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Judge Steven Rhodes  
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U.S. BANKRUPTCY COURT  
E.B. MICHIGAN - DETROIT

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Dear Judge Rhodes,

My husband and I are retired from the Detroit Police Department so I decided to write this letter to express my reactions and concerns regarding the events surrounding Detroit's bankruptcy process. I take you at your word that the welfare of the citizens of Detroit will be paramount in your decisions. This is as it should be. Particularly since no one making decisions affecting the citizens of Detroit is answerable to those citizens.

I will not argue the fairness of reducing the pensions of retired officers. No one knows more about life's inherent unfairness than a Detroit Police Officer. We deal with the effects daily. A lawyer in your court suggested that since Detroiters are used to a lack of vital services, it isn't a hardship for conditions to remain as they are, for some time. You will not hear that argument from current or former Detroit Police Officers. We are not only the first to arrive at horrific crime scenes but it is our unenviable job to speak first with family members. We know all too well the deplorable conditions citizens of Detroit have lived with and the consequences of those conditions. Under these circumstances it is beneath me to whine about being treated unfairly.

I do however have suggestions regarding the funding of police and fire pensions. No one doubts that savings must be found. For decades these pensions were based on a 2% per year multiplier. After twenty-five years a retiree would receive 50% of his base pay. Some years ago the multiplier was raised. I would suggest retroactively reducing the multiplier back to 2%. This would save money for the pension system while affecting only younger retirees who are more able to obtain meaningful employment. It would have the added benefit of making pensions more equitable. I also suggest capping pensions at the level of a current retiring lieutenant. Promotions to Inspector and above are political appointees and thus those individuals bear some responsibility for the current state of affairs. They should certainly be able to live comfortably on a lieutenant's pension.

In fairness to officers and firefighters who do not receive Social Security I also suggest that prior to determining the shortfall in the Police and Fire Pension Fund, the city should be required to retroactively make the 6.2% contribution for current officers and firefighters to this pension fund for each year that it has failed to fund these pensions yet has paid the required 6.2% to the Social Security System for civilian workers.

However the main point of this letter is my concern over Mr. Orr's recommended changes to pensions for current officers and the effect these changes would have on the quality of police services provided to the citizens of Detroit. I understand Mr. Orr intends to end the defined benefit plan and go to a defined contribution plan. In order to understand the effects of this change, it is necessary to keep in mind that for a Detroit police

officer his pension takes the place of Social Security AND Workman's Compensation. My understanding is that police officers would receive 10% of their salary for each year served. This plan provides no safety net for an officer and his family if he should be killed or severely injured during the early years of his career. Are they truly expected to survive for the rest of their lives on possibly 10%, 20% or even 30% of one year's salary, This provides NO security for an officer and his family. This plan is only feasible if the police department becomes part of the Social Security and Workman's Compensation Systems.

Mr. Orr felt that in order to hire the best candidate for chief of police, he needed to significantly raise his salary. Yet he believes he can take away not only pay and adequate health care, but the sense of security provided by the current pension system, without any effect on the ability of the Department to retain and recruit officers. Perhaps this is because for decades most Detroit Police Officers have remained dedicated to the city, even knowing they could earn more, enjoy better working conditions, and be safer if they made the change to another department. Throughout the state you will find departments headed and staffed by former Detroit officers. Some retired from Detroit before joining other departments but others changed departments after only a few years. Some even joined the Detroit Police Department with the sole purpose of switching departments after receiving training and experience at the expense of the citizens of Detroit. But most accepted the sacrifices and stayed. Perhaps Mr. Orr believes Detroit Police Officers have few other choices because unlike the chief, they are not in demand. He is wrong. During layoffs departments from around the country recruited Detroit officers.

Certainly every current and former officer has been discouraged and even embarrassed, as political scandals became fodder for the media. But overall we worked for and with good people who deserved our respect and loyalty. I have often heard that officers become jaded from having constant contact with the criminal element. It is not true. For almost every crime there is an innocent victim and from the responding officer to the investigator more time and attention is spent with the victim than the suspect. For me the most difficult part of the job was not working undercover making drug buys or even my nine years with Internal Affairs, rather it was the memories of my years investigating crimes committed against children and the elderly. But the nightmares and painful memories are just one effect of a career with the Detroit Police Department. I also have the satisfaction of missing children recovered, victims consoled, and dangerous criminals taken off the street.

