We're at a point in the book where I think it's important for you to understand a little bit about the field of psychology, my field. But now I want you to understand why psychology affects you in the Home Owners Association (HOA).

If you'll take a look above (as seen on the video), you'll see a picture of me in my youth. This is a book that I wrote called *A Psychiatric Diagnosis Primer*. But now I've made it for the homeowner and I've made it free to the reader/viewer. You'll be able to download it and print it. It's yours to use for any purpose you like; personally, for HOAs or just as a read.

Let's talk a moment about psychology. Psychology, in its simplest form, is the study of the mind and human behavior within the mind. Why do we do what we do, how do we know what we know, why do we think the way we think? Understanding psychology is to understand the following: We all have pathology, what does that mean? It means that everyone of us to some greater or lesser degree has some pathology (quirk) in many different areas of what we would call psychiatry. By the way, for your information, the psychiatrist is the individual who has gone to medical school and they prescribe medications. The psychologist is usually someone with a PHD. The social worker and the family counselor, are people who are dealing with individuals, yourself, families and couples who are dealing with emotional problems.

It has been my argument all along that when you're looking at this book, what you're looking at is a book on problems within a HOA and how it's affecting you, the homeowner, living in the HOA. It is so important for you to understand that when you're within the community or you're outside of the community, you are around people with pathology. That

pathology within the HOA is then going to play out on you, the homeowner. The video segments that are coming later in the book, identify at least four areas that I believe have a strong affect on you, the homeowner. You, in fact, may become stressed, anxious, worried, bothered, upset, any number of things that I've identified as *HOA Syndrome*.

But what about the people on the boards? What pathology do they have? Well, I'm going to make the argument that some may have problems with anti-social personality disorder, which I will define later on. We've got problems with narcissistic personality disorder. We've got problems with sadism. We have problems in various areas that are played out by the Board members and they make their way to the homeowner.

Overall, the homeowner is repressed by harassment as a result of the power that these individuals have over the community and the homeowner. The power of the people on the board, not all board members are bad, not all HOAs are bad, not all these people are bad, but some of them are evil. They're bad. They have found their way to a position of authority by being on the board where they get pleasure, which is the nature of sadism, by harming you.

So now, if we take the combination of sadism and we add that to the narcissistic personality disorder, we have a combination that is deadly. But what about the others, what about the HOA Collection Companies, Management Companies and HOA lawyers? Well, these are individuals whom I believe, not all, but many, who suffer from anti-social personality disorder. What is that? These are people that literally have no morals and ethics and could care less about what pain they're causing. They're only interested in themselves, therefore, let me

try and give you an idea of how to see your way through the field of psychology without going into a four year doctorate program.

Here you're looking at what I call the Function Scale (scale can be viewed on the video). The Function Scale is, by definition, the way that we're all functioning. You'll see that I have created a graph with a spread that goes from minus ten to plus ten. That is, it's a twenty point spread, but this you must understand, the concept of minus and the concept of plus is not better or worse than each other. It just gives us a sense of direction using zero as the midpoint.

What is zero? Zero is absolute perfection. Is there anybody that's at zero? Well, they're usually dead, that is to say there is nothing or no one that is absolutely perfect. But many of us want to get to a point in our life where we're healthier, where we're better physically and emotionally. We want to get closer and closer to point zero on the Function Scale to be healthy. I'm going to explain why that is so important for you to understand with respect to dealing with other people.

Now we move on to function and dysfunction. Notice here that I have drawn a circle around point five on the minus side and point five on the plus side of the Function Scale. I have arbitrarily suggested that within the circle is a level of normal or healthy functioning. Simply because someone worries doesn't make them abnormal. It's the amount of worrying, outside of the circle, that makes the behavior abnormal. Simply because someone bites their nails, a condition known as Onychotillomania, does not mean that they're suffering from the disease unless it's out of control within a normal environment.

What defines normality? Well, the environment that you're in. That is to say, what do we expect within a certain culture with respect to the concept of normal and abnormal. So, there's no such thing as perfection. People operate within the normal scale, within a culture, within an environment. But when a person goes beyond "normal" we have a diagnosable disorder. The disorder consists of signs, symptoms, that can be seen visually. Disorders can have many symptoms. A compilation of combined symptoms, experienced and reported by a person, creates a syndrome. Now, this is volatile and it changes from second to second. You may have a bad day and you may have a good day, but that doesn't mean you're abnormal and it doesn't mean you're normal. It has to be looked at on the Function And Dysfunction Scale.

The next image is of the Function Scale levels. You can see that the further that we get out from point zero, the further the individual or individuals, or cultures, or society is moving away from the point of absolute normality, zero. If we look at this, the closer that we get to point five, the closer we're getting to abnormal. The point here, normal (view scale on video), falls within the area of the scale. Though the individual, you or someone else, may have personal problems, may have problems with sleep, may have problems with your stomach, irritable bowel syndrome, or any number of problems it doesn't necessarily mean that person is abnormal. The fluid Function Scale really shows us people can fluctuate on the scale. Here we have the lives of five people identified in various shades of black.

Notice that it's not perfectly round, all of us, all of us, have levels of our life that are in the dysfunction area (view video). Most of our lives fall in the functional area. Overall, the individual, you and me, are functioning within the culture, but we may have problems.

Example: The individual who is suffering from the disease of alcoholism may have problems with alcohol, but they are still getting up and going to work every day. Even though they are drinking, using drugs, gambling, or maybe the individual is suffering from various forms of depression or a disorder with emotional highs and lows known as bipolar disorder or bipolar one, are still able to function in society.

