Cathy Luff PO Box 122 Lynnville IN 47619 812-922-5338

January 21, 2013

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U.S. BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI

The Honorable Kathy A. Surratt-States RE: Case No. 12-51502
Thomas F. Eagleton U.S. Courthouse 111 South 10<sup>th</sup> Street, 4<sup>th</sup> Floor St. Louis MO 63102

Dear Judge Surratt-States,

My husband, Stephen Brent Hocker, worked for Peabody Coal for 40 years before retiring at the age of 62. Being a coal miner is hard on your body. He had two back surgeries due to injuries at Peabody, and still has back problems. He had a fractured jaw when struck in the face by an overhead door. All his fingers have been smashed at work so many times that they turn white in the cold and he has little feeling in them. He has many scars from burns due to his cutting and welding at Peabody. Brent also has COPD, probably from years of breathing welding fumes and coal dust in the tipple. Once he was nearly killed when he was buried in coal because a supervisor turned on equipment while Brent was working on it. Brent also has scar tissue in his leg (non-work related) and has had blood clots in them two times. He is now on blood thinners for the rest of his life.

I have lupus, a chronic disease. I take medication to control it, but because it is an auto-immune disorder, my body sometimes goes haywire. A recent bout of the flu (I had the vaccination) turned to pneumonia (also had the vaccination.) This cause a lupus flare. I was seriously ill for two weeks. I also have a sleep disorder that requires me to use a CPAP machine, and I must take an expensive medication, Nuvigil, to help me stay awake during the day. I also take medications for a fatty liver (I am a non-drinker), high cholesterol, arthritis in my knees and hands (will probably need knee replacement before I turn 65), and other problems. My lupus and other problems mean I must have frequently tests to monitor both the disease activity and to watch for possible side effect of the medicines. If we did not have insurance, we could not afford my medications, doctor's visits, or tests. We would not be eligible for assistance for the medications because Brent worked hard and we have a modest home that is paid for.

Brent and I depend on the medical benefits that he worked for and that were promised to him. The miners knew that health care was important, so they took smaller increases in pay in exchange for Peabody's promise of insurance. Brent never worked for Patriot. Why else, other than to ultimately break their promises, would Patriot take on the huge liability of the Peabody workers. Workers who never worked for them. I doesn't make sense.

Brent is on Medicare, so we might be able to purchase a supplement for him. However, I am 59, so Medicare eligibility is six years away for me. If I could purchase insurance, it might cost as much as \$1,000 a month with a high deductible. We don't have that kind of money. It will be financially devastating for us. We thought we had planned well and were set for a comfortable retirement. Not extravagant, but comfortable. We drive used cars and live a simple life. Brent worked hard, destroying his body in the process, in order to enjoy have a secure retirement. We believed that Peabody would keep their promise to us. Instead, they tossed us aside, and now we are facing an uncertain financial future and serious threats to my health and well-being.

Please consider all the lives that will be destroyed if Patriot is allowed to walk away from their obligations. Obligations that should never have been transferred to Patriot. Shame on them, and shame on Peabody. Brent paid for our health care with 40 years of labor and injuries. He had a deal with Peabody. Now, that payment for his labor, our health insurance, may disappear. If Peabody had refused to pay his hourly wage they would have been breaking the law. We consider this part of his wages. Like deferred compensation. Please don't let corporate greed and legal maneuvers destroy us.

Sincerely,

Cathy Luff

Carry Luff

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CLERKIUS BANKRUPTCY COURT EASTERN DISTRICT ST. LOUIS, MISSOURI - MR Cathy Luff P.O. Box 122 Lynnville IN 47619

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