

**Testimony of Mary T. Miller, DSRA Member**

**Monday, November 14, 2011**

**U.S. House Oversight and Government Reform Committee**

Thank you Congressmen for inviting me to testify today.

It is an honor and a privilege to be here. I have seven minutes to tell you how the GM bailout has shattered my plans for retirement and to ask you to fix this shameful injustice.

As I sit here I feel a great sense of responsibility and obligation to the more than 20,000 current and future Delphi Salaried Retirees who will not have the opportunity to tell you how the bailout of GM has ruptured their lives.

I am Mary T. Miller.

I worked for 22 years for General Motors and 9 years for Delphi, the company GM spun off in 1999. While I held many different positions over my 31 year career, one of the jobs I held for quite some time was to partner with an appointed hourly employee to manage the Joint Training Fund and oversee all training at the plant. I am still good friends with this coworker. While he continues to receive the full pension and health care benefits he earned, I do not.

How can it be legal for the government to pick winners and losers amongst its own citizens? Why did the Administration deem my friend and his family as more valuable to America than my family and I?

The DSRA has fought a great fight over the past two and a half years but we haven't yet been able to win back our full pensions. Please take action now to fix this blatant discrimination against salaried employees.

Steve Rattner was the auto czar during the automotive industry bailout. Earlier this month he was featured in a Detroit News article discussing the outcome of the auto bailout. Rattner said, "It's a story with a happy ending." This statement couldn't be further from the truth for each and every one of the more than 20,000 current and future Delphi Salaried Retirees.

For me and many of my fellow retirees the burden of trying to figure out how to make ends meet gets heavier every day.

Let me quickly tell you who I am; what my plan was for retirement and what will happen to my plan unless you can fix this disaster.

Mother of four young adults – ages 20 to 26.

Home owner, taxpayer, church goer, and law abiding citizen of the United States of America.

A Purdue graduate with a Masters in Industrial Relations.

I am divorced. As a single mom I have been the main provider for my four children.

Prior to losing my job at Delphi, I was a Human Resources Manager.

I am a Professional Certified Coach who started my own business - MTM Transformation Coaching after I lost my job at Delphi. Being only 57 I knew I needed to earn additional income. Due to the recessionary economy it has been very challenging to build a viable, full-time coaching practice.

I recall the day I was hired by GM. My mother cried joyful tears and my dad told me how proud he was of me. Like many others they knew what a GM career offered. I planned to work hard, move up the career ladder, contribute for at least 30 years and in return I'd receive life-time health care benefits, a comfortable pension and be able to enjoy my golden years with my family and friends.

So I did my part. I fulfilled my obligations. I did my job well, working hard to earn this promised reward. I was loyal, dedicated and responsible.

In the first quarter of every year, I received, along with all GM and Delphi employees, a formal Personal Compensation Summary for the previous year. On the first page of the 2001 annual summary there was a letter from Kevin Butler, the VP of Human Resources for Delphi. He wrote, "Many things have changed since Delphi began standing on its own in 1999. One of the constants, though, is Delphi's continued dedication to providing you with an attractive and competitive salary and benefits package." One page of the annual summary always detailed the value of the pension that I would receive in retirement. I continued to give Delphi my commitment and dedication and counted on them to honor their promises to me.

Then my plan began to crack and crumble.

My ex-husband was awarded half of the pension I'd earned at the time of our divorce. I'm sure within this group of more than 20,000 many other people have a similar circumstance.

In 2009 Delphi stripped its retirees of all promised health care coverage. That means retirees under the age of 65 have to purchase it. In my case that means the cost for health care for my family has increased from \$179.00 a month in 2008 to currently costing \$787 a month, even with HCTC benefits. In my case this means that I can't afford to provide health care coverage for my three sons who are in college. Nor can I afford to pay their bills when they have to see a doctor for an illness or an emergency. I feel that I have failed my children when I can't help to provide the basics while they are full-time students.

And sadly, that was just the beginning of our horror story. Just a few months later the bottom fell out when the PBGC took over the Delphi pension and slashed my already reduced pension check by another 30%. This isn't a situation that can be remedied by just cutting out all discretionary spending. I'm struggling to pay for the basics – to keep my 10 year old car operational, to pay my property taxes, and to make critical home repairs.

Even though I bought health insurance for myself I was not able to afford the CAT scan my doctor ordered last June. When I learned that my portion of the bill would be \$278.00 I had to cancel the test.

I've been put in this crushing position because the government intentionally chose to treat me and all Delphi Salaried Retirees with absolute disdain and disregard.

What does the future hold? Without your help to resolve this travesty, I won't be able to maintain my own home, pay for my own medical needs, or live independently. I won't be able to have the simple pleasure of giving even small gifts to grandchildren in the future.

How can it be that a person who put herself through graduate school, worked hard at two Fortune 500 Companies for over 31 years, provided for her children, always paid her bills on time, and earned a comfortable pension and health care benefits to have in retirement, will live her "golden" years in such poverty? How can it be legal for the government to pick winners and losers amongst its own citizens?

I have learned that when you're in the right you don't back down. We will never, never, never give up our fight to regain our full pensions.

Please take up our cause and help us to regain the pensions we earned and so desperately need.

Thank you!