

Date: October 3, 2012
To: Honorable Shelley C. Chapman, Bankruptcy Judge
From: Freddy M Clark, Retired Peabody Coal Miner
Re: Possible Loss of Health Benefits

My name is Freddy Marlin Clark. I am 75 years old and spent 41.5 years working in the KY Coalfields - most of this time with Peabody Coal Company. Coal mining is a difficult and dangerous profession, but one that I am proud to have been a part of. Most of my family have also been KY coal miners. Therefore, this issue impacts not only me, but my, sisters-in-law, nieces, nephews and countless friends.

I, like so many others, worked diligently for many years to earn my retirement benefits. I gave the best years of my life to Peabody Coal, and in exchange, was promised certain benefits including health care for my "golden years."

My entire working life was devoted to coal mining. I have no other business involvements and therefore, I have no other source for income or health care beyond my Peabody retirement benefits. I worked for Peabody all these years, expecting, in good faith, that they would honor their promises to me.

To lose my health care at this point would be catastrophic. With health care costs at an all time high – and continuing to climb, I can only imagine what financial burdens I would face if my benefits were to change.

I have been diagnosed with black lung disease as a result of this work in the coal mines, and like many others in my family, I have diabetes. I am fortunate at this time that neither of the conditions has led to permanent disability, but I realize both conditions could worsen at any time. I do have medical costs associated with both and am grateful for the health care coverage that I currently enjoy.

I cannot explain the stress, fear and frustration that are brought about by the concern over this bankruptcy proceeding. I ask you to please consider all the workers who gave so much to Peabody over the years as you make your rulings. Please realize the total financial devastation that will rule our "golden years" if our benefits are not maintained.

**Thank you for your time,
Freddy M. Clark
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Dixon, KY 42409
270.639.5672**

Freddy M. Clark