

5 o'clock

"Thinking about, mortgage, death money, pouring out, but I felt a lump, I know cancer when I feel it. Where is she, what is she up to, never calling, never saying a word".

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Stress, it is everyone's inferno, bedeviling our minds, igniting our nights, offending our equilibrium. What once helped us survive has now become the scourge of our lives. Scientific discoveries in the field, and in the lab, prove that stress is not a state of mind, but something measurable and dangerous. This is not an abstract concept, it's not something that maybe someday you should do something about, you need to attend to it today. Stress--savior, tyrant, plague-- its portrait revealed. After spending years researching Home Owners Associations, Management Companies, Collection Companies, and HOA lawyers and their effect on home owners, something struck me that I have never been able to get out of my mind.

Nationally, we are completely aware of the problems that home owners have been having in their Home Owners Associations. Yet, no government agency has stepped in to deal with the problems, both physical and financial, caused by Homeowners Associations, Management Companies, Collection Companies, and HOA lawyers. If it were bad medication, bad water, bad food, faulty brakes, bad construction, etc., the government would pull them off the market immediately. Within hours of the receiving the information, a message would be sent from government agencies to stop the distribution of the products or services that **may** cause harm. But Home Owners Associations, Management Companies, Collection Companies,

and HOA lawyers are allowed to go on and on and on without intervention. Why would we do this to our citizens?

In my piece on infrastructure I explained why I believe this is the case. Now I want to explain the science that supports the necessity to do something about the problem **now**. This is not junk science. This not something that we can wait and see what happens. This is an emergency. **The time is now!**

To date no one has done a scientific investigation on Home Owners Associations, Management Companies, Collection Companies, and HOA lawyers and their effect on home owners. All attempts that I have been made to do research have been thwarted. I invite you to watch the following piece which is an example of what caused westernized stress-related disorders in Home Owner Associations. Upon completion it will not be possible to deny the science behind the research as it relates to Home Owners Associations, Management Companies, Collection Companies, and HOA lawyers on homeowners.

In this section you will acquire the science of stress, how stress comes about and the effect on the body. Educate yourself on the hormones, glucocorticoids and how they affect your system as a result of stress on the body. Understanding the dopamine connection and decrease in pleasure is associated with depression, anxiety and a sense of nihilism--hopelessness. All of the aforementioned is associated with the constant rumination and dwelling on HOA problems.

You will learn how hierarchies induce stress-related disorders from scientific studies in Africa, the United States and Europe. The viewer will understand that Home Owners

Associations are the perfect example of hierarchies with in a village--from Home Owners Associations to the board of directors, to management companies, to collection companies and to HOA lawyers. Each one being a step up on the hierarchal scale. The information that you will view will show you the effect of living in a hierarchical society.

You will also capture an understanding of the stress on the brain caused by Homeowners Associations, Management Companies, Collection Companies, and HOA lawyers. You will learn that the stress can kill you; that stress can induce disorders such as diabetes and the inability to fight off disease and bacteria once related to ulcers. The viewer will learn about telomeres and how they are being destroyed in our bodies. This fact is stark and real. There is no denying that our 92 telomeres are being destroyed as a result of Homeowners Associations, Management Companies, Collection Companies, and HOA lawyers. You will also learn how stress related disorders can deposit enormous amounts of fat around our bellies unlike any other fat related disorders. This fat destroys the body and, ultimately, can kill the individual who is dealing with the problem caused by Homeowners Associations, Management Companies, Collection Companies, and HOA lawyers. Learn how stress caused by Homeowners Associations, Management Companies, Collection Companies, and HOA lawyers affect pregnancy. Comprehend how stress can alter not only the baby and the baby's functioning, but the mother's ability to be able to handle the pregnancy.

