

One O'clock

In 1874 Earnest Crissop authored the story of the farmer and the snake. It is one of the earliest memories of stories from my childhood. Over the years the story has had a number of subtle revisions. (A farmer finds a snake in the snow and ice. Feeling bad for the snake the farmer takes him into his house. The snake thaws out and then bites the farmer.) Growing up the message I got from the snake was, you knew I was a snake before you brought me into your home-no good deed goes unpunished. I bring this to your attention because in my opinion the HOA Boards, Collection Companies, Management Companies, and HOA lawyers are the snakes in the HOA communities. Buy a home in a HOA and they're sure to bite you. Like the story of the snake, the homeowner will cry "Why did you do this to me, why did you fine me, why are you sending me letters, why are you foreclosing on me, why are you harassing me, why are you doing all these things to me? All I want to do is live in peace in my own property". And like the snake, your HOA Board, Collection Companies, Management Companies and HOA attorneys will parrot to you, "You knew what you were getting in to when you moved into the neighborhood, you knew we were going to bite you, just take it and pay-up". Cry, complain, moan, groan, you will get no help, support, or sympathy from the snakes in your life.

#### **The Monsters are Due on Maple Street - Transcript**

Now that you understand the meaning behind the story of the farmer and the snake, let's try another story. On March 4, 1960, Rod Serling of Twilight Zone fame, released "The Monsters are Due on Maple Street". Over the years The Monsters are Due on Maple Street", stayed with me, often times haunting me. Some years ago when I began doing my work and

research on HOAs the story came back to me-- it's true meaning struck me. I invite you to watch "The Monsters are Due on Maple Street", in its entirety, about twenty-two minutes in length. The story shows the viewer exactly what happens in Home Owners Associations. In the end you will learn that all Management Companies, Collection Companies, and HOA lawyers have to do is to sit back and wait for you, the home owner, to do self-destruct on your own-- all at the direction of your HOA Board Of Directors, your fellow home owners and neighbors.

It's imperative that you understand that none of the evil happens unless your HOA Board Of Directors authorizes the evil to occur. Being angry at the management companies, collection companies, and lawyer snakes and monsters is a waste of your time. All they want is your money, lots and lots of your money. It's your neighbors on the board who authorize the dispensing of the fines, liens and foreclosures, it's always your neighbors on the board. If we combine the two messages that come from the two stories, the farmer and the snake and "The Monsters are Due on Maple Street", we're left with the following-- if you let these people into your life, house, then you are the poor fool who got too close to the snakes and the monsters. "What did you expect?" They will say, "you knew, or should have known what you were getting yourself into when you signed the, Covenants, Conditions and Restrictions (CC&Rs), you deserve all that we do to you".

Please listen and learn, wise up, get smart, the HOAs stealing and harassment won't stop unless you put a stop it. Later in the book I will explain what you can do to stop the snakes from biting and the monsters from landing. Following "The Monsters are Due on Maple Street" there are news releases from all over the United States. They are but a fraction of the HOA

incidents; most cases don't even make it to the media. Watch closely, do not let yourself be another HOA Board Of Directors, The Management Company, The Collection Company, and HOA lawyer's victim.

To paraphrase Mark Twain, "My apologies to the snakes and the monsters for comparing them to HOA Board Members, Management Companies, Collection Companies, and HOA lawyers. In truth, snakes and monsters were never that bad".

### **X-files Video**

The HOA board says, "Putting in a pool in the front yard? What, are you insane? Ever look at the CC&Rs? You can't just put in a swimming pool!"

The home owner replies, "It's not a swimming pool, it's a reflecting pool. I checked the rules, there's no rule against putting in a reflecting pool, very tranquil, you'll like it".

### **Suburgatory Video**

Narration: We were excited about our first Halloween in Chastain, maybe more excited than we should have been.

"Hey neighbor! I'm not afraid to die, I've lived in Chastain! Hey buddy, what's going on"!

"Eh, nothing. Going to cut Tessa's head off with my new guillotine, but I really have no follow through so..".

"Terrific, gory stuff, yikes! Have you cleared any of this with the neighborhood association (NA)? You have to clear decorations"?

"It's Halloween".

"Yeah but the neighborhood association has to approve any changes to the town aesthetic. It can be a total drag, it's like coming down on me with your rules, neighborhood association, but then again, Chastain always wins the award for the most uniformed houses. That's not nothing".

"It's next to nothing. I'm putting up my decorations. What are they going to do, fine me"?

"Yes, they're going to fine you".

"Fine me, fine"!

"Don't pretend like you have disposable income let me uh-- help you put this in the garage, you can talk to Dallas, she's the head of the NA. Maybe she'll bend the rules for you"!

1 o'clock

### **Monsters are Due on Maple Street - transcription**

#### **Act I**

"Welcome to Maple Street, you may not have noticed, but that was the sound of the Home Owners Association landing in your neighborhood, and now you're going to get a chance to watch what Home Owners Associations do to neighborhoods.

