

February 27, 2014

RE: CASE NUMBER 13-53846

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

Dear Judge Rhodes:

I am writing this letter to express my opposition to the City of Detroit Bankruptcy PLAN FOR ADJUSTMENT Case # 13-53846 as submitted by the Emergency Manager, Kevin Orr and respectfully request your disapproval of this Plan that further reduces retiree pensions.

I use the phrase "further reduces retiree pension" deliberately because since 1995, I have received a 10% cut in my wages every year without any restoration of these funds prior to my retirement in 2007. In addition, I did not receive any pay increase during those twelve years prior to my retirement. And now in retirement, the Emergency Manager is proposing to cut my retirement proceeds by another 34%. Should the City of Detroit be allowed to implement this Plan, it will severely alter my quality of life. It appears that General Service Retirees are unfairly and inequitable being penalized for the wrongful and foolish financial decisions made by unscrupulous politicians. If indeed, retirees must help restore fiscal balance to the City of Detroit coffers, the least their contribution should be is an equal adjustment across retiree lines. When Active General Service employees were mandated to take 10% cuts, Police nor Fire nor EMS employees took a cut of any kind and they continued to receive pay increases. Their salaries were higher than GSE employees from the start of employment with the City. The authors of this Plan of Adjustment have not considered the impact this plan would have on my life nor do they care. I have to live like everyone else and the quality of that living is directly proportional to my pension benefits remaining at today's levels. If anything, I deserve a raise in pay. Contrary to common belief, I am neither fat, lazy or rich.

A significant reduction in my pension has already occurred. I have lost my vision coverage; I have to pay an additional cost for dental coverage and I have lost my medical supplemental benefits. Retirees are consistently ravaged with benefit cuts to bail out the city at a time when

Judge Steven W. Rhodes

Case Number 13-3846

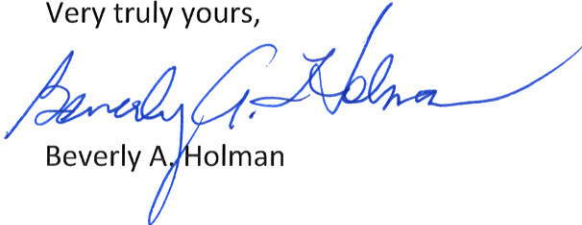
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these benefits are most needed and have been earned with years of dedicated service to the City of Detroit. The recommended 34% cut of my pension will create a financial crisis in my existence. The possibility of being evicted from my home, unable to purchase necessary medications or having to make the critical choice between medicine and food is a very real possibility. The adoption of this Plan will be a major disservice to humanity in general and to retired senior citizens of the City of Detroit, specifically. The majority of these folks still live in the City.

I am convinced that a sense of hurry-up and get this done is paramount to the Emergency Manager and that some sinister political plots are motivating this course of action. I strongly urge you Judge Rhodes to derail this process and deny this Plan of Adjustment submitted by the City of Detroit and protect the pension of its retirees. A pension not only promised by the City of Detroit but protected by the Constitution of the State of Michigan.

Thank you for your consideration in this matter.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Beverly A. Holman", with a long, sweeping flourish extending to the right.

Beverly A. Holman