It is only when the disease stops you from functioning within the culture that you live in it is classified as a syndrome or a disorder. So, to refer to someone as being bipolar simply because they're very up one day, is inappropriate, or major depression simply because they're are down one day, is not appropriate. It is the length of time that they have the problem. It's the degree of the problem. Let me be clear about this before you look at the next chapters.

These clips are to show you what it is like to deal with certain types of pathology that will affect you in your life, specifically, within HOAs. I've already shown you a section on hierarchy. The reason this affects you so deeply in HOAs is that you are living in a hierarchical society, that is stratified and that is within the group you are living with, the HOA. Some people, by appointment, are better than you. If one is living outside of a HOA community, then no one is better or worse. No one has control over you. But now, inside a HOA, well, you're just a homeowner. But some people, the better people, are on the Board, and the better people are the Management Companies, there's the Collection Companies, and so on and so on and so on.

We are in stratified neighborhoods and these stratified neighborhoods have an enormous effect on the homeowner. Take a listen to just what a few disorders are and how they affect you (see video).

You have had the opportunity to view a couple of clips on disorders and there are a lot of disorders. I've told you this book is printable. The Psychiatric Diagnosis Primer, which I've written, is printable for you, the homeowner. Take the time to print it, take the time to read it, take the time to understand it. It's free folks, take advantage of it!

Let's talk a little bit about the HOAs and who's on the board. It's anybody. It's you. It's me. It's anybody who lives in good standing within the community. For the most part many of these people want to do good, but some of them are evil. Some of them are there to hurt the homeowner, because it gives them pleasure. I can tell you that some Board members are suffering from narcissistic personality disorder with sadistic features. They typically don't get paid, but some do, under the table, extra little things that you don't know about. For the most part they're just getting the pleasure of hurting you.

Now we link to the Management Companies, the Collection Companies, and the HOA attorneys to the HOAs. What do they get from their involvement. They get money. Lots and lots of money from the homeowner. Because every time the Board wants to hurt you, these businesses reap the benefits of the fines, liens and foreclosures. Psychologically, what kind of person could do this to a homeowner? These are also individuals with anti-social personality disorder. That is to say, they can commit harm, without feeling any guilt whatsoever, they just want their paycheck. They were given the authority by your Board and you gave the Board the authority to hire the Management Company, Collection Company and HOA attorney. They will profit from their hierarchal authority. They have to be suffering from anti-social personality disorder. And these employees are able to sleep at night!

Make no mistake, the term anti-social personality disorder is often times misunderstood. These are not unsociable people. In fact, they're very sociable people. That's how they built their business. It's that these people have no morals or interest in doing any good for you or anybody else, except for themselves. There's another interesting component to their comportment and it relates to the Geneva Convention, remembered from post World War II. Individuals, those people in the war, claimed that they did what they did because they were ordered to do so. So in concentration camps, or in various environments, they treated the prisoners the way they did because they were employed to do so. They were doing their job. It is that same logic that applies to the Home Owners Associations, Management Companies, Collection Companies, and the HOA attorneys. They're doing their job. Because the way the homeowner is harassed and harmed; physically, financially, or emotionally, is not covered under the Geneva Convention They don't have to worry about their behavior. They're just doing their job.

6/Clock/Part 2 starts

So you've moved into your neighborhood and you're looking forward to a peaceful life, but something's happening. You can't get your head around it, let me explain. Each of us suffers from some level of mental disorder, but it doesn't stop us from living in the world. Some of us are a little anxious, some of us are a little sad, a little depressed, some of us maybe have a problem with a substance, any number of things may exist. But what about the HOA board member or neighbor who has an anxiety disorder, specifically obsessive compulsive disorder?

How are you being affected by their disorder? Here's how: you've left your garage door open, you've got a piece of paper on the lawn, you've got a weed, you've got a light bulb that's out. For me, I live in the neighborhood, I'm fine. Everybody's living their own life. But for the individual who has obsessive compulsive disorder, they're not going to be able to stop thinking about the way you're living your life.

So what is an obsessive compulsive disorder? It is the obsession, the constant thinking about something and not being able to turn it off. Or the compulsion, not being able to stop doing something, the turning off and on of a switch, constantly cleaning, constantly moving things around, things having to be perfect, all the shoes to the left, all the shirts to the right, things such as this. Now, there is a difference between choice and not being able to stop that choice.

The individual with obsessive compulsive disorder can't stop. So how does it apply to you? Well, let's use the example of your car on the street, there are people who cannot tolerate neighborhoods with cars parked on the street. For me, I could care less. But for the person with obsessive compulsive disorder, that car sticks out like a giant sore thumb. So you become the focus of their anxiety disorder, obsessive compulsive disorder. They leave notes on your car, maybe they might scratch your car, they send letters to the Home Owners Association. All of these things are done, not because the car is such a horrible thing, but because the person with this problem can't stop thinking about that car parked in front of your house.

These relate to the arbitration and the mediation rules. Notice what a homeowner must go through just to be able to be heard by the Ombudsman Office. This document is interesting.

I have filed several lawsuits against my Home Owners Association, at the same time I offered that I would drop all lawsuits if the HOA would drop all their lawsuits against the homeowners in the subdivision. This was their response, as you can see, they could care less about what they are doing to the homeowners in the subdivision.

Take a look at this document, this is what it's like to go into mediation and arbitration.

These were some of the documents filed as a response to what I was trying to do for a one hundred dollar fine from my association. In the end, it was the association that ended up paying the bill, because I no longer lived in that subdivision. Therefore, they charged the bill to the HOA.

6 o'clock/3

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