

February 28, 2014

Judge Steven W. Rhodes
C/O Clerk of the Court
United States Bankruptcy Court
Eastern District of Michigan
Southern Division
211 W. Fort Street, Suite 1800
Detroit, Michigan 48226

Re: Case No. 13-53846

Dear Judge Rhodes:

I am writing on behalf of myself and the other City of Detroit retirees who are stressed over the possibility of having their pension benefits cut 34%.

As you know, judge, the cost to live is high. All of us are not sitting on top of the world with what the City gives us. I have been fortunate. I have been able to pay my expenses, which include gas, electricity, water, food, medications, doctor and dental visits, clothes, car insurance, mortgage, etc. on what I get from the City along with my social security and my part-time job. These expenses go up at the will of the providers, and I have no say in the matter. There are always other unexpected expenses that go along with owning a home and a car.

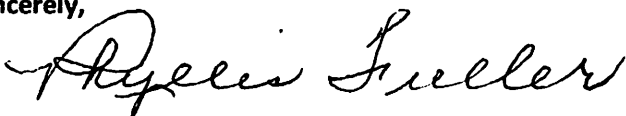
When I started working for the City, I felt I was very fortunate to be employed by the City, and of course, the benefits were considered very nice. I never thought I would have to write a letter to a bankruptcy judge and beg to keep my pension.

I hope you will consider my plight when you make your decisions. I am a single woman, and have been single for 45+ years, though, I have two grown sons. I live in a house that I purchased when the housing market was sky high, and now I have a mortgage which is twice what my house is worth. But judge, I need somewhere to stay. My insurance deductibles and medication costs will increase now under the City's new health plan, but thank God for Medicare.

Judge I am not rich. I worked 35 years for a modest pension that I am grateful for. I do know we will have to make some sacrifices, but 34% is too drastic. This may cause me to lose my home or have to scratch for every penny.

Thank you for considering the hardship the City of Detroit bankruptcy will cause me and the other retirees.

Sincerely,



Phyllis Fuller
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