sionaries
50 years, the Western Teamsters Pension Plan helps many different ways. at a diverse sampling.

Many of your Plan's newest participants work for mid-sized businesses in the 13 Western states such as California Glass in Oakland. About 20 of the 70 employees are participants in the Plan with Teamsters Locals 70 or 853. The company distributes glass containers to the wine and beer industries. • While Ty is rebuilding his pension, he knows how valuable it truly is. "If I had joined this Pension Plan when I was younger," Ty says, "I would have built up a much larger pension and be ready to retire soon."



LEX HARER (left), SALES ROUTE DRIVER
BERKELEY FARMS (DEAN FOODS), BAKERSFIELD, CA
JESSIE HARER (right), RETIRED OFFICE WORKER
LOCAL 87, BAKERSFIELD

"I was sitting at my desk and scribbled some numbers. I thought, 'Gee, we could live on this.' A year later, I started early retirement."

Jessie Harer remembers the day in the 1970s when she learned you needed 15 years of unbroken service to earn a Teamster pension under the old Plan rules. "I remember thinking: 'You've got to be kidding. I won't stay in that same job for 15 years.' But that's what I did!" • She also remembers the day in 1985 when the Plan announced a 25% increase in benefits. After scribbling some numbers, she thought, "Gee, we could live on this." After taking a year to decide with her husband Bill, she began early retirement. • Jessie also recalls deciding her payment option without spouse pension payments. "I worried that if something happened to me, Bill couldn't survive on Social Security alone. But we made the decision together and I chose the Plan's life-only pension to have the highest payment." • "We figured I'd live the longest. When Bill died four years ago with lung cancer, I realized we were right. But we enjoyed 15 years of retirement together." • Jessie's son **Lex Harer** left Teamster work in the pipeline industry and moved back to Bakersfield to be closer to his family. He started a new career as a sales route driver with Wayne's Dairy. He wanted to stay in the Plan and build a bigger pension—especially after watching his dad struggle with no retirement benefits. • The dairy is now Berkeley Farms (Dean Foods). Lex says he didn't lose a single covered hour even though the dairy depot was bought and sold four times. His Teamster pension followed him to each participating employer. • Lex's goal is flexibility. He doesn't want to retire just because he may be eligible for unreduced pension benefits. The longer he stays in covered employment, the higher his pension will be. "I want to work longer to have a higher benefit at our new rates. Our basic contribution was raised to \$3 and goes up 50 cents a year for the next five years."

Certis USA employees voted to join the Plan in 2002. They just voted another dollar toward the pension.



TRAVIS MULLENS (top), GRANULATOR OPERATOR
MARTHA GUTIERREZ (seated), LEAD LAB TECHNICIAN
LOCAL 87, BAKERSFIELD, CA
CERTIS USA, WASCO, CA

Travis Mullens joined Certis USA, a leading manufacturer of traditional and organic pesticides and chemicals, about 11 years ago when the company was not yet in the Plan. He left an oil field operator job with a different union where workers "lost benefits that weren't solidified in a written contract." He's now a granulator operator and appreciates the advancement opportunities Certis provides. • In 1999, **Martha Gutierrez** started working for Certis three years before the employees

voted to join the Plan. A mother of six, Martha started as a lab assistant in the processing department. But Certis associates gave her hands-on training "to develop my mind," and she was soon promoted to lead lab technician. • By joining the Plan as a new group, a special vesting rule lets participants



JOHN M. ALVAREZ (left), FEEDER DRIVER
CHRIS ALVAREZ (middle), SORTER
LOCAL 396, COVINA, CA
JOHN P. ALVAREZ (right), RETIRED DRIVER
LOCAL 396, COVINA, CA
GNH TRANSPORTATION, MONTEBELLO, CA

who are closer to retirement age get earlier Plan vesting and "two-for-one" benefit credit in certain situations. "A few coworkers were glad to get that credit just before they retired," Travis said.

"Once I learned I'd have a much higher benefit with just a few years of covered work, I was gung-ho."

