3 March, 2014 26433 Summerdale Drive Southfield, MI 48033

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

Reference Number 1353846

Honorable Steven W. Rhodes:

I am an 82 year old widow, retired from the City of Detroit. My service dates were between March, 1958 and July, 1988. At the time of my retirement, I felt secure that the benefits in the agreement would be permanent. This letter is to explain how pension cuts proposed by Emergency Manager Kevyn Orr would affect me.

Because of increasing property taxes, property and car insurance, and utility bills, I moved from my home 3 years ago to reduce living expenses. Now my pension and part-time employment enable me to support myself and to live independently.

Implementation of the proposed pension cuts would cause yet another financial crisis. I would not have adequate funds to cover shelter, utility, food, and transportation expenses. Nor would I be able to maintain insurance coverage for my health, home, or car.

These are my concerns; thank you for the opportunity to share them with you.

Sincerely,

Isabell Sykes

City of Detroit Retiree

Isabell Sykes