

**Testimony of Tom Rose, DSRA Member**  
**Monday, November 14, 2011**  
**U.S. House Oversight and Government Reform Committee**

Good Morning and Thank You for this opportunity to address the Committee.

My name is Tom Rose. I am a salaried retiree from Delphi, having worked 30 years for General Motors and another nine years for Delphi. My entire career has been spent working at five of the former eight Delphi plants in Dayton.

I grew up in Nashville, TN, graduated from college, served our country in the military including a year in Vietnam, met a wonderful girl in Dayton, married, three children, all of whom graduated from college and are themselves married, with two grandchildren.

My working career began as a young engineer at the local GM plant on Wisconsin Blvd and included many different management jobs, including Plant Manager at the Kettering Blvd Plant. I was fortunate to lead many talented salaried and union people as we delivered quality parts to our customers on time. Our plants and people contributed greatly to the local economy.

I am now using retirement savings at a much faster rate than originally planned to compensate for my missing pension dollars. The careful financial plan for retirement that my wife and I were taught to achieve was wiped out and became meaningless.

My wife and I are paying three times more for our health care than with Delphi, even with HCTC, and we are paying for it with 40% fewer pension dollars. We use what little is left to help fund the DSRA lawsuit to correct what never should have happened in the first place. A successful retirement for my wife and I is now in serious jeopardy.

We're glad the union retirees are receiving their full pensions. They earned it, they deserve it, but so do we. What we don't understand is how our federal government decided union pensions were fully protected when there were zero contractual obligations, while at the same time, our salaried pensions were severely reduced.

Salaried and union employees worked for the same company, were in the identical situation, in many instances worked side-by-side, but were treated in distinctly different manners. The current administration created solutions in which our pensions were sacrificed to help enable GM's emergence from a choreographed bankruptcy in a record 44 days.

In 2008, then Presidential Candidate Obama said:

*"Pension protection is something we have to put at the top of our priority list. Right now, bankruptcy laws are more focused on protecting banks than protecting pensions and I don't think that's fair. It's not the America I believe in. If you work hard and play by the rules, then you've earned your pension. If a company goes bankrupt, then workers need to be our top priority, not an afterthought."*

In September 2011, President Obama, in an address to Congress about his Jobs Bill said:

*"These men and women grew up with faith in an America where hard work and responsibility paid off. They believed in a country where everyone gets a fair shake and does their fair share, where if you stepped up, did your job, and were loyal to your company, that loyalty would be rewarded. If you did the right thing, you could make it."*

I would say to the President: We did the right thing, but we certainly are not making it.

You have heard some of how my wife and I have been impacted. I would like to share input from some of the retirees who did not have the opportunity to address you today.

Saginaw, Michigan

*"...my unemployment ran out so I am really "under water" right now. I am using my savings account to pay my bills, but that is quickly dwindling and I may have to sell my house by spring time and find a cheap place to live."*

Dayton, Ohio

*"...This past year has been hard for me...I am making it thru, but just by a thread. I had to borrow money from my family this month to make it to pay day."*

Cicero, Indiana

*"I have great difficulty providing even the basics for my family. I am appalled and enraged at the treatment I am receiving in retirement...As a result of this discrimination my annual income is more than \$6,500.00 BELOW POVERTY LEVEL GUIDELINES."*

Boyne City, Michigan

*"The 30% reduction in my pension payments has put (my wife and me) in a situation where, in order to make ends meet, we have to live apart Monday - Friday, working in two separate towns. I've been blessed with a wonderful wife, we've been married for thirty-five years and this is the first time in my career that we've been separated on a regular basis.....it's very hard on both of us!"*

Sandusky, Ohio

*"Here's where we've gotten to in our lives. My wife just called me today saying she can get a 3-and-a-1/2 week 'gig' at a school 20 minutes away and wanted my thoughts. The tires on her GM built vehicle have been bald for the last 6 months and I know we can't afford new tires for at least another 2 months..... I didn't think she would be safe driving there; so, she has to pass that job opportunity up because we can't provide for ourselves."*

*What makes what has been done to us so damnable is this: we're at an age and state of health where we can't bounce back..... There's too little time remaining and too little opportunity available ....I don't want a hand-out, but I do want a hand-back of what was taken from me."*

Springboro, Ohio

*"Our weekly night out for dinner has been reduced to a monthly affair, our visits to Columbus to see our grandkids have been cut in half and we have cut costs anywhere possible just to survive. We cancelled our yearly trip to Florida to visit relatives and can't plan any future trips.*

*I gave 31 years of dedicated service to Delphi and GM, played by the rules, worked 10-12 hours a day on a regular basis, took work home and went for a period of 10 years without taking a sick day. I felt ownership in the company and gave my heart and soul to the job and company. Do I feel betrayed ... YES .... taken advantage of... YES."*

Dayton, Ohio

*"I am making it. It's hard, but I am alone and don't have a family to take care of. So I'll make it – I always do. I often think how Delphi did such a good job hiring the best. Little did they know that down the road, they would see how strong and determined those people really were."*

Earlier in my testimony, I mentioned we were forced into a legal effort to gain back that which we had earned and was denied us by the Administration. This effort has come at no small sacrifice to many DSRA members. In closing, please let me give you two brief examples of exceptional sacrifice and the tenacity of our membership.

Bonita Springs, Florida

*"I've been pretty well consumed caring for my wife who has had a recurrence of breast cancer this spring.....I have just sent \$40.00 thru pay pal and next month I'll send \$35.00..... Sorry I can't do more but we have some large medical bills this year."*

Rochester, New York

*"I, for one will never give up. I played by the rules for over 30 years.... And now they throw me under the bus. So, as long as I can afford it, I will continue to donate monthly."*

West Carrollton, Ohio

*"In April, I took a part-time job along with my full-time day job. I would get up at 5:00am and return home at 11:00pm. I soon had to quit my part-time job for concerns about my health and lack of rest. After 39.5 years at GM/Delphi ..... I never imagined that I would be working two jobs to try and support my family.*

*I am doubling what I would normally give to our cause. I hope someday that we will prevail. I feel that time is on the PBGC side by dragging this out and not cooperating. (This) may someday deplete our funds in a way that we can't support our lawyers in the fight."*

Members of the Committee, these are real people, real lives, real impact.

More than 20,000 current and future Delphi salaried retirees and our families are appealing to the Oversight Committee today to accelerate the process of holding the Administration responsible to correct this injustice. We are not asking for a handout or an entitlement, only the deferred compensation that was earned by us, but taken away by the Executive branch of our own government.

Again, thank you for the opportunity to address you today.