February 27, 2014

Case No 13-53846
Judge Steven W. Rhodes
C/o Clerk of Court
U. S. Bankruptcy Court
Eastern District of Michigan
Southern District
211 W. Fort Street Suite 1800
Detroit, Michigan 48226

Dear Honorable Judge Steven W. Rhodes,

As a retired City of Detroit employee I am greatly concerned by the plan of adjustment presented to the court by City representative Kevin Orr which calls for a 34% reduction to my pension payment.

I have so many emotions and concerns about this matter. I don't feel that I should have to beg for my pension benefits, nor should I have to show proof of the tremendously detrimental effect this action will have on me. Anyone who works for a living and is earning a modest salary knows that losing 34% of their income and health care benefits will have major impact on their quality of life.

I have concerns about the accuracy of the value placed on pension fund. Is the court certain that the information submitted by the Emergency Manager is accurate concerning the level of underfunded? The pension board is saying the funding is at one level and the emergency manager is saying that it is at another level? This matter is much too critical to move on without being 100% certain of the level of funding.

I recommend that the court have an third party /independent actuary firm review the pension fund, one that is not associated with the emergency manager or the pension board to determine the level of funding.

Our elected officials cannot be trusted to do what is best for the people. Case in point, Governor Snyder imposed a tax on public service pensions stating that the State of Michigan had a need for the revenue because of a deficit, but a year later the State of Michigan reported a huge surplus. Actions like this are questionable and make me very suspicious of our representatives and their motives.

The State of Michigan constitution guarantees public service workers their pensions. The governor and state representatives should be working on ways to uphold the law by protecting our pensions. Instead they are giving pensioners alternatives and making threats. It has been proposed by the Emergency

situation! As a city employee I earned my pension as one of my benefits of my employment. The state needs to be held accountable to City of Detroit retirees and not be allowed to diminish our pensions!

The governor is quick to say how much we need Detroit to prosper in order for the State of Michigan to prosper, but he is not willing to make sure Detroit's retirees' pensions are not reduced. The State of Michigan has the ability to provide funds to Detroit so pensioners will not have to suffer. Give Detroit the surplus funds that the state has generated. The State of Michigan has stood by and watched Detroit decay for years with little or no assistance. Another case in point, how can the governor make a decision not to provide the city with its revenue share? What is the purpose of the State?

To all of the representatives from other cities who do not feel they have a responsibility to Detroit, I ask where is all of the money Detroit contributed to the State of Michigan when Detroit was the wealthiest city in the country. To all of the wealthy companies that disinvested in Detroit and moved to neighboring cities, non union states, and out of the country, Detroit needs your support now for all of the years that Detroit provided for you! Pledging one hundred million here and there is not enough. If the State of Michigan and this court allow this plan to go forward it will be the end of public service pensions in Michigan and all over the country.

To prevent retirees from losing benefits earned, public service workers' pensions are addressed in the state constitution. The federal government also recognizes a need to protect employees' pensions from companies that end in bankruptcy under the Pension Benefits Guaranty Corp; however the federal government does not address public service workers because we are protected under the state constitution!

I applaud you for making Kevin Orr and representatives go back to the table with the banks. Kevin Orr and Governor Snyder now need to be ordered back to the table regarding these cuts to the City of Detroit retirees' pensions.

Sincerely,

Retiree of City of Detroit

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Detroit, Michigan 48402