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FEB 13 2013

U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI

Honorable

Kathy A. Sumatt - States

RE: Case No 12-51502

I am not much on letter writing, but I will try to say what needs to be said.

I would like it known that I have never worked a day for Patriot Coal Co. I have always worked for Peabody Coal. Peabody said in the contracts they signed that they would take care of our health insurance while we worked and after we retired.

I should have seen this coming when they put us off on a fly-by-night company like Patriot coal.

I rely on the insurance for my medicine and my wife's medicine too.

I have had 4 back operations, 3 heart surgeries and a pace maker. I am a diabetic and take 4 shots of insulin a day. I have arthritis and high blood pressure. I take 14 prescriptions a day, some 3 times and some 2 times.

My wife has Multiple Sclerosis and is sometimes in a wheel chair or on a walker. She also has Crohn's disease.

Her Dr. is in Indianapolis for her M.S. and that sometimes is a chore for us to get her up to see him. Her Cromes Dr. is in Evansville. That is easier to get to.

She takes 19 prescriptions, 15 pills and 3 injections. She also gets a shot of Avonex once a week for her M.S. If they cut out our insurance, it will be bad, because we are both disabled and living on a fixed income and in no way could we afford the medicine so I guess without it we would just have to give up and die. I guess that is what they want anyway. I wonder how big of a bonus the lawyers for Peabody will get if they pull this off? I wonder how many others are in the same shape we are in. I am sure they don't care at all.

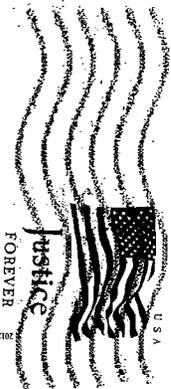
I thank you for your time and I hope I have given you an insight to our plight. This is real serious to us.

I thank you
Joe Howard.

Joe Howard
166 E New Hope Rd.
Boonville, IN 47601

EVANSVILLE IN 47601

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Honorable Kathy A Summitt - States
RE: case no 12-51502
Thomas F Engleton
U.S. Court House

111 S 10th St 4th Floor
St Louis MO, 63102

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EASTERN DISTRICT
ST. LOUIS, MISSOURI 63102

