

CASE#13-53846

19519 Skyline
Roseville, MI 48066

February 24, 2014

The Honorable Judge Steven W. Rhodes
Judge of United States Bankruptcy Court
Eastern District of Michigan
Southern Division
211 W. Fort St., Suite 1800
Detroit, Michigan 48226

Dear: Judge Steven W. Rhodes,

I, Darlene Starks, Creditor of the City of Detroit, writing this letter asking for mercy of the Court.

I worked 30 years with the City of Detroit, Police Department (Civilian) and Finance Department, signed a contract stating I would receive a pension after work thirty year and I could invest in the City of Detroit Annuity. I took advantage of the opportunity, so I could live comfortable at retirement. And also pay into Social Security. Do my best by living accordingly to the law. Only making 11,000-36000 annually took care of my family needs with the income I make, and pay my creditor. Never missed paying not one of my creditor every. Responsible, making an example for my two boys, didn't ask for any handout, always at work on time giving my all, my best.

Now, I'm being punished by what are appointees and Government personnel who salaries were 5 times or more than what I grossed have better insurance, full pension, travel with all expense paid and other benefits paid by the people (taxpayer "me"). Below is all the wrong doing that I had nothing to do with. I'm the "VICTIMED", not a gifted worker and retiree with bonuses. My Pension is \$1659. month before taxes, my Annuity that I, Darlene Starks invested 48,000, in the Annuity over 30 years and upon retiring I earned 194,000., which I entrusted with the City of Detroit to received a check for life in the amount of \$1579.00 which I could have received from any investment company. And If I didn't collect my annuity I could have qualify for food stamps and other government program. I trying to do the right thing, what is the THAT, I crying while write this letter Judge please excuse me. What did I do wrong????????? I chose to work and not sit and wait on the Government or anybody to take care of me. I work hard for little pay but I sign that contract knowing how much I was going to get paid. My house note, \$901.14 which I had to start over because I could risk my life living in the City of Detroit, pay taxes but didn't get services, but you can get services across 8 mile, tell me isn't something is wrong with that, I didn't move to another Country, just

different neighborhood, its design to work this way, WHY? My expenses \$2200.00 month and my net \$2600.00, at 34% cut, my net is \$1716. I would love to travel and give to my grand kids, contribute to grand children college and live as a middle class citizen NOT A MILLIONAIRE.

I had nothing to do with the mess we in GOVERNMENT OFFICIAL DID THIS, PROSECUTE GOVERNMENT OFFICIALS NOT ME. see below: CUT THEIR SALARY AND PENSION, AND STOP THE SPENDING.


- Bankruptcy
- Bankruptcy Lawyers Fees
- Bad Contracts
- Pension Deal Sean Werdlow & Shank Investment
- Sewage Deal (53 million)
- State Tax on Pension
- State withhold 48% revenue that was due to The City of Detroit
- The City Pension Invested in the Housing Market after the down fall
- Water Department makes money, where is that revenue
- Collect money that owe by Company/Withholding
- Collect from non-residents that work in the City of Detroit but don't pay taxes
- Over price contracts
- OVER PAY PENSIONS AND BONUSES FOR APPOINTEE
- JUST UNNECESSARY SPENDING. WHY DON'T SOMEONE STOP THIS
- POLICE OFFICE THAT DIDN'T PAY INTO SOCIAL SECURITY, SHOULD HAD INVEST IN 457 OR ANNUITY
- DON'T ALLOW THE EMERGENCY MANAGER TO SEPARATE THE EMPLOYEE, BY GIVING EMPLOYEE WHO EARNED MORE A LESS CUT SO THE VOTE WILL GO THROUGH

Governor Snyder should take pension tax dollar and Fund City of Detroit Pension which he has taken over.

Honorable Judge Steven Hodges please hear my cry, have mercy on me on us look at this matter closely, how could we the Worker prevent this from happen. Our Government, State and Federal is responsible for oversee the action of are appointees.

Please, Judge Rhodes don't allow THE THEFTING GOVERNMENT cause me to live on the streets, and ask for a handout. I paid what I owe CAESARA. I'm about to be 60 years olds and am so afraid and stressed over this matter.

Thank you for your time.


Respectfully