I need help with access to the family assets for financial support of the four children.

**Support for the children.**

Since September 2019, I have provided the sole support for the four children. Esker has provided nothing and yet he has been allowed to use and to maintain control over the majority of family assets. Since the divorce is not final, these assets should be available for the children. The fact that some of the assets are in both of our names has blocked any form of state aid for me and the children, this includes help with utility bills, rent or housing assistance, day care assistance, WIC, food stamps, and any other form of state aid that is typically available to families in need. In addition, the State will not pursue obtaining child support from Esker because there is an open court case.

**Finances since September 2019**

The two exceptions, I have not used any state aid in taking care of the children since I left Nikiski. Instead I used the family assets to which I had access. These were the New York Life insurance policies on Esker that were in my name, one IRA in my name, and the gold and silver I took from the Nikiski house when I left. I have detailed Quick Book records of the funds and how they were spent. These records available for the court to review. If the court would like, I am willing to obtain an audit of these books and submit the audit results to the court.

The family assets that I withdrew were spent on daily living expenses, medical expenses and transportation.

We are living in a two bedroom apartment. One bedroom is for the girls and the other for the boys. I slept at first on the couch in the front room, but since it was broken, I found a bed on Craigslist for myself. I used other craigslist furniture to set up the house for homeschooling. There are the usual expenses for utilities (electricity, phone and internet) and money for coin operated washer and dryer in the building. Food is an essential, although I try to minimize this by using food that I canned in Nikiski, such as turkey and chicken meat. Those canned supplies are now running low. Clothing, such as winter gear for all four children, has been from Value Village until recently when they closed for corona virus, or on sale at Fred Meyer.

Denali KidCare has been a wonderful support for the medical needs and it is the one form of state aid that I am using. It has covered expenses such as Myron’s ear tubes that are colonized with MRSA requiring ENT supervision, his hearing test and hearing aids, and his recent stay in the hospital for pneumonia. Denali KidCare also covered the spacers for Genevieve’s teeth to replace the baby teeth that fractured. I had to pay for some items that Denali KidCare did not cover such as certain medications for the MRSA for Myron and the physical exams that were requested by the lawyers for all four children.

In the last three months, Esker reportedly purchased health insurance for the family. These policies were for catastrophic illnesses and had $10,000 deductible per person. The premiums were over $700 per month and Esker had the insurance company bill me for the premiums. I tried to use the insurance at the dentist office and they could not use it. These policies have been cancelled since I cannot pay the premium or the deducible and they do not provide adequate medical coverage for a family.

Another large medical expense is counselling. I felt the children should have counseling and every agency involved with this case including all the lawyers, OCS, the Women’s Shelter and the State Troopers wanted the children in counseling. In general, psychologist and counselors do not take Medicaid or Denali KidCare. The only place that accepts it is Mental Health and they are booked for months in advance. I found one available counselor, Larry Moen, who was good fit for the children and I have had to pay him in cash. He sees the children in combination and alone every week and is available for questions. Therefore, in compliance with the legal directives and advice and in order to help my children, I have been using family assets to pay for the counseling.

Domestic Violence may reimburse some of the cost of counseling but I have not seen that money yet. If I get this money, it will be second form of state aid that I have used.

In terms of transportation, I have been required to pay for the Toyoto that Esker chose to buy. This includes the insurance, maintenance and the large $663/month car payment. Last Fall, I requested from the court that this car be sold or at least given back to Esker or the dealer, and that I be allowed to find more economic transportation. Either the 2008 Volvo XC90 in Nikiski which is registered in Esker’s name but paid off could be transferred to me, or that I should be allowed to purchase a more economical car. This request was denied by the courts.

**Review of Assets Used since September 2019**

Documentation is available for the amounts summarized here.

Initially I used money from sale of gold and silver that I took from the family home in Nikiski when I left. Note that I did not take all of the gold and silver, and Esker has gold and silver at his apartment in Anchorage. This money is now gone.

I used $5000 from an IRA in my name. The IRA is now depleted.

