

Truck Drivers and Helpers Local 355
Baltimore Area Health & Welfare and Pension Funds
Eastern Shore Pension Fund

9411 Philadelphia Road, Suite S - Baltimore, Maryland 21237
Telephone Numbers: (443) 573-3632 (866) 621-7974 Fax (410) 444-0035

July 9, 2008

Mr. Gary W. Payne, Sr.
[REDACTED]
[REDACTED]

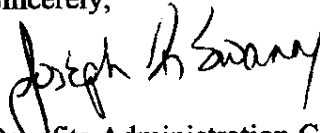
Dear Mr. Payne:

This letter is in response to your inquiry dated June 23, 2008. Please be advised that you were recently provided with the actuarial report, which serves as the basis for your initial inquiry, as well as this subsequent inquiry:

1. The Certification of Plan Status was based upon the actuarial report that was sent to you on May 19, 2008.
2. The statement that the Plan would be in the Red Zone absent changes to improve plan funding was based upon the information in the actuarial report that was sent to you on May 19, 2008, as well as Section 202 of the Pension Protection Act of 2006, which sets forth criteria for Critical Status (Red Zone) plans.
3. The Trustees' decision to reduce the future rate of benefit accruals was based upon the information included in the actuarial report that was sent to you on May 19, 2008.
4. Reduction of future accruals is permitted by Section 204 of the Employee Retirement Income Security Act of 1974 (ERISA). This information is commonly known by Fund Counsel, the Plan's Actuary and the Trustees.
5. The information you requested includes proprietary information of several of the contributing employers to the Plan, and under the Pension Protection Act's disclosure rules for multiemployer plans, is not required to be provided.

Should you have additional questions, they should be directed to the Board of Trustees in care of the Fund Office address indicated above.

Sincerely,



Benefits Administration Corporation, Inc.
Administrator

By: Joseph R. Swann, CEBS