

From: **Barb Clott** barbcclott@yahoo.com
Subject: **Fwd: objection 457 deferred comp**
Date: **Mar 17, 2025 at 1:45:30 PM**
To: **Barb Clott** barbcclott@yahoo.com

From: Barb Clott <barbcclott@yahoo.com>
Date: March 17, 2025 at 1:37:25 PM CDT
To: Barb Clott <barbcclott@yahoo.com>
Subject: **Fwd: 457 deferred comp**

RECEIVED
2025 MAR 24 AM 11:03
CLERK OF DISTRICT COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS, MISSOURI

March 17th, 2025

Clerk
United States Bankruptcy Court
Eastern District of Missouri
Thomas F Eagleton US Courthouse
111 South Tenth Street
4th Floor
St. Louis, MO 63102

|| In RE: Midwest Christian Villages, Inc. et al,



As a Christian Horizons employee for over 20 years, I object that my claim for my 457 deferred compensation dollars is being reduced to a general claim instead of a priority claim. Christian Horizons insured during the sale process that each campus employees did not lose any earned PTO benefits, Christian Horizons insured during the sale that the resident seniors that had entrance fees did not lose any dollars due from contracts.

In the the court documents, employees who are employees and retired individuals are being denied priority claims for our 457 deferred compensation dollars which are part of our retirement plans.

I had a plan for these 457 deferred compensation dollars. These dollars missing from availability have caused a hardship for me. These dollars were to be paid out when I retired and used to pay for my health insurance. I retired 10/7/2024, a hardship is currently ongoing as I have had to resort to the marketplace insurance which is expensive, does not allow me to use my previous local preferred healthcare providers, has large out of pocket maxes and large deductibles and limited coverage for some services. I have had to cancel appointments for follow up care and look for new providers which are typically 45 minutes to an hour away instead of a 5 minute drive and are not up to date on my health needs. I do not plan to reschedule appointments in some cases because of the cost of the services under my Marketplace plan.

As a 20+ year employee, if I would have retired a few months before the bankruptcy filing date, I would have been paid in full for my 457 deferred comp dollars and would have caused more cash flow issues for the organization. Christian Horizons went to great lengths to insure that resident seniors at the campuses remained whole and I am asking that this employee who is retired also be made whole. I am requesting that my 457 deferred compensation claim be kept at a priority level to eliminate my hardship of my not having access to these dollars to allow me to have better healthcare options.

i apologize for the delay in this letter, it is difficult to find an attorney to take the case as it is in Missouri and I live in Illinois.

Barbara A Clott (Claim 5)
503 Decatur St.
Lincoln, IL 62656
217-871-0185

A handwritten signature in black ink that reads "Barbara A Clott". The signature is written in a cursive, flowing style.

Sent from my iPhone