13124 E. Outer Dr. Detroit, MI 48224

March 28, 2014

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

Dear Honorable Judge Steven Rhodes:

RE: Case No. 13-53846-swr

I am submitting this letter to object to the City of Detroit's Plan of Adjustment. As a city of Detroit resident and city of Detroit retiree, the proposed plan's recommended draconian reductions in pensions of 26-34 per cent will negatively impact many retirees that are still living in Detroit and southeast Michigan. Some of us are already experiencing the impacts of reductions in our pensions as the Emergency Manager eliminated our health care benefits and the Governor imposed state taxes on our pensions. After serving 31 years in the health department, I retired soon after being diagnosed with a rare disease. Fortunately I am managing the disease; however, my daily medications and frequent medical appointments and procedures are no longer covered by the city of Detroit as promised when I retired. Many city of Detroit retirees are living with chronic diseases and taking away health care benefits and having them use their pensions to pay for insurance was the wrong thing to do; especially when our country is making progress to see that all Americans have health insurance.

As stated above, my wife and I are still living in the city of Detroit with our three children who all plan on attending college next year. Contrary to what's positively occurring in the housing market of suburban communities, our Detroit home value (25% of the purchase price) and neighborhood conditions continue to decline. Thus, the proposed 26-34 percent pension reductions will definitely negatively impact my family's daily living, health care, education and housing plans and expenses.

In summary, I am objecting to the city of Detroit's Plan of Adjustment that reduces retirees' pensions by almost one-third. I ask you to consider other strategies and less harsh actions towards retirees of the city of Detroit who have dedicated their working years to the public good.

Sincerely,

William J. Ridella

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