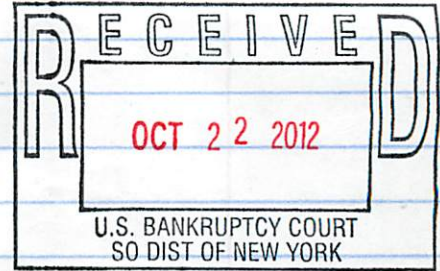


Oct. 16, 2012

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



RE: Patriot Coal Bankruptcy

My late husband (Gordon Sheppard) worked for Peabody Coal and was disabled in a mining accident in 1978. He passed in Dec. 2005.

My finances will not allow me to purchase private insurance for myself. I have a handicapped son. He is handicapped both physically and mentally. We struggle to make it thru each month. There isn't money for a supplement to my son's medicare. We are a little over to be eligible for help on the heap program. I have tried to get help from 3 different agencies. We are like \$24.00 over the allowed income.

Needless to say if we lose the insurance & pension, there is no way we will be able to survive.

My son just had surgery on his neck area. There are more surgeries in his future, such as shoulder joint surgery.

I have had 3 back surgeries. I still have 3 bulging discs, and am facing 2 more surgeries. I also have osteoarthritis in all of my joints. I live every day in Pain, even though I take Pain meds.

I am begging you, your honor, Please don't terminate our insurance or pension. There is No hope for us without them.

I do whatever I can to try to save ~~my~~ patriot coal money; such as getting my medicine by mail-order, and going to the Dr. when I absolutely have to. I am so thankful for my Insurance.

So, please, your honor, let us keep that which we desperately need.

Thank you for taking the time to read our letter.

Sincerely

Phyllis Sheppard

P.S. We have downsized everything that we possibly can. We have No internet, our cable is as minimal as the cable offers. I was going to have it turned off, but I need a way to know what is going on in the world.