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U.S. BANKRUPTCY COURT
E.D. MICHIGAN-DETROIT

Honorable Steven W. Rhodes

U.S. Bankruptcy Court for the Eastern District of Michigan

Southern Division

211 W. Fort Street, Suite 1800

Detroit, MI 48226

Dear Judge Rhodes:

With so much information in the news about the Detroit bankruptcy, you must be receiving many letters from those who will be impacted in one way or another. I hope that you have time to read this.

While politicians and others like to pontificate about the bravery of "first responders", they seem to be running for cover when an opportunity arises to step up and defend these "first responders" in their retirement years. Do they not understand that Detroit police and fire department retirees contributed to the pension system throughout their respective careers? Do they not understand that most such retirees receive a very modest pension? (In my case \$24,000 per year) This income could be taken from the men and women who worked for many years at relatively low wages to protect the citizens of Detroit. It would be taken from many who have no other source of income, are certainly not at fault for Detroit's financial problems, and are now either too old or too sick to seek employment.

As an aside, I hope that all decision makers involved in the bankruptcy process become acutely aware of the way in which the federal government, through its social security windfall elimination provisions, adversely impact police and fire department retirees. In my own case, having worked and paid into social security for more than twenty years, I have had my social security income in retirement slashed by 50%. The reason is that the federal government considers my modest pension to be a "windfall" when combined with social security compensation. A criminal who had the same work record as mine in the business world would receive the social security benefits commensurate with 20 plus years of employment. I, on the other hand, am penalized because I chose law enforcement as a career. Had I been incarcerated for the period of time I spent in law enforcement, I would receive double the social security benefits I currently receive. **And there is no provision in place to recalculate the social security compensation of police and fire department retirees if their city pensions are**

reduced during the bankruptcy process. To take city pensions from these retirees would compound an unfair situation and create a true travesty.

Please consider other remedies before taking action that will devastate those of us who relied on promises made to us by city leaders, union leaders and past pension trustees. Most of the retirees I know will be in serious financial trouble within a short period of time if their pension benefits are impacted by this bankruptcy. Most live month to month and frugally, since many were unable to achieve substantial savings while working for relatively low wages.

We are collectively distraught and have little recourse.

Sincerely,

A handwritten signature in cursive script that reads "Barbara Vitoratos".

Barbara Vitoratos

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