All of us have a personal relationship with stress. But few of us know how it operates within us or understand how the onslaught of the modern world can stress us to the point of death. Fewer still, know what we can do about it. Robert Sapolsky first came to Africa over 30

years ago on a hunch. He suspected he could find out more about humans, stress and disease by looking at non-humans and he knew just the non-humans. If you live in a place like this, you're a baboon, and you only have to spend about three hours a day getting your calories. And if you only have to work three hours a day, you've got nine hours of free time every day to devote to making somebody else just miserable. [Baboons shrieking] They're not being stressed by lions chasing them all the time, they're being stressed by each other. They're being stressed by social and psychological tumult invented by their own species. They're a perfect model for westernized stress-related disease.

You've got these two hormones that are the work horses of the whole stress response. One of them we all know, adrenaline. The American version, epinephrine. The other is a less known hormone called glucocorticoids and these are the two backbones of the stress response. That stress response and those two hormones are critical to our survival. Because what stress is about is somebody is very intent on eating you or you are very intent on eating somebody and there's an immediate crisis going on. When you run for your life, basics are all that matter. Lungs work overtime to pump mammoth quantities of oxygen into the bloodstream. The heart races to pump that oxygen throughout the body so muscles respond instantly. You need your blood pressure up to deliver that energy. You need to turn off anything that's not essential. You know, you're running for your life. This is no time to ovulate or tissue repair, all that sort of thing. Do it later if there is a later.

When the zebra escapes, its stress response shuts down. But human beings can't seem to find their "off" switch. We turn on the exact same stress response for purely psychological

states. Thinking about the ozone layer, the taxes coming up, mortality, 30-year mortgages, we turn on the same stress response and the key difference there is we're not doing it for a real physiological reason and we're doing it non-stop. By not turning off the stress response when reacting to life's traffic jams, we wallow in a corrosive bath of hormones. Even though it's not life or death, we hyperventilate. Our hearts pound. Muscles tense. Ironically, after a while, the stress response is more damaging than the stressor itself, because the stressor is some psychological nonsense that you're falling for. No zebra on earth, running for its life, would understand why fear of speaking in public would cause you to secrete the same hormones that it's doing at that point to save its life. Stress is the body's way of rising to a challenge, whether the challenge is life-threatening, trivial or fun. We pay good money to get stressed that way. It tends to be a moderate stressor. It's not for nothing that roller coaster rides are not three weeks long and most of all what they're about is you relinquishing a little bit of control in a setting that overall feels safe.

Professor Sir Michael Marmot was leading a study in great Britain that tracked the health of more than 28,000 people over the course of 40 years. It was named for Whitehall Citadel of the British Civil Service, where every job is ranked in a precise hierarchy-- the perfect laboratory to determine whether in humans there might be a link between rank and stress. The lower you were in the hierarchy, the higher your risk of heart disease and other diseases. So people second from the top had higher risks than those at the top, people third from the top had a higher risk than those second from the top, and it ran all the way from top to bottom. We're dealing with people in stable jobs with no industrial exposures. And yet, your position in the hierarchy intimately related to your risk of disease and length of life. Those stomach pains

that you talk about-- the gnawing, the burning-- those are obvious symptoms of gastric ulcers.

Thirty years ago what was the disease that came to everybody's mind when you mentioned stress? Stress and ulcers, stress and ulcers. This was the first stress-related disease discovered, in fact, 70 years ago. What I want you to do is to work on your attitude. My attitude? That's right. Ulcers breed on the wrong kind of feelings. You've got to be honest with yourself about the way you feel about things. Finding a new doctor sounds like a better answer to me.

The connection between stress and ulcers was mainstream medical gospel until the late 1980s. Then Australian researchers identified a bacteria as the major cause of ulcers and this overthrew the entire field. It's got nothing to do with stress. It's a bacterial disorder. And I'm willing to bet half the gastroenterologists on earth, when they heard about this, went out and celebrated that night. This was like the greatest news. Never again were they going to have to sit down their patients and make eye contact and ask them how's it going, so anything stressful? It's got nothing to do with stress, it's a bacterial disorder. So no longer would the solution be stress management. Now it could be something as simple as a pill. It was a major breakthrough. Stress didn't cause ulcers. Case closed.

