

On 10/20/2016 1:31 PM, Dave Hamilton wrote:

Good Morning, Christine -

Noticed your question re: can residents decline rebuild?

Good point. **EXCEPT FOR** several repairs needed in the bike lanes (due to settling or excavation & patch issues), I believe our road is still in better shape than many of our city roads that I travel daily: (London Rd - Federal/State), Superior St (expressway to 40th Ave E) and, in particular, Glenwood St (60th Ave E - 45th Ave E).

**F.Y.I.**

We moved to Duluth in August, 1964, and found the home we are still in. My wife Marge was a teacher and retired in 2005. I was an office manager at our church and retired in 2006. Six months later, my younger son, who owns an auto parts and repair facility, "un-retired" his dad so I could help him at the shop.

We were doing OK financially. Marge had wanted us to complete the upstairs of our home where she pursue her hobbies - sewing, reading, lake watching - and outside gardening with her love of flowers. We again took out a mortgage and added unto our house. We were in the process of working on the upstairs.

Our lives changed 180 degrees when on August 22, 2013, Marge was diagnosed with very rare form of brain cancer. On September 12, we were at the hospital for her radiation and chemo treatments. She mentioned many times that day that she was very tired. Without warning, my Marge passed away at the hospital early Friday morning, September 13. With her passing, I lost my wife and I/we immediately lost her PERA pension plus her Social Security, which was roughly 60 + percent of our income.

In a little over 2 months, I will be closer to age 80. The costs of the funeral, along with rising medical premiums and rising property taxes have now taken almost all of our savings. I still have about 6 years of mortgage payments left. We have a \$1,000 annual assessment for the Duluth/North Shore Sanitary Sewer, in addition to a \$74 per month sewer bill. We also have Duluth assessments on our monthly Minnesota Power and Comfort Systems bills.

My income comes from Social Security and working with my son. My gross income, less my church contributions and required monthly expenses for medical (both supplemental and drug coverage), mortgage, insurance, taxes, utilities, heat, etc., leave me with approximately \$100 per month for all other necessities, including car gas, food and clothing.

The reason I have outlined my circumstances is that another assessment, on top of what I already pay per month or per year, will be very difficult for me. Don't get me wrong; I love my neighbors and my neighborhood. I do not wish to move and hope that I will not be forced to move because of the increasing tax burden.

Thank you for listening to me.

Dave Hamilton  
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