

The Honorable Kathy A. Surratt - States

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JAN 2 2013

U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI

I appreciate the opportunity to describe to you the effects this bankruptcy case would have on me. I am a widow of a UMW Coal miner, who worked in UMW coal mines a little over 29 years. My health benefits and pension is through Patriot Coal Co. now. It has been changed from one coal co. to another several times since my husband passed away. He was laid off in Nov. 1990, when the mine closed. He was an employee at Denmark Mine at Percy, Ill., which was owned by Arch of Ill, Inc. Unemployment benefits helped for awhile, then he worked wherever he could find work. I also babysat several children. Financially it was tough. We had saved money and had lived thriftily, and paid our bills first and watched how we spent anything else. My husband had been battling cancer, before getting laid off, so he was off work quite often for treatment & operations. If not for the UMW Health Care, we would have been wiped out completely. We finally decided he would have to take early retirement at age 59 on June 1, 1992. Full retirement age for coal miners is 62 years old. We knew he would get a smaller pension payment, but to be able to keep his UMW Health benefits, he had to retire. By now his

cancer had become more difficult to control, so keeping his health care was very important. The U M W A retirement contract requirement stated no retired miners, at that time, could earn more than \$500 a month. (This has since been dropped and they can earn any amount after retirement.) So to keep his health benefits and not make more than \$500 a month, he got a job at Wal-Mart part-time and we tried to make things work out okay. ②

All this time, he believed his U M W A union contract agreement would be honored by Arch of Illinois for life, as they liked to tell them. On his retirement paper from Arch, it lists lifetime benefits & pension coverage.

He worked many extra hours to help the company, when problems occurred at the mine that disrupted operations, so things would be running smoothly as soon as possible. He didn't have to, but it was important to him to do a good job and be a responsible employee.

Soon his cancer became worse and for the year of 1994, he was in the hospital quite often. But still he tried to keep working at Wal-Mart till Sept. 1994.

If it had not been for our union Health Benefits, we would have lost everything. His bills just in 1994 totaled \$225,000.

My husband, Wiley O. Suttle passed away on Jan. 13, 1995, still thanking God, his years of working hard for the Coal Company, had not been in vain. and that I would continue to receive part of his pension and full health benefits for life. ③

Patriot Coal is the last of several Coal Companies my health benefits & pension was assigned to over several years.

Thankfully, I am now 79 years old and in pretty good healthwise, but if I would loose my small pension (\$477.86 a mo.) and also my health benefits, it would devastate how I would continue to live on the added expenditures for health care out of my Social Security, which I started receiving as a widow at age 60 yrs, which was greatly reduced because of age.

I pray you will read my letter and it will help you understand how important it is for me and all the retired miners and widows to continue to receive their health benefits and pensions.

Thank you for allowing me to send this letter.

Sincerely,
Norma J. Suttle
311 N. Meadow Lane
Steeleville, Ill. 62288-1111
Jan. 19, 2013



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U.S. BANK OF AMERICA
EASTERN DISTRICT
ST. LOUIS, MISSOURI 63102

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The Honorable Kathy A. Surratt-States
RE: Case No. 12-51502
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