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MAY 17 2013

U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI

Dear Honorable Kathy Surratt,

My husband and I met around twenty-six years ago. I was just 35 and he was 42. We married and became a yours, mine and ours family. At the time he was working in the coal mine and we had a fairly good life back then. And of course we all were 26 years younger too. So when we were in our 30's and 40's we could still do all the things that come with parenting and working and enjoying the little and big things that life brings us all.

But then into my husband Charlie's 50's and from working in the coal mine, he started having problems with his knees and had to have first his right knee replaced and then his left knee. Then he started having other joint problems.....shoulders, another knee replacement....then came his cancers....prostate cancer and the proceeding 36 radiation treatments and then by the grace of God our family doctor found his kidney cancer early and he had the surgery for that and all was good. Now he is in his 60's and he now has problems with his right knee that didn't get a second replacement and his right hip is giving him fits. He has to be so very careful when he gets up or he will fall. And he cannot afford to fall too often because of his total left shoulder replacement (doctors have told him that if he falls just right on that shoulder that it will shatter) which will then

mean months in the hospital to pick out all the metal pieces.

He has to have ongoing doctor visits with both his cancer doctors to maintain his current care. His prostate cancer has to be watched as his psa blood count is coming up again and his doctor says that until Charlie is uncomfortable with the count then they will do hormone therapy to help rid him of that cancer once and for all.

He will also have to have hip replacement surgery sometime in the near future as well as have his right knee replaced again because of the years that have gone by and the length doctors have said a knee replacement is good for and his right knee was replaced way back in 2001, which means he is due another surgery on that as it has a lot of give in the knee right now.

His insurance has been good to us all through these years and we have been truly grateful for that. Because if it had not been for the insurance paying what they did, we would not have been able to even put food on the table for our children or put clothes on their backs. We have been able to take all of our children to the doctor when they needed to go, through their sickness's, allergies, sprains and whatever else came up with childhood problems and when we needed to go, our insurance was there for us.

But now Charlie also needs new glasses and a new set of dentures but because the insurance we have does not cover these and we only live on Charlie's pension and because of his age with his social security, and because we have this insurance we might be able to finagle some way to be able to get his new glasses and a new set of dentures because we don't have to pay out for medical care.

With his insurance, it has helped us so much through the years to not have to pay out for medical care except for the co-pay for doctor visits. We have not gotten rich through Charlie's years of working in the coal mine but we've gotten by. When we married we brought 6 children to our table and it was very hard at times. But we were always thankful for having the coverage the insurance gave us.

Now I was diagnosed with rheumatoid arthritis about 9 years ago. The doctors have prescribed medicine after medicine for me to try to find the one right for me. As of now, I have been on 6 different rheumatoid medicines and I am now trying to get on a 7<sup>th</sup> one to see if this will work for me. When on these medicines my immune system goes down to nothing and several times I have almost died. And because of our insurance, we were not devastated with an unsurmountable bill to pay. As with the surgeries Charlie has had, we weren't devastated by them. It was hard enough to go through all the

surgeries, we were also happy that we didn't have to worry about the bills for them.

If I am not on some kind of medicine for my RA, I have a very hard time functioning. I can hardly walk, I can't wear shoes because my feet hurt too much to have them on, I am typing this because I cannot hold a pen for very long, my knees hurt, my hips hurt, I can't walk up the steps to get into my house. Sometimes I have to crawl up them.

I can't enjoy my grandchildren because I hurt so much, and well, my youngest daughter would worry if I would try to carry one of my grandbabies because she would be afraid that I'd fall with the baby so I don't walk and carry my grandchildren anymore. But I can sit and rock them and rock them a lot I do when they visit.

Charlie and I love to go fishing as this was and is a favorite pastime and has always been a family affair, but with all the kids grown and with families of their own, we just go by ourselves when we can. But with my RA it's always centered around when I feel good, which isn't very often. And with RA, I get tired easily and walking around a lake or pond is tedious and so I tire out so easy and grabbing all the gear, well where it used to be just an afterthought, now it's a very real chore. And it's the same when I try to help Charlie with our garden. Some days I can't even pick the tomatoes because carrying the bucket

hurts too much for my fingers to hold onto the bucket handle. Tilling the garden tires me out terribly and tilling the garden was once something I enjoyed doing. Weeding is totally out of the question.

I've just told you several things that I hold dear. First and foremost is my husband Charlie, our children and precious grandchildren, fishing and working in our garden growing our vegetables to put up for winter months. At times helping Charlie, doing things for him even cleaning the house hurts too much, doing laundry hurts when I'm taking clothes out of the washer to put into the dryer, picking up my grandchildren, throwing my line out to fish, working in my garden or even walking up my steps to the house.

So if not for our insurance coverage we would not be able to function. The above paragraph tells you what I wouldn't be able to do and without the insurance coverage Charlie wouldn't be able to get around and do the things that he does. He has given 26 years to the coal mine industry and it is so sad that they don't care anymore about him or his family who sacrificed so many days in the years that he was working at the mine, working nights when things were happening at home with the kids and their growing up years. He missed so many of those important years being in the coal mine.

It would devastate us if we had to pay for all of my prescription RA medicines. The last RA medicine my doctor prescribed for me cost our insurance around \$3000.00 a month for just 60 pills. There is no way we could afford pills at that price. The same with the surgeries that Charlie needs, there is no way we could ever be able to pay them off if we didn't have this insurance.

As Charlie has often said, if it wasn't for our insurance we'd be sitting out in the highway with just our underwear on. So please, please help us keep our insurance. Please don't take it away. We desperately need our insurance for our "golden years".

Sincerely,



Charlie and Cindy Scherzinger

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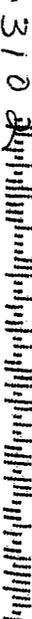
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CLERK, US BANKRUPTCY COURT  
EASTERN DISTRICT  
ST. LOUIS, MISSOURI - MR

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