

## NATURE OF THE RESEARCH – Personal Obstacles Overcome

### - Heal Thy Biz Online (Rolaine Stoddard)

#### FYI: NATURE OF THE RESEARCH AND MY PROFESSIONAL BACKGROUND PLUS LIFE EXPERIENCES WHICH HAVE SHAPED MY PROPOSED DEMONSTRATION PROJECT:

My ongoing, but informal (personal understanding only) research timeline. – see below. Yes, they are personal details, but they have drastically shaped my small business advocacy research and guided me in devising my community service project and my charity. I learned a whole lot more from my career or educational failures and setbacks than I ever did from the successes. The proposed demonstration project – the network of peer tutors / small business advocates is a whole lot more promising as a result of all my obstacles that I had to overcome.

#### MY EDUCATIONAL & JOB OR LIFE SETBACKS and BOUNCE BACK EXPERIENCES:

(Proof of my grit and why I know this demonstration project I'm championing will succeed.)

- My career and educational background are rare and one-of-a-kind diverse. I hold a bird's eye view of the supply chain and how things work across it. Hence, I can plainly see how the dollars tend to flow across the supply chain and also across the larger regional economy. I also understand now how decisions made in one firm or community sector can impact the budgets of other firms in the region. (help or hurt the unrelated firm's cash flows and budgets). Trade wise I'm an investigative accountant who researches activity-based costs, and a small business counselor that specializes in fiscal stability intervention and cash flow improvement. I also specialize in remote training people with little or no job or academic skills or who are English language learners. I am now able to reach out with hope and help heal the one because of this.
- My career just never, ever went as I planned for it to go. I ended up lasting about a year at the majority of my jobs, sometimes shorter. We moved around a lot after my marriage since my husband was working as a journeyman carpenter and sheet rocker on commercial construction projects in various parts of the country. Whenever a project he was working on would wind up, we'd move again to get close to the next construction project site. Most of his work was at military bases in 4 different states. Each state had its own differing business culture and its subtle differences in workplace expectations.
- Otherwise my job would suddenly end because something would go wrong at my job or else my life circumstances would change, so I'd find myself unexpectedly out of work for whatever reason. We always needed money when I'd look for work again, so I would apply for every single job that I was even remotely qualified to do. And, I'd accept the first job offer that opened up, even if it meant I would only be working for a couple of months on a temporary project or I was self-employed as a management consultant.

- As a result, I have now worked for EVERY single member type of the supply chain except for a ranch, a farm, and a mining or drilling operation. But I had relatives who worked for those industries who talked to me about what it was like for them to do their jobs. Most of the time I was in the office, in some capacity, usually as the bookkeeper or the office manager. I have held jobs or done management consulting engagements in the following industries:
  - Construction – residential general contractors – new builds and remodels
  - Insulation contractor along with pest exterminator QuickBooks clients
  - Auto parts retail – new parts retailer and used parts (a junk yard) stores
  - Trucking – yes, I was a cross country semi-truck driver who did long hauls
  - Nanny working for a family with young children
  - Auto Leasing firm
  - Restaurants including a bakery
  - Gas station / convenience store
  - Manufacturers – I spent a full year temping at various plants because I wanted to better understand the manufacturing environment and also job costing.
  - Land survey crew member and took the surveying calculation courses in college
  - Education – taught accounting and business management at a private college and worked in the campus computer center plus tutored at a state-owned college
  - Non-profit – Founded two charities myself and served as their executive director. Worked for a large training provider charity who managed the Iroquois Job Corps Center
  - Marriage and family therapist’s office manager and receptionist.
  - Ambulance emergency medical technician – 3 different employers in 3 states
  - Medicaid biller for an ambulance firm in CT
  - Licensed real estate agent – got the license but never made a sale – didn’t like it.
  - Licensed health and life insurance agent – got the licenses in CT, immediately left the field when I discovered how many unethical or illegal kickbacks I was expected to generate and receive at the employer where I was about to work.
  - Apartment management – large and small properties
  - Specialty pressure washer firm co-owner – the crew did hood cleaning & commercial kitchen appliance equipment repairs.
  - Tax practitioner & Certified QuickBooks ProAdvisor
  - Call center customer service rep – inbound and outbound calls
  - Amusement park accommodations reservations agent – inbound call center
  - State government civil service fiscal auditor for the State of New York.
  - Divorce attorney’s billing specialist and legal documents proofreader
- First entered college as a high school Junior under an early entry honors program, but it took me 20 years to finally graduate with my master’s degree after that.
- Took 1<sup>st</sup> two years of pre-engineering classes at Southern Utah University.
- Took an 8-year leave of absence from school to work in business and start a family.
- We lost our home we owned [in Connecticut] and everything but our kids and a small amount of personal belongings when my husband’s employer, a municipal government,

