Harriett M. Billingslea 12226 Laing Detroit, Michigan 48224

To I bo D 2014 MAR 28 A 10: 49 U.S. BANKSUFICY COURT E.B. MICHIGAN-BETROIT

March 23, 2014

The Honorable Judge Steven W. Rhodes c/o Court Clerk U.S. Bankruptev Court . Eastern District of Michigan, Southern Division 211 W. Fort Street, Ste. 1800 Detroit, Michigan 48226 Case NO. 13-53-846

Dear Judge Rhodes,

I have been thinking and praying for the right words to express to you the effect Mr. Orr's desired changes in my pension will have on my life. I'm sure you have received hundreds of letters telling the havoc it will cause in the lives of citizens who did and have held up their part of the agreement with the City of Detroit.

Sir, we worked for the City long enough to receive a pension. Now when we are old and in many cases with health issues that will prevent us from finding employment to supplement our income, we are threatened with stripping our small pension even further. This is deeply unfair.

Mr. Orr and Gov. Snyder's allegations about a cushy pension are not true. We receive one of the smallest pensions of all major cities in the U.S., averaging \$19,000 a year. If the plan by these well paid gentlemen is put in effect many, many, people will not have enough money left to live on. The new cost of medical coverage for retirees less than 64 years old when added to the proposed reduction in the

pension payment will leave us with less than eight thousand dollars a year to live on. With housing, heating, food and water and other living expenses, I can't figure out how to do it.

I am asking you to stand up for us and what is just. Please have mercy on us in this unbelievably trying time.

Sincerely

Harriett Billingslea, Retired