



# FINANCIAL PREPAREDNESS

*"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen*

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## The Squatter Crisis

I've written before that [civilization is a fragile miracle](#). One of its minimum requirements is the recognition and enforcement of private property rights. Without this, there would be little or no savings (and thus capital, one of the necessities to start and operate a business), and no trade or contracts (and thus no wealth creation). The strongest, most unscrupulous and most violent would simply take whatever they wanted (presumably this would include the bodies of others for sex or slavery). The Law of the Jungle would replace the Rule of Law. Life would be nasty, brutish and short, as it was for millennia before society embraced the concepts of private property and free markets.

I recently read a number of articles about [America's squatter crisis](#). Incredibly, in some jurisdictions, when a squatter takes over a house, the police say their hands are tied because "it's a civil matter." It can take a homeowner over three months to get a court order to remove the squatter and another three months or more to get the police to enforce the order. This creates an environment where bribery can thrive, as homeowners are desperate to get the squatter out.

In the meantime, a squatter can trash the house with parties, drugs, prostitution and other activity that requires an industrial grade cleaning. The homeowner can't use or rent the house, but still has to pay the mortgage, property taxes, insurance, etc. or risk losing the

house. This is simply unbelievable.

This seems to be a problem in jurisdictions that are soft on crime. There's a song called "[Try That in a Small Town](#)," and I think about what would happen if a squatter was discovered in a house in a rural area. First, the neighbors would probably notice the suspicious activity and tell the homeowner about it. Second, the homeowner would probably brandish a gun (especially in [the overwhelming majority of states that recognize some form of the Castle Doctrine](#)) and hold the home invader in place until sheriff's deputies arrived. Johnny Law would then arrive quickly and draw down on the criminal, manhandling him face down onto the ground before cuffing him and hauling him away to the Big House.

Apparently Atlanta (which is run by incompetent, corrupt and leftist politicians and bureaucrats) has the worst squatter problem in America, where squatters have occupied an estimated 1,200 houses. One home cleaning company there [cleans 40 squatted homes per month](#). One of its employees was shot by a squatter. The company owner said, "I'd be terrified...to lease out one of my properties." [One landlord was arrested after the squatter living in his house told police he owned the house and the real homeowner was a home invader](#).

[One Army lieutenant colonel discovered that while she was away on duty, four squatters had moved into her \\$500,000 house](#) and were using it to run an illegal strip club.

"Neighbors were finally able to convince authorities to stop by the property after lodging multiple complaints against the unwelcome guests." Authorities found two stolen cars, stolen IDs and credit cards, and a stolen gun. "All four men have prior arrest records...[two of which] have lengthy rap sheets dating back to 1995 and 1986."

But not to worry, local politicians are on the case: "City Councilwoman Carmalitha Gumbs, who represents the district, said the city plans to try and pursue action *against owners of vacant homes* to prevent further criminality." Great job, Carmalitha! That will make squatters think twice!

Watch [this investigative report](#) by a local TV station. Criminal entrepreneurs such as 1 Time Payment Homes have been openly advertising vacant homes (owned by others) on Instagram (which is owned by Fakebook). For a one-time payment of \$1,400, you can get keys to a house and a (fake) lease to show the police. The "closing" takes place at a gas station. The ad says, "Get time to stack money, turn ya life around, get out that situation whatever."

[Instagram bans conservative humorists from its platform](#), but not this obvious criminal. The reporter interviews a black man who invested his life savings (\$200,000) in a house that was then occupied by a squatter, who has filed more than 30 motions in court to tie up efforts by the owner to get him out. The homeowner said, "It makes you feel like why do you play by the rules if everyone doesn't have to?"

By the way, this is the same jurisdiction that has the resources to indict Trump and 18 other people for complaining that [the very same county helped rig the 2020 election against](#)

[him](#). Now the district attorney who brought the case is under investigation for [hiring her secret lover to prosecute the case, and using some of the \\$654,000 of taxpayer money that her office paid him since 2022 to frolic on vacations with him in San Francisco, Napa Valley, Florida, the Caribbean, Belize, Panama and Australia](#). Some say [she may have committed perjury](#) on the witness stand. Sounds like something that would happen in the Third World, doesn't it?

Recently I had to drive through an area near the colonel's house (on I-285 near the Atlanta airport), which was soul-crushing, as the road was full of many large potholes and the shoulders were full of litter and debris from accidents. I saw a number of police at an apartment complex investigating a crime scene roped off by yellow tape. Detritus discarded by homeless people collects at the bottom of overpasses. We saw a car stopped in traffic with its hood up and driver's airbag deployed, but nobody stopped to investigate or help. Back in the 1980s, I-285 used to be called the Atlanta Bypass, but now you feel like Kurtz going upriver in [Heart of Darkness](#). From now on, I'm taking my own (much wider) bypass around Atlanta; [never get out of the boat!](#)

[In Beverly Hills, squatters have taken over a \\$4.5 million mansion](#) that's across the street from where NBA star LeBron James is building a \$150 million home. In this case, the state is responsible for maintaining the house, which includes a pool man and a gardener. The squatters are believed to be making about \$30,000 per month “renting rooms and hosting huge house parties with \$100 entry fees....When neighbors begged [the state] to turn off the utilities, they were told 'squatters have rights'.” The District Attorney in the case is George Gascón, a “[legal arsonist](#)” backed by George Soros.

Why are squatters taking over so many houses? First, during 2020, rioters and criminals learned that they could get away with virtually anything. Since then, they've been pushing the envelope to see what else they can get away with.

Second, the federal government's response to COVID-19 destroyed at least 100,000 small businesses and brought everyday trade to a standstill, causing millions of employees to lose their jobs and plunging them into debt. Many lost their homes and are now looking for affordable shelter.

But due to high inflation and a massive housing bubble created by artificially low interest rates since 2009, housing is now out of reach for many. Ironically, squatters remove supply from people who are willing to pay for it, making it even more expensive. Squatters also significantly increase the risk and reduce the return of landlords, creating a disincentive to increase supply.

Additionally, after 2020, [the Atlanta city government defunded 1,000 police officers](#), and now Fulton County has a backlog of 200 murder cases. Governments that have been soft on crime have become overwhelmed by crime and criminals, just like the U.S. Treasury has become overwhelmed by spending and debt, and the borders have become overwhelmed by millions of illegal immigrants. This is actually a deliberate policy, an element of the (Marxist) [Cloward-Piven Strategy of Orchestrated Crisis](#).

Of course, another reason for this phenomenon is the replacement of the father (which Hollywood began demonizing 40 years ago) with a government welfare check. I'd be willing to wager that at least 90% of criminals grew up without a father. This has resulted in a society where anything goes, and where [traditional virtues such as self-reliance, the nuclear family, rational thinking, the Protestant Work Ethic, delayed gratification, protection of property and politeness are disparaged as being "white."](#)

In closing, one of the neighbors of a squatted house said "they are afraid to even go on vacation because if squatters find out their home was vacant, they just move right in." They asked, "Is this even America anymore? We are homeowners and we can't even do anything about trespassers?" This is a cancer that is spreading. Get prepared now.

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