embezzled the payroll tax monies that had been properly withheld from his public works carpenter paycheck. (The mayor and his friends had used that payroll taxes withholding money to purchase rental properties as personal investments in lieu of paying the IRS.)

- We never made the mistake of losing a home or a car to foreclosure again. We are now mostly paid off on house # 4, having bought, paid for and then sold two other homes. Back then, it took me three years to get us out from underneath the resulting IRS tax levies on our 1<sup>st</sup> home, even after it had foreclosed. We ultimately had to move out of Connecticut because of this huge financial setback and the IRS liens case.
- When I returned to school, I was now a mom with 3 young children. I changed majors to Accounting and had to start my educational course work all over again.
- I then flunked out of school, not once but twice. Once before I was able to earn my bachelors' degree, and again in graduate school. In looking back, I made a lot of poor decisions and some or even a bunch of the personal relationship drama which resulted was clearly my fault for my own behavior.
- But one choice I got right. I was happily employed at a construction remodeling firm as its office manager until it restructured its top management. All of a sudden, I was expected to with-hold all of the employer's portion of the Medicaid and social security funds match taxes out of the employee's paychecks. I knew it was illegal to do this. I was given the choice to either comply with the new management's demands or resign. That was a seriously difficult decision for me to make because my husband had recently lost his job and if I quit, there was no way for us to buy food for our kids or put gas in the gas tank to get back and forth to work in a new job for the time frame before the first paycheck showed up. He wasn't getting unemployment. I couldn't either if I quit.
- I resigned. The district attorney in Utah later found out I had resigned and why. I was brought into court as the primary witness against my former employer. I spent six hours on the witness stand, getting thoroughly grilled by both sides' attorneys. My employer was criminally convicted on the strength of my testimony. That's when I found out that if I had not chosen to resign, I would have been charged with a criminal felony too, and my accounting career would have been over before it even began.
- I had to drop out of college once because my husband got transferred and we moved. I had to drop out of collage two different times due to an injury (one was an ambulance accident while I was doing CPR as an EMT). Each time, I just kept on going back to college to try it again the very next quarter or semester, even if it meant I had to move and transfer colleges occasionally in order to go back and keep on trying to graduate.
- I finished and graduated from Southern Utah University with a B+ 3.2 GPA. I had to redo my computer programming coursework which was outdated. I graduated with a BS in Accounting. I was only two math classes shy of earning a double major, a composite math and computer science degree when they made me graduate because I had taken too many credit hours. I did earn the computer science minor though.
- My next employer, a real estate subdivision developer, went bankrupt. I came into the picture at the very end of the project and could not save it despite my best efforts. That really bothered me. My employer was so grateful to me for the service that I had done that he pre-paid two months office space rent for me and also gave me office furniture

so I could set up my own little tax practice. He also allowed me to take all of the subdivision accounting records home after it folded so that I could try to figure out where they lost their money. I studied those records for months on my own time and expense. I had to go back and compare all of the building costs nail by nail, house against house. I found the embezzlement, finally. The excavator came to the jobsite almost daily. He had added an extra \$25 over and above the bid amount every time he came to do excavation site work. Then, the framer had another customer's house collapse due to shoddy workmanship. The UT judge ordered the framer to rebuild that unrelated home at his cost. The framer charged all of the materials needed to rebuild the other property on my employer's supplier charge accounts. The accountant before me never noticed. I presented my fraud evidence to my former employer, and both the excavator and the framer subcontractors were convicted of white-collar crimes shortly afterwards.

