Karl E. Newell 7499 S. 1150 W. Sandborn, IN 47578

October 1, 2012

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

Dear Honorable Shelley C. Chapman,

My name is Karl Newell and I am a UMWA retiree. I am writing to you in regards to the Patriot Coal Bankruptcy. In the past I have had multiply surgeries in my life but since I have retired I have had carpal tunnel repair, back surgery, and a total hip replaced. I have also had two mini strokes. My wife has had triple bypass heart surgery. She also has asthma and suffers with dementia. With these illnesses we take many medications a day. If we would lose our insurance now it would be a serious hardship on us. Due to these illnesses, acquiring new insurance would be extremely difficult and very expensive. This would be very detrimental to us at this time in our lives. I am quite sure there are many other retirees in the same position as I am and many more that are worse off than I.

Before you make your ruling I would urge you to think about what your decision will cost a lot of elderly retirees and the impact it will have on them.

Thank you for your time.

Sincerely, Harl E, Newell

Karl E. Newell