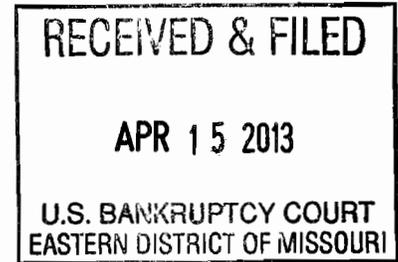


PO Box 102  
Mt Carbon, WV 25139  
April 9, 2013

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



Dear Judge Surratt-States:

I am writing you to express the concerns I and my family have regarding the bankruptcy proceedings filed by Patriot and Arch Coal companies.

Mining has existed in the state of West Virginia for many years. Miners and their families have endured many battles and hardships, sacrificing job security and health in order to live in our state and provide for our families. Through it all we have maintained a work ethic that teaches that a person should work for what he/she receives in life. We have raised our family to respect and honor our word given to others. We taught our children to respect and obey the law.

Repeatedly, as each work contract expired, we went to the bargaining table with Patriot Coal to approve a work agreement that covered hourly wages, health benefits and retirement. We accepted the wages, believing we would receive health benefits to enable us to deal with the lung damage and possible permanent injuries that frequently come as a result of working in the mines. I personally have two herniated discs that are a result of working at coal mines. My employer fought every step with lawyers and succeeded. My herniated disc became arthritis causing my disability on the paperwork eventually. Due to inability to work, I retired at age 60, long before I was prepared to retire.

Patriot is now petitioning smaller mining companies they own into a group that demonstrates loss of income. By doing so, Patriot is using the courts to divest itself of obligations it has made. But Patriot itself is still mining coal and making more contracts. If they succeed, American taxpayers will be forced to pay for my retirement as Patriot continues to mine coal and creating more health liabilities.. Should pensioners be forced to lose their homes due to exorbitant health care

costs for medical problems such as black lung (which comes from breathing the dust that comes with the mining and very few receive the medical treatments that are needed), serious bodily injuries, arthritis caused by wear and tear on body joints, and hearing loss (which comes from working with loud machinery).

We have priced the cost of the Medicare Part D health benefit that Patriot is now covering (which would cost approximately \$100 per month), as well as the supplemental insurance needed to pay the remaining 20 percent of hospital bills and prescriptions. We would also have to pay in excess of \$575 for insurance premiums alone for supplemental insurance, not including the increase of co-pays that would no longer be covered. (Please see enclosure 1) Our retirement income was not set up to cover \$700-800 in insurance premiums, as we had retired with medical benefits. This is going to result in many retired miners going broke and/or bankrupt.

If Patriot succeeds in dumping the pension program and promised health benefits, this will set a pattern for other companies, not just coal mines, to take the same path. Many retirees will suffer health problems, financial stability and lose their homes.

You as a representative of the court are our only hope. It is within your power to give us back the belief that our government will protect its citizens, that the law of our land is for the protection of all. It is within your power to enable us to keep our homes and our families together. We desperately need your help!

Sincerely,

  
Manderville Cabell, Jr.

Encl 1 (As stated)

**Cover Page - Rates for West Virginia**  
**AARP Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company**

Non-Tobacco Monthly Plan Rates <sup>1</sup>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>2</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>4</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application<sup>3</sup></b>							
68	\$83.14	\$120.27	\$144.76	\$145.75	\$55.10	\$82.35	\$98.55
<b>Standard Rates</b>							
68	\$105.25	\$152.25	\$183.25	\$184.50	\$69.75	\$104.25	\$124.75
<b>Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application<sup>3</sup></b>							
68	\$157.87	\$228.37	\$274.87	\$276.75	\$104.62	\$156.37	\$187.12

*Sherry Cabell  
Age 68*

Tobacco Monthly Plan Rates <sup>1</sup>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>2</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>4</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application<sup>3</sup></b>							
68	\$91.45	\$132.30	\$159.24	\$160.33	\$60.60	\$90.58	\$108.40
<b>Standard Rates</b>							
68	\$115.77	\$167.47	\$201.57	\$202.95	\$76.72	\$114.67	\$137.22
<b>Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application<sup>3</sup></b>							
68	\$173.65	\$251.20	\$302.35	\$304.42	\$115.08	\$172.00	\$205.83

*Age 68  
M. Cabell*

*The rates above are for plan effective dates from April 2013 - December 2013.*

- The rates on this page are for the person whose name is on the enclosed application. These rates are for plan effective dates from April 2013 - December 2013 and may change.
- Your age as of your plan effective date.
- Refer to Section 6 of the application.
- The Enrollment Discount** is available to applicants age 65 and over. You may qualify for an Enrollment Discount based on your age and your Medicare Part B effective date. If you are eligible, the discounted rates will be shown.

**Who is eligible**

You are eligible for the Enrollment Discount if you are between the ages of 65 and 67.

If you are between the ages of 68 and 74, you may be eligible if your plan effective date is either:

Within 3 years of your Medicare Part B effective date.

OR

Between 3 and 6 years from your Medicare Part B effective date and you do not have any medical conditions on the application that would qualify you for the Level 2 rate.

**How it works**

The Enrollment Discount is applied to the current Standard Rate. The Standard Rates usually change each year.

The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces 3% each year on the anniversary date of your plan until the discount runs out.

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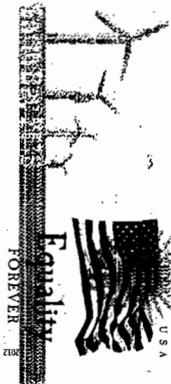
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CLERK, US BANKRUPTCY COURT  
EASTERN DISTRICT  
ST. LOUIS, MISSOURI - MR

*Mr. Lecher W  
B\* 102  
Mt. Carbon W 25139*

CHARLESTON WV 250

11 APR 2013 PM 11



*The Honorable Kathy A. Sinnott, Stokes  
Thomas E. Earle on U.S. Courthouse  
111 S. 10 St. 4th Fl,  
St. Louis MO 63102*

63102112539