- We lived two houses away from a bunch of gang members whose dog decided we did not belong in our house. They never put their dog on a leash nor a chain, so every time it got let out it would try to come into our yard, sometimes even inside our home and attack us. Of course, it was a gang and they will lie like crazy to protect their own, so we had many, many court appearances over that vicious dog. My husband was then accused by these gang members of molesting our daughter. Hence, their lies created a whole bunch of extra drama beyond our own marriage relationship problems. It took months for the courts and child welfare to sort it all out and determine that he was innocent. We helped to found a gang awareness and prevention coalition, and set up neighborhood block watch programs all over our town. Eventually we won against the gang in court and another neighbor of ours killed their dog so they finally started leaving us alone. I was glad when we sold our home and moved away.
- Finally figured out that I could choose not to have so much drama in my personal life. I changed the way I thought about and reacted to things by taking an assertive training class and integrating that new behavior into my life. The police stopped coming to my house because of our fights for the most part. I rebuilt my marriage, keeping the same partner, but together we got rid of the abuse and the domestic violence that was in it for years. Since I worked and also went to school the whole time, while raising my 3 precious kids, it was a seriously difficult challenge for me. Fixing my marriage to eliminate the power and the control struggles and all of the abuse in it was by far the hardest thing which my husband and I have ever done. We still slide backwards from time to time but never back to where it was once. My life is so much happier and better now. It was well worth the effort to fix my marriage instead of divorcing. But this makes me an excellent vocational job counselor, just because I survived that crazy domestic violence hell and resulting flood of counseling sessions that most of your victims often just can't seem to describe so well. I found my way through it and I came out on top.
- Experienced setback after setback after setback at SUNY-University at Buffalo while I was working on my graduate schooling. It ultimately took me 5 years to earn a one-year master's degree'. Part way through I realized that I was about to graduate with a degree that didn't have much in the way of job opportunities in it for me. In my field, it seems you still had to be drop-dead gorgeous, a sweet young thing, and often willing to sleep

your way to a job promotion. Since I was none of the above, my job prospects in the certified public accounting field didn't look too good.

- Got permission to earn a 2<sup>nd</sup> masters degree, a masters of management information systems diploma and I took the extra course load while I kept on trying to get myself admitted to UB's law school. Something went wrong every single semester I attended UB, but I always managed to work it out with my school, until I got hired as an auditor.
- Went to work as a state civil service fiscal auditor. But I was in trouble right from day 1 in that job. The employer agency no longer exists. Some of my co-workers had un-met computer technology training needs. They also didn't like women doing auditing work in their workplace. My supervisors discovered that I had a mild stroke-related cognitive disability that only manifests itself when I do extended hours of traveling. So, gender discrimination in my auditing travel arrangements then became a serious problem for me. They scheduled my traveling requirements so that I would fail a performance evaluation and they could justify firing me for poor job performance. It was horrible.
- My audit partner and I lived only 33 miles apart from each other. We were supposed to maintain the same working schedule and always ride everywhere together in the same car but that didn't happen. This is how I found out how drastic the bad repercussions can become when a government employee dares to rock the boat – in this case I kept asking for a laptop to use on the job but got denied for the first four months I worked there, and I wanted to stay busy, not just sitting there bored only numbering audit work papers by hand. On the surface, everything in our travel paperwork submitted looked absolutely legit with every I dotted and every t crossed. But if you look at the optimal versus the actual travel costs incurred by the employer you find:

- **RECAP OF EXPENDITURES AND IMPACT OF TRAVEL ARRANGEMENTS**  
(meals not included)

- duration of my last audit assignment 8 weeks – both of us worked the same work schedule
- optimal travel schedule's cost to employer \$5,535.05  
audit assignment would have lasted approximately six weeks
- optimal travel out of pocket costs for my male partner \$43.17
- optimal travel schedules economic impact for me -\$22.89  
I would have been enriched by the per diem pay amounts
- actual travel schedules cost to employer \$10,410.91  
assignment took 8 weeks and necessitated 2 staff meeting days in Albany, in addition, I had to travel to Albany 1 additional time for union working environment intervention meetings, which failed
- actual travel schedules out of pocket cost for my partner \$7.48
- actual travel schedules out of pocket cost for me \$2,181.09  
denied reimbursements, denied time worked, excess travel & actual job-related travel costs incurred. These personal costs paid out by me represented 44% of my gross wages I earned for that audit.
- total hours that my partner spent traveling during assignment 75