But a few years later the research took a new twist. Scientists discovered that this ulcer-causing bacteria wasn't unique. In fact, as much as two thirds of the world's population has it. So why do only a fraction of these people develop ulcers? Research revealed that when stressed, the body begins shutting down all non-essential systems, including the immune system. It became clear that if you shut down the immune system, stomach bacteria could run

amok. Because, what the stress does is wipe out the ability of your body to begin to repair the stomach walls when they start rotting away from this bacteria. So stress can cause ulcers-- by disrupting our body's ability to heal itself. If stress can undermine the immune system, what other havoc can it wreak?

One answer comes from a colony of captive Macaque monkeys near Winston-Salem, North Carolina. "People think of stress as something that keeps them up at night or something that makes them yell at their kids. But when you ask me what is stress, I say, look at it, it's this huge plaque in this artery ". Carol Shively has been studying the arteries of Macaques. Like baboons and British Civil Servants, these primates organize themselves into distinctly hierarchical groups and subject each other to social stress. Stress hormones can trigger an intense negative cardiovascular response-- a pounding of the heart and increase in blood pressure. So if stress follows rank, would the cardiovascular system of a high-ranking Macaque-- call him a primate CEO-- be different from his subordinate?

When Shively looked at the arteries of a dominant monkey--one with little history of stress-- its arteries were clean. But a subordinate monkey's arteries told a grim tale. A subordinate's arteries had lots more atherosclerosis built up inside it than a dominant Macaque's arteries had. Stress and the resulting flood of hormones had increased blood pressure, damaging artery walls, making them repositories for plaque. So now when you feel threatened, your arteries don't expand and your heart muscle doesn't get more blood and that can lead to a heart attack.

This is not an abstract concept, it's not something that maybe someday you should do something about. You need to attend to it today because it's affecting the way your body functions and stress today will affect your health tomorrow and for years to come.

Social and psychological stress--whether Macaque, human or baboon--can clog our arteries, restrict blood flow, jeopardize the health of our heart. And that's just the beginning of stress' deadly curse. Chronic stress and chronic exposure to glucocorticoids could do something as unsubtle and grotesque as kill some of your brain cells.

Sapolsky collaborated with his mentor, Dr. Bruce McEwen, to follow the path of stress into the brain. They subjected lab rats to chronic stress and then examined their brain cells. The team made an astonishing find: They found that while the cells of normal rat brains have extensive branches, stressed rats' brain cells were dramatically smaller. And what was most interesting, in many ways, was the part of the brain where this was happening, the hippocampus where memory is stored. "Stress affects memory in two ways. Chronic stress can actually change brain circuits so that we lose the capacity to remember things as we need to. "Stress makes you stupid," which is making it impossible for you, over short periods of time, to remember things you know perfectly well. We all know that phenomenon. We all can remember stressing ourselves by studying all night for an exam the next day, by not getting any sleep at all. We couldn't remember a single thing for that exam. You take a human and stress them big time, long time, and you're going to have a hippocampus that pays the price as well".

Stress can make us feel plain miserable. Carol Shively set out to find out why. She began not with misery, but with pleasure. Shively suspected that there was a link between stress,



pleasure, and where we stand on the social hierarchy. She explored this process first by looking into the brain of a non-stressed primate, " Shively: What we see is that the brains of dominant monkeys light up bright with lots of dopamine binding in this area that's so important to reward and feeling pleasure about life". Shively then looked at the subordinate's brain. "What we discovered is that the brains of the subordinate monkeys are very, very dull because there's much less receptor binding going on in this area". Why is that? What is it about this area of the brain? When you have less dopamine, everything around you that you would normally take pleasure in is less pleasurable, so the sun doesn't shine so bright, the grass is not so green, food doesn't taste as good. It's because of the way your brain is functioning that you're doing that, and your brain is functioning that way because you're low on the social status hierarchy. And one of the best ways for society to make you feel like one of the have-nots is to rub your nose over and over and over again with what you don't have.