When **Paul Ehardt** and **Dan Kralik** joined the Plan through the collective bargaining efforts of Local 537 in Denver, they were in for a surprise. As part of a new group in 1993, the Plan's generous past service benefit rules helped them earn two-for-one benefit credit. • "I was not big on joining a collectively bargained Teamster Plan late in life," Paul said, "but never in my wildest dreams did I think I could earn a comfortable monthly pension so quickly. Route driving is back-breaking work and I was ready to enjoy life with my wife Nancy." Paul retired last year and began a part-time job at a garden store to "stay out of Nancy's hair"—and to be around plenty of people. That's what a good route driver would miss most. • Dan Kralik wants to work longer—but at his covered Teamster job. He also qualified for the two-for-one credit that will help him earn a higher benefit. "It takes money to support me and my family through years of retirement. I feel secure knowing my pension is protected and can get even bigger with every covered hour. Unlike some pension plans today, my benefits will be there whenever I choose to retire," he adds.



DAN KRALIK, SALES ROUTE DRIVER
LOCAL 537, DENVER, CO
SARA LEE, EARTHGRAINS BAKING CO.
PUEBLO WEST, CO
PAUL EHARDT, RETIRED SALES ROUTE DRIVER
LOCAL 537, DENVER, CO
SARA LEE, EARTHGRAINS BAKING CO.
PUEBLO WEST, CO

A UPS driver's dad learned the hard way a few years ago. When he retired, he lost valuable benefits by retiring early without Recent Coverage.

"**John M**" Alvarez drives a double trailer on layover runs between Los Angeles and Phoenix every other day. He started with UPS at 19 while in college. "The pension is a big part of what I'm working for today," he says. It's a good feeling to know I can actually stop work when I'm in my fifties and have a comfortable monthly benefit." • His son **Chris Alvarez** joined UPS at age 18 as a part-time sorter while in college. Chris is glad that UPS contributes to his pension based on his covered hours. UPS increased his collectively bargained pension rate in his new contract. • John's dad ("**John P**" Alvarez) joined the Teamsters at age 16, and retired a few years ago as a dock driver with GNH Transportation in Montebello, California. His prior benefits suffered because he was not always with a contributing employer. "One company folded and froze my benefits," John said. "Then they stopped putting contributions in. I left the Plan for a manager's job and said goodbye to another chunk of my pension. I could only blame myself when I learned how much pension money I lost by retiring early without Recent Coverage. My son and grandson won't make those same mistakes."



pension west

A special publication for participants in the Western Conference of Teamsters Pension Plan—Founded 1955

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100 Years

BUT WHO'S COUNTING?

Participants and retirees are living longer. About 34% of those receiving Plan benefits are 75 or older. More than 3,184 are over 90. Today, 34 Plan retirees and eight beneficiaries are over 100. Two such centenarians are featured here.

Today 42 people over age 100 receive Plan benefits. Some are retired Teamsters like Walter Gruenke. Others are surviving spouses like Clara Hughes.

 Walter Gruenke AGE 100 "Stay active. Be positive. Slow down. I only had one ticket in my entire life."	Walter's benefits in 40 retirement years	\$67,010	You don't have to be a centenarian for your Plan to be a good investment. For most participants, especially those with Recent Coverage, the benefits they and their families receive are much greater than the contributions their employers pay for them.
	10 years of Employer contributions	\$2,232	
	Difference mostly paid by Plan investment returns	\$64,778	
 Clara Hughes AGE 104 "Take care of yourself. Skip drugs. Keep dancing."	Clara's benefits in 33 retirement & survivor years	\$73,431	
	14 years of Employer contributions	\$3,783	
	Difference mostly paid by Plan investment returns	\$69,648	



Walter Gruenke (Retired—Local 206, Portland, Oregon) loaded and unloaded grocery trucks at Fred Meyer's Portland warehouse from 1945 to 1965. His Teamster pension had a small start with a long finish.

At 100, Walter is twice as old as the Pension Plan. He remembers the day in 1956 when his Fred Meyer unit joined the Plan.

"Ours was one of the first grocery chains to join the Plan."

"In 1956, one dime was contributed for every covered hour we worked. We got a nickel-an-hour raise in our first contract and boy, were we happy," he said.

Ten years later, Walter was among the first to retire under the Plan. "I didn't think my pension would amount to much when it started in 1966. Just **\$2,232** in

Fred Meyer contributions went into the Plan for my 10 years of covered work."