- total hours I spent traveling during assignment 116  
note that much of this excess time I did was not compensated
  - total miles my partner traveled during assignment 3,198
  - total miles I traveled during assignment 4,959  
note that much of this extra mileage was in my personal vehicle, which necessitated extra car repairs but I wasn't paid mileage for this either.
- I was miserable at my auditor job. But I truly wanted to become a strong advocate for the disabled population. So, I fought hard and did everything I could to try and preserve my state civil service job. It failed. I filed a few union complaints. I finally filed a gender discrimination complaint with the USA Equal Employment Opportunities Commission in desperation. Now I wish that I had never done that. Because my doing so destroyed my education and long-term career opportunities. After I filed it, every single time something happened in the EEOC case, it was my school and not my employer who retaliated with increasing nastiness within the next 24 hours. They say that blacklisting doesn't exist here but I believe now that it does and is alive and well in government.
- Two other corruption scandals that happened about the same time included first, a woman in HR getting sent to jail for getting all women who differed with her political viewpoints fired. [My employer knew how I voted in elections, even though I was not registered with any party affiliation – but as an independent. When I've applied at other government agency jobs in this state later on, they apparently knew how I voted as well. This does NOT sit well with me that how I voted at the polls may have hurt my job prospects.] Second, I somehow managed to earn a masters' degree meant only for the Chinese foreign exchange students. My school apparently financed its new management building by kicking the American citizen students out and filling all the emptied seats with foreign exchange students who paid three times the in-state resident's tuition rate.
- Forfeited my almost completed Masters of Management Information Systems diploma only two months before my expected graduation for reasons that remain unexplained to this day. I don't know for sure why I forfeited it but I suspect it has something to do with the 3 corruption in government instances. Everyone who was involved in my ongoing masters' theses research who was a continuing student forfeited all of their financial aid along with me at the same time. I had to attend an additional semester at UB just to graduate with my first diploma, the accountancy one, because I had missed the graduation application deadline by 1 day when I exhausted the in-school appeals process. That last semester was by far the hardest that I have ever done. I was emotionally broken. My kids called it "mom's sentence of death." I ended up earning the remainder of that 2<sup>nd</sup> degree's required coursework that last semester. However, UB then raised its graduation requirements by 1 credit hour so I couldn't earn the degree. I know I was the only student who was negatively impacted with not graduating by the abrupt decision to add 1 more credit hour. Two or three years later, UB quietly removed this additional 1 credit hour requirement. It took me a long time to bounce back from it.
- Forfeited my entrance into SUNY-UB's law school at the same time I forfeited my completed 2<sup>nd</sup> masters' diploma degree. I had tried over and over again for 6 years to

get myself admitted to law school. Finally got in, when I was ready to graduate with the accounting MS and then boom, it was gone and so was my chosen legal career.

- Every single teacher or administrative position person at UB who tried to help me from then on was severely disciplined. They got fired, or had their job duties reassigned or else were forced to resign. Even the university president resigned over my case and others like it.
- Graduated with a Masters of Accountancy from SUNY-UB and a B+ 3.2 GPA. But since I had forfeited all of my financial aid for my last semester, and my school wouldn't certify my attendance as a student to my undergraduate university, my student loan went into default status, which meant I could not obtain the diploma itself nor my transcripts.
- Sued SUNY-UB and the State of New York for permission to graduate with the master's diploma I had fully earned but forfeited. This expanded into a 10-year long court battle, fought in 5 different courts, all of which I fought pro se, up until the very end when the judge felt sorry for me and appointed an attorney to broker a cash settlement deal for me. I preferred to have my 2<sup>nd</sup> degree granted but no. My transcripts were held up during the entire court battle, as was my graduate diploma.
- Rapidly forfeited five promising careers in five different industries in rapid succession over losing my diploma and forfeiting my entrance into law school, over the frozen transcripts and diplomas. This trapped my family and I in poverty for the duration of the court battle. I had too many skills for the entry level jobs, but couldn't produce my transcripts and diploma for the higher end jobs. I was trapped in the middle, unable to find work in either end. We slid on and off of Medicaid, food stamps and HEAP coverage during that time. I ended up starting a tax and bookkeeping business to help make ends meet.
- I taught college classes as an adjunct faculty member at Bryant and Stratton college. I lost this job abruptly when I couldn't produce my master's diploma due to my court battle against the State of New York. That devastated me more than anything else did.
- Founded a non-profit charity to continue coordinating group homework assignments like I had done for my two masters' theses papers. Hundreds of students attending 5 different universities and 2 K-12 school districts in two states ultimately participated. I summarized everyone's contributions for my theses, and then trying to figure out how to help the upside micro firms that were coming to our Springville Employer Assistance Center for help. (Not grant funded, probably not the best name to call it, but we founders of the predecessor charity didn't know)
- We came up with a way to help upside firms immediately lower their operating costs, and I gained all kinds of research insights into the basics of fiscal stability intervention and cash flow consulting.
- The first charity never obtained any grant funding. The only donations it ever received were those that came out of we founders' pockets. It did NOT survive my court battle against the State of New York and failed big time. I took me a long, long time to bounce back after this failure. But it also made me all the more determined that my charity, if I ever rebuilt it, would not ever be dependent upon begging someone for a donation.

