October 8th, 2012

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

## The Honorable Judge:

My name is Ralph Shephard, a 75 year-old, retired coal miner from Western Kentucky. I am writing you to inform you how the loss of retirement benefits and healthcare coverage would devastate my family. My spouse is severely ill with diabetes and COPD, she is on various high cost medications. I have suffered a heart attack and also on several medications. The loss of healthcare in the golden years would mean the loss of my home. I have worked for 22 years for Peabody Coal and draw \$460.00 pension plan. I am not one of the coal-miner's that draw a huge pension plan. I need the pension plan and healthcare coverage to survive.

Sincerely,

Ralph Shephard

Retired Coal Miner

Western Kentucky

OCT 12 2012