Now he says: "My pension had a small start and a big finish. The payments are still coming after 40 years." **Every nickel that went in got back a benefit and long outlived its payback period.**

Walter kept track of those nickels and dimes: "Where else could I get more than **\$67,000** in total payments with just **\$2,232** in employer contributions?" he asks. But like everything else, you've got to **live** to enjoy it.

Today he follows the stocks to stay mentally active. He eats right and takes care of himself. Every morning, he walks the 9-hole golf course near his house.

"My wife of 61 years Eva passed away five years ago. We had a happy retirement together for 35 years. Each day, I realize how much she did for me. It

takes half my day to get the groceries and cook my meals," he said.

At age 104, **Clara Hughes** reflects on years of retirement with her husband Fred (Retired Driver, Local 896, Vallejo, Shasta Beverage).

Clara has outlived Fred by 23 years. When he died suddenly at age 76, part of his monthly pension continued to Clara for the rest of her life. **She was four years older and never expected to outlive Fred.**

Her daughter and caregiver Dolores remarks: "Dad's pension made her financially secure and is vital to her health and happiness. It's his gift—and it keeps on giving."

Fred retired out of Local 896, Vallejo after he stopped driving for Shasta Beverage in 1972. His collectively bargained

contribution rate was low. His employers paid **\$3,783** in total contributions for his 14 years of covered work.

They decided to travel and enjoy their retirement years "mostly traveling and dancing" and now Clara's glad they did. They celebrated their 50th anniversary not long before he died.

For Fred and Clara, choosing an employee and spouse payment option was another good decision.

The couple had already received **\$27,000** in pension benefits by the time Fred died. So far, Clara's survivor benefits have lasted 22 more years—paying an extra **\$46,164** to Clara in monthly benefits—or more than **\$73,000** to the couple overall.

At today's higher collectively bargained employer contribution rates, most participants retire with larger pensions. ●

Some Plan participants can't wait to retire. Others could wait forever. Here are two of them.

One of the first California Teamsters to join the Plan was **Melvin Cavallero**.

"In the San Francisco produce business," Mel says, "Your work is your life. It keeps your heart beating. Good relationships are worth more than a paycheck or pension."

Some say Mel was the heartbeat of the George L. Burger Company, a San Francisco produce delivery firm. He worked there 57 years from 1946 to 2003.

The company was small but high energy. Just seven people picked up and delivered fresh lettuce and onions to stores and restaurants throughout Northern California, often before dawn.

Mel worked because he wanted to—not because he had to. Now he's glad to have a sizable pension—and he's earned every penny—but he didn't do it for the money.

Twelve years ago, Mel's wife of many

Hats Off to Long Service

 Melvin Cavallero Age 83 Retired Produce Distributor Local 856, San Francisco George L. Burger Company, LLC	 John "Elmer" Norgren Age 72 Retired Feeder Driver Local 174, Seattle United Parcel Service
Melvin enjoyed working as long as he could. At age 70, Federal rules had him start drawing benefits in 1988. But he kept working and his pension got larger with the extra covered hours.	Described as "King of the Hill" for countless deliveries over the Cascades in his UPS double trailer, Elmer worked until age 70—48 years after joining the Pension Plan in its infancy.

years Charlotte passed on. "There wasn't a lot for me to do at home. I felt better working."

When he wasn't working, Mel was with his family. "We're very close. I'm helping my daughter and son in many ways—and making sure my grandchildren

meet their future goals.

Mel was surprised to see how much his pension grew because he decided to work even longer. At age 70, his post-65 late retirement factor grew to the maximum of 148%. When he finally stopped working at

age 83, he had achieved the financial security he wanted. Let's hope that big heart keeps beating for a long and healthy life.

Elmer Norgren may top the record books as one of the longest working UPS Teamsters in the West. He started with UPS as a sorter in Seattle in 1951.

His unit joined the Pension Plan in October 1955. He's retired with 48 years of contributory service.

Elmer was eager to start driving for UPS as soon as they'd let him. He soon drove a UPS double trailer through the night—usually from Seattle to Moses Lake, Washington.

They called me "King of the Hill," he jokes. He often made the steep climb through the Snoqualmie Pass along the snowline.

He and his wife Catherine are both retired. They have been married 40 years. Elmer also plays competitive tennis. "Golf is for old people," he quips. ●