The Whitehall study in England found an incredible link between stress, your position in the social hierarchy and how you put on weight. So it may not be just putting on weight, but also the distribution of that weight. And the distribution of that weight--putting it on round the center of the waist--is related to position in the hierarchy, and that in turn may be related to chronic stress pathways. So we said, "Does that happen in monkeys because they organize themselves in a hierarchy, too. And it turns out that it does. Subordinate monkeys are more likely to have fat in their abdomen than are dominant monkeys. I think the most amazing observation that I've made in my lab is this idea that stress could actually change the way you deposit fat on your body. To me, that was a bizarre idea that you could actually alter the way fat is distributed. Fat brought on by stress is dangerous fat. We know that fat carried on the

trunk or actually inside the abdomen is much worse for you than fat carried elsewhere on the body. It behaves differently, it's--it is, um, it produces different kinds of hormones and chemicals and has different effects on your health. The problem in our society is that we don't value stress reduction, we, in fact, value the opposite. We admire the person who not only multitasks and does two things at once, but does five things at once. We kind of admire that person, how they manage that, you know, well, that's--it's--that's an incredibly stressful way to live".

One heartbreaking moment in history reveals that stress may, in fact, damage us long before we are even aware. In Holland, late 1944, a brutal winter and a merciless army of occupation conspire to starve a nation. It is known as the Dutch Hunger Winter. For those who survive today, these are haunting memories. Dutch researcher Tessa Roseboom had heard many of those tragic memories. She and her team wanted to know if there were any lingering effects. Roseboom knew that our bodies respond to famine in much the same way they respond to other stressors, so she set out to see if the fetuses of women pregnant during these arduous days could possibly be affected by stress. Because of meticulous record keeping by the Dutch, Roseboom was able to identify over 2,400 people who could have been impacted. She and her team analyzed the data from those born during and after the famine and came to a surprising conclusion. "I think that you could say that these babies were exposed to stress in fetal life and they are still suffering the consequences of that now, 60 years later. We found that babies who were conceived during the famine have an increased risk of cardiovascular disease. They have more hypercholesterolemia, they are more responsive to stress and they generally are in poorer health than people who were born before the famine or conceived after

it. Researchers think that stress hormones in a mother's blood triggered a change in the nervous system of the fetus as it struggled with starvation. This was the fetus' first encounter with stress. What we now know is it's not just your fat cell storage that winds up being vulnerable to events like this. It's your brain chemistry. It's your capacity to learn as an adult. It's your capacity to respond to stress adaptively rather than maladaptively. How readily you fall into depression, how vulnerable you are to psychiatric disorders--yet another realm in which early experience and early stress can leave a very bad footprint. What the Dutch Hunger Winter phenomenon is about is experience, environment starts long before birth. An adverse, stressful environment can leave imprints, can leave scars lasting a whole lifetime.

The once unimaginable--genetic structures called telomeres, which protect the ends of our chromosomes from fraying, as we age, shorten. What's interesting is stress, by way of stress hormones, can accelerate the shortening of telomeres. So the assumption is for the exact same aged guys, if you're a low-ranking guy who's just marinating in stress hormones, your telomeres are going to be shorter.

Dr. Blackburn is a leader in the field of telomere research. "We have 46 chromosomes and they're capped off at each end by telomeres. Nobody knew in humans whether telomeres and their fraying down over life would be affected by chronic stress. The length of the telomeres directly relates to the amount of stress somebody is under and the number of years that they've been under the stress. Mothers of young children are a highly stressed group. They're often balancing competing demands like work and child rearing and often don't have

time to take care of themselves. This is real. This is not just somebody whining. This is real medically serious aging going on, and we can see that it's actually caused by the chronic stress.

