

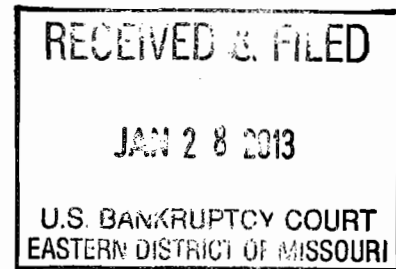
The Honorable Kathy A. Surratt-States

Re: Case No. 12-51502

Thomas F. Eagleton U.S. Courthouse

111 South 10th Street, 4th Floor

St. Louis, MO 63102



The Honorable Kathy A. Surratt-States:

My husband, Paul L. Brock is a disabled, retired coal miner who started in the coal mines at the age of 23 back in 1965 and retired disabled in 1999. He worked for Arch Mineral, which closed. Our health benefits, plus our pension was turned over to Patriot Coal. We never could understand why they wanted to take on retired coal miners. When my husband worked at the mines those jobs were considered very good paying jobs, miners were respected in the communities and in fact those miners made towns prosper and grow. When we had the great flood along the Mississippi River, miners help sandbag communities to try to save businesses, homes, schools, churches, and hospitals. Coal Miners were always volunteering to help the communities, or families in need, they gave when needed.

In 1984, Paul was working on the World's Largest Stripping Shovel. The crew had a small building that sat behind the shovel where they could eat their meal and get out of the hot sun and zero weather, snow and rain. He was in that building when the boom on that shovel was swinging and starting falling on that building. My husband had a few seconds to dive out the small window onto the large boulders at the strip mines. He was injured and had to have the C7 disc replaced with a cadaver bone. Over the years he had to have his knee scoped, he lost his hearing, and was told they could not do anything to help his back, if they did he would never be able to turn his head, he is in constant pain which means no driving, no playing ball with his children, and he has been in pain all these years. With the loss of his hearing we will not be able to pay for hearing aids.

Without pensions, health insurance and the promise of the United States Government to provide these things we will not be able to continue living in our homes. In the past year Paul has had to have hip replacement, and knee replacement due to his injuries at the coal mines. Safety is suppose to be a top priority to the government, but I'm afraid they came too late for my husband.

We were married 18 years before we had our first child in 1984, a daughter, then we had another daughter who is mentally challenged and then a son. Most of our friends already raised their children and were still working able to save for retirement. They are the light of our lives, you can't imagine the tests, pain and finally the joy I bore before God blessed us with them. Paul had to take disability while his children were still in elementary, middle school and high school. My oldest daughter became a teacher, our middle daughter is very caring and everyone loves her, my son got a job in July as a Illinois Correctional Officer, but has since been laid off due to poor management in the state. Due to the economy children are living longer with parents, as ours are with us. Our middle daughter of course will live with us as long as we live and then her sister and brother will love and care for her as they try to raise their own families. My husband usually stayed at home because he was unable to play with the children or keep up the pace it takes to raise a family, as I worked, kept up a house, took care of my mother, and still made time to be take our children to school, church and sporting functions. Paul was unable to play football with his son or baseball or basketball, his quality of life was greatly reduced because he gave his life working at the mines to try to make a good life for his family. Those fun times most people have running with their children, throwing them in the air for kisses, they have lost the health of their dad. We thought things would be fine because we were promised in contracts with the companies, pensions and health insurance for our family. You can't expect people who retire with those promises to be able to pay for health insurance and live only on Social Security which is not a sure income either. It is not fair to our other children either to try to raise a family and take on the bills that their sister will incur without the health insurance and pension promised coal miners who provide heat and electricity to everyone.

I retired in 2009 as a school secretary to stay home to help out with my husband and daughter to make those retirement years wonderful years. Had I known our pension and health insurance would be in jeopardy I would have kept on working. I cannot return to that job which I held for 35 years due to a contract matter with IMRF saying you can't return to work for them without a big penalty. I have no health benefits with my retirement as we didn't think we would need that either.

Since Peabody Coal, Patriot Coal, and Arch Minerals have started bankruptcy hearings the insurance companies are not only denying medical procedures but are also slow at paying for procedures and not paying the amount they are suppose to be paying. I have been dealing with the insurance over a bill incurred on September 18, 2012 for my daughter, it is still not settled. I have had two procedures denied, one could be life threatening if it is not approved. We have never had this much trouble with insurance companies until these companies have decided they don't want to stand firm behind their contractual word.

An article in the AARP magazine for the month of January 2013, states: If you are lucky, and you have employer insurance or retiree insurance in 1988, 66 percent of retirees from large firms (which are likely to provide coverage) had employer provided health insurance. Today only 25 percent of such firms now offer retiree health benefits according to Shawn O'Brien, assistant policy director for health and retirement for the AFL-CIO. According to Rich Bailey, principal of benefits consultant Mercer, HSAs can be funded while employee is active and working can be used in later life. But if you have been retired for 14 years it is impossible to have money to cover these expenses, especially if you also lose your pension. With medical expenses going up, Social Security incomes will be cut. Social Security and Medicare are also in danger of either being cut or cut completely. If coal miners lose their health insurance, pension, less Social Security and Medicare, we will be losing their homes and will be living in poverty with no food, and other necessities in life. No one wants to live like that from middle income to homeless.

These companies are not bankrupt they are still operating businesses and still paying their CEO's big salaries. This was their plan to destroy unions and get out

from under health insurance and pension with no regard to all the hard work from miners and collective bargaining agreement. When people are younger they can save for this emergency, but when retired, there is no saving for anything. The dignity of our members, their families have been earned and need to be preserved. The Union has fought for improvements in working conditions and the retirement security achieved by our fathers and grandfathers are not stripped away. These companies must be held responsible for these obligations. Please hear our pleas.

Sincerely,

Marsha Brock
Paul Brock

Marsha and Paul Brock

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Clerk, US Bankruptcy Court
Eastern District
St. Louis, Missouri - MR

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