As a graduate of the University of Michigan, after gaining a few years experience with the Police Department, I knew I had other career options. But as I see it, if someone really wants to be a cop, Detroit is where you want to be. Money was not a big issue. We earned enough to do okay and while we did not expect to retire on easy street, we expected to be okay in retirement as well. I have never looked for life to be easy and I had made a commitment to Detroit. In that way I believe I am typical of Detroit Police Officers.

I watched police officers fleeing New Orleans after Hurricane Katrina struck and I was appalled. Then I saw these same officers on "Sixty Minutes" after the crisis was over begging to get their jobs back and I was embarrassed for them. Detroit Police Officers have a different tradition. In 1967, the blue flue was enjoying good success but it ended abruptly when the riot broke out. Not only did those officers who had been reporting sick return to work, officers on furlough throughout the state rushed back to Detroit to join their brother officers protecting the city. Fleeing with their families would have been unthinkable. Mr. Orr of course has no idea of what it means to be a Detroit Police Officer.

Every Detroit officer has had close calls when things could have gotten very bad, very fast and every officer has attended funerals for fellow officers for whom things did get very bad, very fast. Some were friends or even partners but others we knew only as brother officers. Each loss hurt but our grief and concern for their families was assuaged by the fact that their spouses and children would at least be protected financially. But now decisions are being made and priorities established that could take away that security.

No officer with a spouse and children depending on him could continue to work under these conditions. Contrary to overly dramatic fictional depictions, we do not say good-bye every day, thinking we may never see each other again. No one could live like that. But we are well aware of the dangers of the job and we could not perform our duties effectively while knowing that if we were killed, we would leave our families practically destitute.

Under the present circumstances, I cannot say that I would advise current officers to stick with Detroit. I think of the old saying, "Fool me once, shame on you. Fool me twice shame on me." So what happens to the citizens of Detroit when the best officers are forced to make a choice between protecting their spouses and children from hardship and protecting the citizens of Detroit? There could be no real choice

I realize the question still remains as to how these benefits can be preserved considering Detroit's current financial situation. First of all the rate of pay for appointees to city government, should be determined with proper consideration to what the city can afford. Rather than the new chief earning double the pay of his predecessor, he should have shown his commitment to the City of Detroit by taking the same cut in pay officers were forced to accept. Every individual or firm being paid by City of Detroit taxpayers should share in the sacrifices. These savings may not amount to much in the long run but it would make the sacrifices being asked of others more palatable.

I keep reading about the problem of blight and the formidable cost of tearing down vacant buildings. But why are Detroit taxpayers expected to pay for the demolition of buildings owned by private citizens or firms? Surely their owners should be responsible for these expenses. I suspect that banks, or investors own most of these properties. Not too long ago it was reported that the city was going after individuals whose properties were in disrepair but not corporations as their headquarters may be out of state and thus they may be difficult to collect from. This is absurd. Certainly an honest effort should be made before reaching that conclusion. I remember searching the records at the City-County Building to determine ownership of real property. It was not difficult. I imagine the process has changed but I doubt it is more cumbersome. It may be labor intensive. I believe a request put to the Retired Police and Fire Association would produce dozens of retired police and arson investigators willingly to use their time and expertise in order to determine derelict property owners. At a minimum no creditor should get a penny through the bankruptcy process if they or any institution affiliated with them owe any back taxes or have owned any property that resulted in the city bearing the expense of tearing them down. This could save the city untold sums of money. I also wonder if recycling organizations could be called on for assistance. Our first home had a patio made from bricks salvaged from a Detroit boathouse. We found the idea charming.

Certainly in order to offset some of the proposed cuts, additional means of securing ongoing funding must be found. The State has been asked, rightfully so, to assist in this process. There are practical ways the state could assist that would cost very little. Detroit has found it virtually impossible to collect income taxes from residents

working outside the city. The state could solve this problem by requiring employers to withhold these taxes along with state taxes and assist in collecting back taxes for the seven years the IRS allows. Additionally the State could provide assistance in collecting Detroit property taxes from those living outside the city. Perhaps by withholding state tax refunds. In addition to all of the efforts being made to mediate cuts, perhaps some effort could be made to collect money Detroit is owed.

But the most important question remains. What happens to the citizens of Detroit if the career of Detroit Police Officer becomes one, which would require more sacrifice than any responsible spouse, or parent could accept? Mr. Orr has the authority to speak for Detroiters but he is not a Detroiter. When this process is over he will go on with his life and leave the residents and employees, both current and retired, to deal with the lasting effects of his priorities and decisions. The only hope Detroit has is if you find the Wisdom of Solomon in weighing the effect each decision will have in the long term for the people of Detroit.