Ms. Willie N. Ham 912 Oceanwood Avenue North Las Vegas, NV 89086

March 18, 2014

The Honorable Judge Steven W. Rhodes
Clerk of the Court
United States Bankruptcy Court
Eastern District of Michigan - Southern Division
211 West Fort Street, Suite 1700
Detroit, Michigan 48226

RE: Chapter 9, Case No. 13-53846 City of Detroit

ED. CARROLL A II: I

Dear Judge Rhodes:

As a retiree of the City of Detroit who gave 30+ years of service, this letter is to express my total dissatisfaction in the manner the Bankruptcy Court is addressing the pension of thousands of retirees.

Needless to say, no retiree wants to have a significant reduction in their monthly income when they are past the acceptable age for employment and all decent jobs have been shipped out of the country. It is without question that sacrifices are needed from everyone during this crisis. It is not reasonable, fair or just that one particular group of retirees will be penalized substantially more than any other.

Penalties or reductions in retiree pensions should be the same percentage for police, fire, management, and general city retirees. When the City of Detroit was financially stable, police, fire and management received increase in benefits and salary at a higher percentage than general city employees, therefore, police, fire and management retirees should be subject to higher or equal reductions. TO WHOM MUCH IS GIVEN, MUCH IS REQUIRED.

Since the Board of Trustees for the Detroit Retired City Employees Association have fulfilled their fudiciary responsibilities to maintain a solvent trust fund, it is unjust that the dedicated general service retires be penalized at the rate of 26% to 37% as opposed to 6% to 7% for police and fire. As stated in pamphlets disseminated by the City of Detroit, the action of a 26% - 37% penalty will put some retirees into poverty. This is ludicrous.

My request is that this situation be handled <u>JUSTLY AND FAIRLY</u> and not duplicate the criminal actions of politicians and elected officials who created this situation.

Sincerely,

(Ms.) Willie N. Ham

CC: Ms. Shirléy V. Lightsey

DRCEA President