

I have been dealing with the probate court for a number of years since the death of my husband. I had to be appointed guardian of my childrens' items which they received from their fathers estate. My biggest problem with the probate court is the fact the probate court has made me purchase two bonds yearly for the value of items left to them from their father. One value is \$30,000.00 the other value is \$8,500.00.

I could escrow money rather than pay an insurance company to make sure that I do not steal their items. As told to me by the judge mothers steal. I have enough assets that I do not need to steal from their estate and in the case of purchasing a bond the insurance company, the insurance company steals. I purchased a bond for my older sons value of the estate items this year, 7. I informed the insurance company that I only needed the bond for two months as my son would be turning 18 shortly. I was assured that the bond would be prorated. Well it was prorated at their favor. I paid 160.00 for the year and received \$60.00 back at the end of the two month period. This is money that could have been used for food, fuel, health insurance, college fees, (I am putting two children through college with no financial aid, one at UNH and one at Wentworth). I am so tired of paying fees to the court, tired of insurance companies taking my money unnecessarily, so that the court can make sure that my children are not cheated by their mother.

I have now paid a total of \$1645.00 to insurance companies for bonds for the past few years to make sure I do not steal, which is not including the court fees each year to file the accounting to the court.

What do you suppose a poor person might do in order to pay fees to a court from money they do not have? Why do you think that a person should pay a court or insurance company from money received from SSI on their childrens behalf. SSI is so small that it takes from the support of the child to the support of the court and insurance company. This is disgrace to the American family trying to make a living.

All courts should also be accessible to the average person without the necessity of hiring a lawyer. You should be able to find the necessary paperwork or laws to do any court proceeding by yourself. This is especially true for the probate process.

I have four more years of the guardian process with the probate court since my youngest is only 14. I have no interest in giving the insurance company another \$75.00 for the next four years for a total of \$300.00. Since every dime of that money is out the window. My sons item will still be intact and belong to him when he turns 18.

The court never gave any consideration to the fact that what my children received was not money and any money paid to the court is from the mother, Me. I have no interest in charging my children for my services or cost that have been associated with the last 7 years of dealing with the court system.

Sincerely  
Joan E Osborne