

1-22-13

RECEIVED & FILED # 12-51502

JAN 25 2013

U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI

Dear Honorable Kathy A Surratt-States,

My name is Dale Cowan. Almost 2 yrs ago I retired from Patriot Coal after working a little over 20 yrs.

Shortly after retiring, I had to have surgery in July of 2011 for a block artery in my neck. Praise God I am doing fine now. I do have to take medicine everyday since then. I have been so thankful to have my insurance to help me through this. My wife is going to be 65 in July this year. She is having problems with her knees + back. This comes with getting older. She will go on Medicare in July but will still have to have a supplement insurance, since Medicare will not cover every thing. I will be 60 yrs old this May. I need my insurance. We are on a fixed income and if our insurance is taken from us, it will be a hardship to have to get coverage and since I have had surgery, I will be a higher risk. Thus causing me to have to pay more for my insurance.

I have worked under the contracts signed by UMWA + Peabody/ PATRIOT Mines which stated that when we get our 20 yrs in the mines, we have our insurance locked in for life. That meant everything to us. I have always been a faithful hard worker for the company. I feel like the company should stand by their word and be faithful to their word. I feel that taking away our insurance is wrong. They are breaking their word to us. It is heartbreaking that they would do that to us. We are not just a number on a paper, we are people. We put our lives and our health on the line everyday we went to work for them.

We have many coalminers here in Union County + Tri State and they depend on this insurance. Most are barely covering their expenses each month and everyday food + groceries are going up. It will be a hardship on many to have to meet our monthly bills + buy insurance coverage.

IF the company is trying to break the Union, this will only be the start. First the coal industry, then all the other Unions to follow. I pray we can hold the big companies to their word. It is sad to think that a company would do this to get out of their obligations to their workers.

I am proud to be an American + a UMWA member. I feel we are in very good hands, and I know you will make the right decision for all. I am a Christian and I will be praying for you as you make this decision. God Bless You, Dale Cowan

(LOCAL 1793 - DISTRICT 12)

Dale Cowan  
11941 St Rt 141 South  
Morganfield, Ky 42437

The Honorable Kathy A. Surratt-States  
Re: Case No. 12-51502  
Thomas F. Eggleton U.S. Courthouse  
111 South 10th Street, 4th Floor  
St. Louis, MO 63102



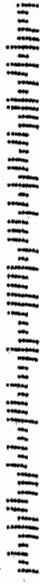


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