

U. S. Bankruptcy Court
Eastern District of Michigan
Southern District
211 W. Fort Street Suite 1800
Detroit, MI. 48226

c/o Clerk of Court
CASE # 13-53846

February 26, 2014

The Honorable Steven W. Rhodes
Judge of the U. S. Bankruptcy Court
Eastern District of Michigan, Southern District
211 W. Fort Street Suite 1800
Detroit, MI. 48226

Dear Judge Rhodes,

I appreciate your careful thought and wisdom in deciding what is fair, just and equitable regarding City of Detroit General Retirees pensions. I am writing you to let you know a little bit about my situation. I spent 35+ years with the City of Detroit. I retired back in 2005. I worked hard and tried to save as much as I could toward my retirement. When I retired I purchased a new house. I am now owing more to the mortgage company than my home is worth. I am trying to hold out hoping that things will turn around soon. I do not want to lose my home.

Every day necessities are going up constantly. Groceries, gas, insurance (car, home owners, life) , prescriptions, health care, taxes etc. are up, up, up. Our pensions are set in place. Most of us are older and can't work another job to supplement our current income if it is cut. When I retired I did not have to be concerned about state income taxes. Now I have to pay state income taxes on my pension, thanks to Governor Snyder. My pension has been cut too much already. I cannot afford any more cuts.

I ask that you would pray and ask the Almighty GOD to lead and guide you in your decision. Have mercy on us and put yourself in our place as if it were you, your mother or father, brother, sister or child.

Have mercy on us and May the LORD lead, guide and direct you in your decision. Thank You.

Sincerely,

A handwritten signature in cursive script that reads "Bernice Jenkins". The signature is written in black ink and is positioned below the word "Sincerely,".

Bernice Jenkins