- We purchased a hood cleaning business (specialty pressure washer contractor) from my husband's part-time employer. We were blessed to be given 30 years' worth of extremely detailed, customer and jobsite history records when we purchased the firm. I had menus, number of employees it took to do each job, the time it took, and documentation of any problems encountered at the jobs to refer back to.
- We invested over \$10,000 when we first bought the business to travel down to Florida and earn a quality hood cleaner certification, since there weren't any good certification programs here in New York State. Only to have the local governments' code enforcement officials refuse to acknowledge and accept our contractor certification. So many of them gave us such widely different answers as to what was and was not expected of us – the regulations we had to comply with as hood cleaners, that we ended up earning the NYS Code Enforcement Official certifications. It was the only certification program that too many local governments would accept.
- I've been studying those government officials ever since [for 12 years now] at our required annual continuing education courses to keep up the certification. Trying to figure out how to bring some standardization to the industry and raise awareness of all the fraud scams that I am so opposed to. We became known as the miracle couple, because many of the legal clarifications or changes to the hood cleaning process itself, which we asked for, got implemented in the 2010 building safety codes release. Then, local code enforcement officials who knew of my work at the predecessor charity, started asking me to please rebuild it and start counseling small business owners again. It took me almost 6 years to negotiate the current charity's operating charter with various government agencies having jurisdiction.
- Since I am disabled with advanced arthritis, and not able to move around so well, I was the person who got stationed at our work truck at the hood cleaning jobsites. I was there to turn the pressure washer and boiler on and off (they were permanently mounted inside the vehicle), but I was also there to keep people from stealing our tools and supplies. I also got stationed at the electrical panel often, a human lock out tag, to keep the jobsite staff from turning on the electrical circuits when my crew was up there on the roof fixing exhaust fans or other commercial kitchen appliances.
- Most of the jobsite customers' staff acted like I was invisible. I heard everything the customers said entering and leaving the restaurants. I heard everything the kitchen and front-end staff members said on their breaks. I observed the hustle and bustle of activity going on at the customer restaurants during meal times, or the lack of meals to be served while I was seated in front of their electrical panel boxes. I am a financial data analyst and a forensic accountant by trade. So, then I went home and compared my jobsite observations against the extensive customer histories and sales rates that we had been given. There was a clear and strong connection. Firms who are code compliant can get away with charging higher food prices but also have fewer expenses than their non-compliant counterparts do. So, they are a whole lot more profitable.
- I wanted to test my research and financial data analysis suspicions that governments who allowed grease buildups to occur at their restaurants had higher first responder costs than those who do not. So, I read through the web pages with thousands of town



board meeting minutes from both Utah and New York municipalities, noting number of calls, extra demolition costs, legal liability costs ultimately borne by the governments, etc. I then compared similarly sized cities in both states. The Utah governments had far lower operating costs and far fewer emergency calls to respond to than the New York based governments did. Unfortunately, all of that numerical data got destroyed by a flood at my house. But the benchmark numbers were hugely different in each state.

