



October 2, 2012

The Honorable Shelley C. Chapman
One Bowling Green
Courtroom 621
New York, New York 10004-1408

Honorable Judge Chapman:

I will try and make this as short as possible. Due to my wife's health and injury it would be very unlikely for us to get insurance on her. Twenty years ago Blue Cross/Blue Shield told her it would be at the rate of a 90 year old person.

I would also like to let you know what they did with my daughter back in 1992. She had to have sinus surgery. We called and got the surgery scheduled through Arch of Illinois. During the surgery it was more extensive than originally planned. Therefore the doctor charged an additional \$750. When it came time for Arch of Illinois or Apogee Coal Company to pay the bills, they refused to pay the anesthesiologist and the doctor's bills.

The anesthesiologist filed a case in Sangamon County Court to get his money. Since I was the owner of the insurance policy from Arch of Illinois or Apogee Coal, the court paper was served to me by the Perry County Sheriff's Department. I called Arch of Illinois and told them about it. They told me not to worry about it, they would take care of it. The day before the Court date, I called the Court House in Springfield, Il. They told me nothing had been done about it and if I didn't appear in court they would serve a warrant for my arrest. I called Arch of Illinois and told them. They told me to stay by the phone and someone would call me back. They called from Arch Minerals Headquarters in St. Louis, Missouri and told me there would be a lawyer there in the morning. This had taken place about one year after surgery sometime in the spring of 1993.

Then about four years later in 1997, my daughter and her husband were going to buy a house. It came out on her credit report that her credit was not good since the doctors bill had not been paid. Since the doctor had not sent us any bills, we assumed it was paid. My wife and daughter called to Arch of Illinois, Captain Mine and told them the case. The lady said she would check into it. She called back later that day or the next day and said that Arch of Illinois had cut a check for the additional \$750 and the insurance would pay the rest of it.

Therefore I believe I worked for Arch of Illinois.

Thank you for reading my story your Honor.

Sincerely,

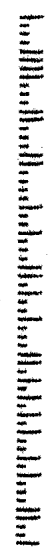
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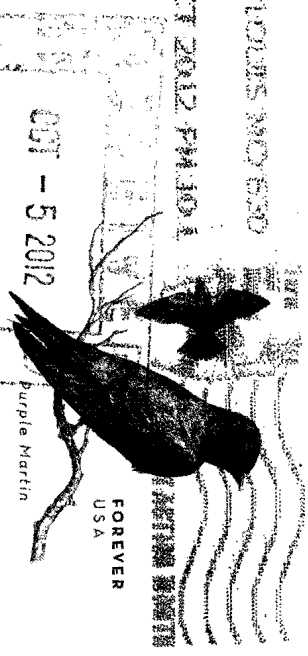


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ONE Bowling GREEN
POST ROOM 621
New York, New York 10004-1408

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