"The Keekorok troop is the one I started with 30 years ago" states Robert Sapolsky. "And they were your basic old baboon troop at the time, which means males were aggressive and society was highly stratified, and females took a lot of grief, your basic off-the-rack baboon troop. And then about, by now almost 20 years ago, something horrific and scientifically very interesting happened to that troop. The Keekorok troop took to foraging for food in the garbage dump of a popular tourist lodge. It was a fatal move. The trash included meat tainted with tuberculosis. The result was that over half the males in the troop died. It wasn't random who died. If you were aggressive and if you were not particularly socially connected, socially affiliative, you didn't spend your time grooming and hanging out, if you were that kind of male, you died. Every alpha male was gone. The Keekorok troop had been transformed". Sapolsky: "And what you were left with was twice as many females as males, and the males who were remaining were, you know, just to use scientific jargon, they were good guys. They were not aggressive jerks. They were nice to the females. They were very socially affiliative. It completely transformed the atmosphere in the troop. When male baboons reach adolescence, they typically leave their home troop and roam, eventually finding a new troop. And when the new adolescent males would join the troop, they'd come in just as jerky as any adolescent males elsewhere on this planet, and it would take 'em about six months to learn, "we're not like that in this troop". And so the tragedy had provided Robert with a fundamental lesson--not just about cells, but how the absence of stress could impact society. Do these guys have the same problems with high blood pressure? Nope. Do these guys have the same problems with brain

chemistry related to anxiety, stress hormone levels? Not at all. It's not just your rank, it's what your rank means in your society. And the same is true for humans, with only a slight variation".

"We belong to multiple hierarchies, and you may have the worst job in your corporation and no autonomy and control and predictability, but you're the captain of the company softball team that year and you'd better bet you are going to have all sorts of psychological means to decide it's just a job, nine to five, that's not what the world is about. What the world's about is softball. I'm the head of my team, people look up to me, and you come out of that deciding you are on top of the hierarchy that matters to you. Control, the amount of control is intimately related to where you are in the occupational hierarchy. And what we have found is in general when people report to us that things have got worse, that the amount of work stress has gone up, their illness rates go up. When people report to us that they've got more control and they're being treated more fairly at work and there's more justice in their amount of treatment, so things are getting better, the amount of illness goes down".

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I believe that when research is finally allowed to be done on Homeowners Associations, Management Companies, Collection Companies, HOA lawyers and home owners the information is going to be stunning and stark. Homeowners Associations, Management Companies, Collection Companies, and HOA lawyers cause monumental amounts of physical and psychological damage lowering the quality of life and in some cases lead to the death of the homeowner. Additionally, what is not being taken into account are the children who are living in these Home Owners Associations as a result of their parents. They are watching their

parents go through stress and strain caused by Homeowners Associations, Management Companies, Collection Companies, and HOA lawyers. If we don't step in and stop this the repercussions on the children will be devastating. As a result of the retaliation these children could retaliate against the Homeowners Associations, Management Companies, Collection Companies, and HOA lawyers. History tells us that the children of the abused generation will inflict retaliation and pain on the Homeowners Associations, Management Companies, Collection Companies, and HOA lawyers. Do you really think, do you REALLY think, that children growing up in Home Owners Associations are going to want to become adults who buy a home in an HOA? I think if you think this you are delusional. These people are going to turn their backs on Home Owners Associations in droves. This must all stop now. At the end of this piece I invite to ask: Given the science, why would we continue to have Homeowners Associations, Management Companies, Collection Companies, and HOA lawyers in our lives when we know what they're doing to our citizens when we know, there is a better way to build our communities? THE HEALTH, SAFETY AND WELFARE IS THE RESPONSIBILITY OF THE GOVERNMENT AND OUR CITIZENS. Why? Why? Why?

So is there a prescription for the vast majority of us who aren't at the top? What we're trying to create is a better society. The implications of both the baboons and the British Civil Servants, is how can we create a society that has the conditions that will allow people to flourish? And that's where this is heading--to create a better society that promotes humans to flourish.

