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March 5, 2014

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, MI 48226

Case # 13-53846

Dear Judge Rhodes:

I am a City of Detroit Retiree, who retired in 2005 and I am under the age of 65. In January 2012 Gov. Rick Snyder imposed a tax on retiree pensions, which resulted in my owing the State of Michigan \$555.00, and will probably owe taxes again this year as I am unemployed. Now due the bankruptcy filing by the City of Detroit I am forced to pay \$548.00 per month for medical insurance, effective March 1, 2014, which will result in an expense to my budget of \$6,576.00 per year. The City has given me a total of \$125.00 to cover this cost, \$1,500.00 per year leaving me with a balance of \$5,076.00 to cover from my pension check.

Now the City of Detroit is proposing to reduce my pension by 34%, which is more than 1/3 of my annual income. City of Detroit retirees did NOTHING WRONG TO CAUSE THIS BANKRUPTCY, BUT IT SEEMS LIKE WE MUST BEAR THE BURDEN FOR OTHERS MISMANAGEMENT. NOT EVEN CONSIDERING THE MICHIGAN CONSTITUTION SAYS THAT PENSIONS ARE TO BE PROTECTED.

This whole process seems to be so unfair to us, given the medical that we now have to pay, taxes on income, and a 34% reduction. How are we expected to survive? While deals are being made with banks and others, can we at least get a fair share? Mr. Orr spoke of the 13<sup>th</sup> checks. I received two checks of \$200.00 before taxes, from pension investments. The City of Detroit received over \$140 million dollars from these investments, which were mismanaged, but no one talks about that. I understand things must change and everyone has to cut back, but after hitting us with medical cost, we simply cannot afford a 34% cut in pension benefits. Please consider our plight and reduced us to 5% no more than 10%. Can we just be treated fairly and not as though we were the cause of this mess.

Sincerely,



Pearl Lewis  
City of Detroit Retiree