

Case # 13-53846
Patricia Granberry
20002 Marlowe
Detroit, MI 48235
February 24,2014

Dear, **Judge Steven Rhodes,**

I know you have a lot of decisions to make about this Bankruptcy case, but I need you to hear my story and how your decision would affect my life.

I worked for the City for 30 years at the Detroit Zoo. I retire from the City when the Society took over and continued to work for them for another five years.

I get a little over \$2100 a month after taxes in pension. I am a single woman with three grown children and six grandchildren, who all still come to me to assist them from time to time. My mother is 86 years old and lives on \$700.00 a month so I also help her when I can, I had money in a 401 k when I left the society, but have since use it all to help my family. I get widows SS check of about \$1500.00 a month. I have a mortgage, car note, car insurance, water bill, utility bills, life insurance, gas, food, taxes etc....I don't use a charge card if I can't pay it the next month. I pay my tithes at church. I don't borrow money. And I am still living from check to check.

I looked into getting my own medical insurance after the City said we would not be covered after February the 28th. BCBS wants \$546.74 a month. If my check is cut 34% and I have to pay medical insurance what will that leave me to live on? I only owe three more years on my house and a year and half on my car before they are paid off, but if my income is cut, I will probably lose both.

I pray that you really consider all retirees, I'm sure you have heard many stories worst than mine, but we are all afraid what will happen to us if we lose our pension or take cuts. I have already decided not to get the medical insurance because I can't afford it. I am in good health for now and will take my chances on my health.

I pray that you make the right decisions and not cut our checks.
May God lead you to do what is best for all pensioners?

Respectfully Yours,

Patricia Granberry