I used withdrawals from four New York Life Insurance policies on Esker. All of this money went for rent, living expenses and counseling and incidental medical bills for the children over the past 8 months, as summarized above and detailed in QuickBooks. There is a little over two but at most three months of living expenses left in the New York Life policies. When that is withdrawn, the policies will fold. All money spent in premiums ($400/month) will be lost and there will be no life insurance on Esker. Depleting these policies is not a good financial move, but with no interim support, it is unavoidable.

**This financial situation is an unfair and untenable burden on me.** As listed above, the funds that have been available to me are almost depleted. When they are depleted, **this unfair burden will shift to the children and directly impact their welfare.**  I will not be able to pay the rent, buy food and pay for any medical bills not covered by Denali Kidcare, or pay for the required counseling. I will not be able to make the large car payment so the car be repossessed and we will have no transportation. Since I can get no state aid, we will be homeless when we are evicted from the apartment.

**This situation is completely unnecessary.** The following are some of the resources that Esker is withholding from the family. When I left, there was a 401K in Esker’s name only worth at that time over $98,000. There is also a check for $2500/mo from the sale of property in Talketna that is going to Esker. There is $3000 IRA in both of our names. Esker has additional accounts in Fidelity he keeps in his name only. Esker is also working. In Summer 2019, he had two jobs as well as income for his GoldLoack invention. In court, he said he is now working on the North Slope. In the past, his North Slope jobs were very lucrative providing him with over $250,000/yr.

Another major asset is the house in Nikiski. In the Fall 2019, I requested from the courts that the house be sold and any profit divided between me and Esker. When I left, I winterized it to preserve its value and to protect it against damage in the winter. For several months, Alaska USA was threatening to foreclose on the house. The reason for the threatened foreclosure was that Esker took the money from the family bank account that I put there to make the mortgage payment. He used that money to pay four months rent for his apartment in Anchorage. I could not replace that money. The court denied my request to sell the house. Instead Esker has been allowed to reopen the house and stay there on occasion.

**In summary,** there are family asset that should be used to care for the children. I have used the assets that were in my name only, but soon there will be nothing more for the children. State aid is not available to us, but Esker is withholding a large amount of money. Court action is needed to obtain access to these funds.

I would like to state that I have no interest in “child support” now or after the divorce and have no interest in state aid except as absolutely necessary. In terms of child support, I would never base a family budget on such supposed contributions directly from Esker. In the divorce papers that I wrote up and were served first on Esker in the Fall, I asked only for a cash settlement and custody of the children. I have developed business plans for the settlement and will support the children and myself. I have been told that the courts will require Esker to pay child support after the divorce. Any money from that should go into a trust fund for the children’s college. Right now, I am asking that the family assets be spent on the care of the children. I realize that this is being called child support but I want to make this clarification. As for state aid, I am very grateful to Denali KidCare. It has been essential. However, in general, I prefer to work and live frugally and not use other people’s money.

Note that I have filled out all necessary paperwork for support, multiple times. For the state, I files for child support in December 21, 2019. My paper work was lost when they moved the office from Fairbanks to Anchorage. I had to file again, although I had copies and could show them the December 21st date. For John Whiteside, I have filled out budgets and forms about 6 ytimes, with no results yet. John did review my budget and alerted me that the judge would not agree with certain items, in particular the amount for counseling and the transportation costs. These are valid costs as discussed above. It is also interesting that I am questioned on amounts spent directly for the care of the children and yet no questions are asked of how Esker is spending family assets for his housing in two different cities and how much of the family assets are going to his lawyer.

**Allegations** have been made against me in court by Esker and also in constant briefs sent by his lawyer. My brother Dale Heckert also made strong accusations against me in court. **Court decisions were made with giving me the opportunity to challenge or refute these allegations.** This is not fair. I believe that under any law, I should have the right to respond and to defend myself and yet I have not been given the opportunity.

1. **Financial irresponsibility**. Esker and his lawyer have stated that I am financially extravagant and irresponsible. On the basis of similar statement made by the kung-fu artist and counselor \_\_\_ who saw Esker for less then one hour, the complete neuropsychological evaluation of Esker has been thrown out and blame shifted to my supposed financial extravagance as the cause of PTSD, narcissistic tendencies and all other conditions that a neuropsychologist diagnosed Esker in \_\_\_\_. I would like to respond to these statements with my years of QuickBook records detailing how every dollar of family funds were spent With this review, the court can decide if I am truly financially irresponsible.