- We were able to survive and flourish our firm on less than half of the operating funds that it took our competitor hood cleaners to operate with. We are willing to share how we did this. Other struggling firms can benefit greatly from these techniques.
- The thing that bothered me the most as the owner of a hood cleaner firm is that we showed up unannounced at three different customers in 3 different counties to check on how well their exhaust fans were operating after we had repaired them. They were all owned by legal immigrants. In all 3 situations, we found the local code enforcement official or a municipal board member or the mayor there demanding bribe money or free food, and threatening the restaurant operator with deportation if they didn't cough up the demanded item(s). That should not happen in America. Certainly, not by government officials, two of whom had been duly elected. I was horrified by what I witnessed.
- I put together a contractor certification course to try to teach to hood cleaners. I lined up some people to take it in 2009. Not one person showed up. Later some of those who had fallen through on their promise to attend confessed that they would not have been able to understand what I was teaching and felt too embarrassed or overwhelmed to attend my course at all. Others told me that they had had enough legal you must do so.
- That teaching failure prompted me to go and land a tutoring job at the Iroquois Job Corps Center. I helped economically disadvantaged kids ages 16-24 who had NOT been successful in high school to prepare for their GED exams. I studied how to teach to the needs of weaker academically skilled learners for that 18 months I was there. I also developed a study methodology that helped a bunch of them pass their exams. I devised it for myself actually, when I couldn't seem to pass the difficult Certified Public Accountants exam nor the IRS Enrolled Agent (Nationally licensed tax practitioner) exams. With this study methodology, I ultimately passed them both on my 3<sup>rd</sup> attempt
- After we finally walked away from our hood cleaning business in disgust to do something else in 2011, we accidentally went to work driving semi-trucks cross country for a human trafficking employer (debt bondage slavery). I was never sexually approached for favors, but some of my co-workers had to trade sex in exchange to successfully pass the employer's truck driving school.
- I didn't get a single paycheck after I passed truck driving school. We were allowed to pull \$100 every five days to pay for our food. I was never allowed to go back home to spend a day or two, not even once during the six months we drove for this slavery employer. My husband earned a tiny paycheck, but it wasn't even minimum wage. So, our house fell behind a couple of payments.
- We were able to catch up the payments somehow on our house. But a few days after we had brought our mortgage current, a rogue contractor showed up and started emptying our house of all of our belongings. The power was still on. Neighbors called

the police, who refused to arrest them, because they had a letter from the bank (illegal as all get-out) that the bank had repossessed our house. Tried to steal it outright with no due process was a better description. The police made them put all of our stuff back though. So, they responded by breaking all of our furnace, hot water heater tank, plumbing lines, and many electrical lines. We still have not be able to pay to replace the furnace yet which was only 3 years old. My husband couldn't fix it either, and usually he can. We've used small space heaters for heat each winter since.

- I had spent 3 years working as the office manager for a divorce attorney firm, so I had the equivalent on-the-job training of a paralegal. I've also been highly trained to recognize and document fraud scams, in my work as a Certified QuickBooks ProAdvisor and job costing accountant. (forensic accounting). So, I carefully documented every place where the semi-truck carrier employer was stealing from us. I demanded back payment for all the stolen paycheck funds.
- The employer's answer was to withhold my husband's last two paychecks, illegally repossess the truck we had leased and were current on our monthly lease payment (the employer always took that money out of the paycheck first) and dump us on our heads, stranded, and penniless in Salt Lake City Utah with no way to get back home. It took us 8 months to earn enough money to travel back home.
- During that time, we lived in our old hood cleaning work truck (an old ambulance that we converted into a camper). We lived in Walmart parking lots, campgrounds and truck stops trying to save up enough money to get ourselves back home. We were fine, because we did have a construction project income. But most of the people whom I met at truck stops and in the Walmart parking lots were not fine.
- During that 14 months (six months driving cross country) and 8 months to get back home, I interviewed homeless people and truck drivers that I met where we stopped or were camping out. I asked them what made them become homeless.
- The top 3 answers were
  - Drug or alcohol addictions
  - Veteran suffering from PTSD – their bodies came home from the war but their minds did not – and they were still mentally overseas fighting the war
  - Because of a bad restaurant grease fire. The homeless person had worked there or lived above the restaurant or else worked in the same building as the restaurant that burned, the other business tenants' lives got destroyed by the fire too.
- I will never look at homelessness and hunger in the same way again.
- We broke into our own home and started living in it again when we got back home, which really ticked our lender off. Fortunately, the Western New York Law Center for the Elderly and Disabled helped us (after we finally made it back home), to refinance our mortgage with another lender. We came within an inch or so of totally losing our home illegally, because the bank decided it had the right to take title without any legal paperwork whatsoever, and / or because the contractor was trying to just move somebody in to our home as an illegal tenant, forcible takeover and theft of property. I learned a whole lot about our states' mortgage foreclosure and zombie properties regulations as a result.