

35660 Wood  
Livonia, MI 48154

February 26, 2014

Judge Steven W. Rhodes  
c/o Clerk of Court  
U. S. Bankruptcy Court  
Eastern District of Michigan  
Southern District  
211 W. Fort St. Suite 1800  
Detroit, Mi. 48226

Dear Judge Rhodes:

Hopefully, after considering the negative effects of the proposed cuts to the pension benefits of City retirees, particularly the general retirees, you will rule that the cuts would be unfair and very burdensome to the retirees. Any reasonable person knows that with the cost of food, gas, health and prescription drugs, continually increasing, it is just a matter of time before the majority of retirees, particularly the elderly, will not be able to maintain their homes, pay their bills and purchase needed medication. Not only do we now have to pay for our dental and vision coverage, but the co-pay for medical services for many, including myself and my spouse, has increased from \$1,500 to \$2,500 per person.

My wife and I recently paid thousands of dollars for root canals and crowns on our teeth. What are retirees, including myself, to do if we do not have money to cover such costs in the future? My wife is a diabetic and the cost of some of the prescription drugs she requires will increase 100% or more. Also, Mr. Orr plans to eliminate the annual 2% cost-of-living raises. He stated that the pension cuts could be readjusted in 2023. Many retirees will be deceased by then possibly as a direct result of the cuts.

How will the widows of deceased retirees be affected? At the time of retirement, retirees were assured that if they selected a lower monthly pension payment for themselves, their widows would be entitled to a specific amount each month. If I die first, my wife will not be able to survive if she has to rely on a meager check that will be significantly less than what the City agreed to when I retired 20 years ago. I will be 73 years old in a few months and after working 50 years, the last 16 years part-time, I am too old and tired to seek employment. Does anyone have any idea as to the amount of stress and illness that Mr. Orr's plan of adjustment has caused many of the retirees? Often I cannot sleep and have developed a stomach problem as a result of worrying about my wife's future and mine.

I am curious as to what efforts are being made to collect the monies (millions of dollars) due the City as a result of delinquent taxes, water bills and parking tickets. What is the amount the City should be collecting?

After reading the remarks (in the newspapers), of the following individuals, one would conclude that they support the elderly City of Detroit retirees receiving the pensions they are entitled to:

Brooks Patterson in referring to an agreement to save the DIA's treasure stated "that any deal must guarantee all the benefits that the taxpayers were promised." Likewise shouldn't the City of Detroit retirees be entitled to all the benefits they were promised?

Even Governor Snyder during his State of the State address stated that more support must be given to seniors and he expressed concern for those who have difficulty paying their bills. I imagine the Governor is aware that the majority of Detroit retirees are seniors and even though they may be eligible for Medicare, often have difficulty paying their escalating medical and prescription bills.

The Attorney General of Michigan believes the City of Detroit retirees are entitled to their promised benefits.

Mitch Albom remarked that "the mark of a society is how it treats its oldest citizens" and that "seniors should be our most cherished assets."

Hopefully, you will rule that the City has a moral and legal obligation to assure that the City of Detroit retirees receive the pension and benefits they were promised. I trust and pray that you will be compassionate in rendering your decision that will affect the lives of thousands of retirees.

Sincerely,

A handwritten signature in black ink that reads "Ronald Danowski". The signature is written in a cursive style with a small flourish at the end.

Ronald Danowski