Judge Steven W. Rhodes

c/o Clerk of the Court

**United States Bankruptcy Court** 

**Eastern District of Michigan** 

**Southern Division** 

211 W. Fort St., Suite 1800

Detroit, Michigan 48226

RE: Case # 13-53846

February 25th, 2014

**Dear Honorable Judge Rhodes:** 

I am writing to share with you how considering cutting my pension check again would literally put me on the streets.

I retired from the City of Detroit taking a plan that would decrease my pension when I turned 62. I turned 62 in September, that decrease cut my check \$837.00 per month. Because I left the city on a duty disability (My Son got killed in a car accident at the age of 12 then my parents died 30 days apart, with trouble on the job I had a breakdown). When I turned 62 Social Security didn't kick in to recoup what I lost from the city. I was not aware of that when I retired, between my house note and car note, upkeep of a house, Insurance and food I f I lose any more income I will lose my home.

I have been a planner all of my life, It was not my plan to have a break down, it was not my plan to separate from my husband and have to buy a house for myself in my sixties. It is my plan to live out my golden years in peace and with a sense of security with what I worked thirty years for.

Thanking you in Advance for hearing my concerns,

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Patricia A. Beamon