**For some short examples,** the $87,000 that Esker says I “stole” from New Your Life policies went to purchasing extra land in Nikiski that Esker wanted and to pay off his school loans. The $14,000 expenses for one month in Nikiski included the cost of rebuilding the transmission in the diesel Ford truck that Esker drives. The household budget in Nikiski included all of Esker’s living expenses in Anchorage except for his electric bill. For household needs, the furniture I purchased such as couch, table, bunk beds came from either Craig’s list or Bargain Basement in Kenai. Clothing for the children and myself except for shoes comes for Value Village or eBay. On the farm, I did all the work including the snow plowing and when I could, I repaired the plow truck myself. While Esker occasionally took down a few trees and split some firewood, I did the majority of the splitting. The fuel bill for car in Nikiski was very high because when Esker was home and unemployed, he could not stand to have the children in the house. We had to leave so he could rest, be alone, surf the web and sleep. I took the children to playgrounds or to visit people but often we ended up in the car, waiting for hours until Esker decided that we could come home.

I would like to reemphasize that there is documentation in the form of QuickBooks records available for the court to review.

1. **Allegations of irrational behavior.** I welcome the psychological evaluation required by the court. I attempted to get an appointment with \_\_\_\_\_+ in Kenai since he was suggested by the court system. He could not give me an appointment until June 2020. I arrangement for a quicker appoint with a PhD psychologist in Fairbanks. Unfortunately, due to the coronavirus, the appointment has been shifted to May. I am obtaining an evaluation from the counselor Larry Moen who said he could provide me with an evaluation now. I plan to keep the May appointment also. All of these psychologists are reputable and would be providing a thorough evaluation from face to face sessions. I reject any phone evaluation by Timothy. Gilles as incomplete and I am not satisfied with his credentials.

**I would like to answer some specific allegations.** As my brother stated in court, I did suddenly sell over 200 ducks from my egg business. The reason was the Esker had said he wanted to “get rid” of us and I was leaving him to take the children and myself to the Women’s Shelter in Kenai. I did not want to leave the ducks without food and water and care. Note that it is not unusual for farmers to give away their stock. In fact, that is how I got most of the ducks in the first place. In this instance, when I was on my way to the Women’s Shelter, I stopped at the post office in Nikiski and encountered my brother Dale. He was angry with me and told me that I was a bad, immoral wife, and that Esker had told him that I had had affairs during the marriage and none of four children were his. I tried to reason with him, but he continued to believe what Esker had told him. I thought if my own brother will not believe me, then who will. I turned around and went back to house.

Dale stated that I irrationally did not move with Esker to Arizona. Even though I said I would like to move out of Alaska, I chose not to move to Arizona with Esker because it would have been irresponsible. Esker had just gotten fired from Tesoro because he could not do the work. He had been placed on plans of improvement in the months before being fired. When he was fired, a guard escorted him and his belongings to the gate. Prior to being fired, he had asked me to review the math from his work. With this background, I was not at all sure he could keep the job in Arizona. If everything else was fine, he would need to work at the job for 6 months to a year to see if he could he handle it before moving all the family down there. The second reason is that Esker said I could have no say in the living arrangements and could not evaluate any the school system to see where to live. He found a trailer in a trailer park and said we would live there, or in his words “stick us there.”

1. **My brother Dale** made other statements in court concerning Esker and they have not been challenged. After stating that he could see Esker’s teeth marks on my tongue and that the photo did not show the complete extent of the damage, Dale went on to say that Esker was a good guy who never hurt me or the kids and that Dale would trust Esker with his own children. I am not going to speculate on why Dale made these statements but I want to say that they are in direct contrast with his recent statements and behavior. Just prior to the court hearing, Dale wanted me to go with him to Lisa Murkowski’s office and push for action on the domestic violence charges since she is running a campaign against domestic violence. The lawyer John Whiteside talked him out of this plan and said to at least wait until after the hearing. Also, on his own, before the hearing, Dale went to the District Attorney’s office with the idea of pushing them to act on the domestic violence charges. Thus, his statements in court are in direct contrast with his behavior directly prior to the hearing. Instead of a allowing a rebuttal, the court made the decision to drop restraining order for the children based on this one-sided testimony.

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