**Narrator:** At the sound of the roar and the flash of light it will be precisely 6:43 P.M. on Maple Street.

**Steve:** What was that? A meteor?

**Don:** That's what it looked like. I didn't hear any crash though, did you?

**Steve:** Nope. I didn't hear anything except a roar.

**Mrs. Brand:** Steve? What was that?

**Narrator:** Maple Street. Six-forty-four P.M. on a late September evening. Maple Street in the last calm and reflective moment...before the monsters came!

**Woman:** Operator, operator. Operator, Steve, the powers off. I had a soup on the stove and the stove just stopped working. Is your phone alright? I can't get anybody on mine! Is the power off or something?

**Mrs. Brand:** Steve, the power's off. I had the soup on the stove and the stove just stopped working.

**Woman:** Same thing over here. I can't get anybody on the phone either. The phone seems to be dead.

**Neighbors:** Electricity's off.

Phone won't work.

Can't get a thing on the radio.

My power mower won't work, won't work at all.

Radio's gone dead!

**Van Horn:** I'll cut across the backyard... see if the power is still on on Floral Street. I'll be right back. **Steve:** Doesn't make sense, why should the power go off all of a sudden and then the phone lines? **Don:** Maybe some kind of an electrical storm or something.

**Charlie:** That don't seem likely. Skies just as blue as anything. Not a cloud. No lightning. No thunder. No nothing. How could it be a storm?

**Woman:** I can't get a thing on the radio. Not even on the portable.

**Charlie:** Well, why don't we go downtown and check with the police, though they'll probably think we're crazy or something. A little power failure and right away we all get flustered and everything.

**Steve:** It isn't just a power failure, Charlie. If it was we'd still be able to get a broadcast on the portable. **Steve:** I'll take a run downtown maybe I can get it straightened out.

**Steve:** I don't understand it. It was working fine before. . .

**Don:** Out of gas?

**Steve:** I just had it filled up.

**Woman:** What's it mean?

**Charlie:** It's just as if...as if everything stopped. We'd better walk downtown.

**Steve:** The two of us can go, Charlie. It couldn't be the meteor. A meteor couldn't do this.

**Tommy, a teenager:** Mister Brand, you better not!

**Steve:** Why not?

**Tommy:** They don't want you to.

Steve: Who doesn't want us to?

**Tommy:** Them.

**Steve:** Them?

**Charlie:** Who are them?

**Tommy:** Whoever was in that thing that came by overhead.

**Steve:** What?

**Tommy:** Whoever was in the thing that came over. I don't think they want us to leave here.

**Steve:** What do you mean? What are you talking about?

**Tommy:** They don't want us to leave. That's why they shut everything off.

**Steve:** What makes you say that? Whatever gave you that idea?

**Woman:** Now isn't that the craziest thing you've ever heard?

**Tommy:** It's always that way, in every story I've ever read about a ship landing from outer space.

**Woman:** From outer space yet! Sally, you better get that boy of yours up to bed! He's been reading too many comic books or seeing too many movies or something.

**Sally:** Tommy, come over here and you stop that kind of talk.

**Steve:** Go ahead, Tommy. We'll be right back. And you'll see. That wasn't any ship or anything like it. That was just... a meteor or something. Likely as not--No doubt it did have something to do with all this power failure and the rest of it. Meteors can do some crazy thing. Like sunspots.

**Don:** Sure. That's the kind of thing... like sunspots. They raise Cain with radio reception all over the world. And this thing being so close...why, there's no telling the sort of stuff it can do. Go ahead, Charlie. You and Steve go into town and see if that isn't what's causing it all.

**Tommy:** Mr. Brand!

**Tommy:** Mr. Brand... please don't leave here.

**Tommy:** You might not even be able to get to town. It was that way in the story. Nobody could leave. Nobody except... .

**Steve:** Except who?

**Tommy:** Except the people they'd sent down ahead of them. They look just like humans. And it wasn't until the ship landed that... .

**Sally:** Tommy, please son...Honey, don't talk that way--

**Man One:** That kid shouldn't talk that way...and we shouldn't stand here listening to him. Why this is craziest thing I ever heard of. The kid tells a comic book plot and here we stand listening--

**Steve:** Go ahead, Tommy. What kind of a story was this. What about the people that they sent out ahead?

**Tommy:** That was the way they prepared things for the landing. They sent four people. A mother and a father and two kids who looked just like humans... but they weren't!

**Steve:** Well, I guess what we'd do then is run a check of the neighborhood and see which ones of us are really human.

**Charlie:** There must be somethin' better to do than stand around makin' bum jokes about it. I wonder if Floral Street's got the same deal we got. Where is Pete Van Horn anyway? Didn't he get back yet?

**Sally:** Can you get it started, Les?

**Goodman:** No dice.

**Man One:** He got the car started somehow. He got the car started!

**Woman:** How come his car just up and started like that?

**Sally:** All by itself. He wasn't anywhere's near it. It started all by itself.

**Don:** He never did come out to look at that thing that flew overhead. He wasn't even interested. Why? Why didn't he come out with the rest of us to look?

**Charlie:** He always was an oddball. Him and his whole family. Real oddball.

**Don:** What do you say we ask him?

**Steve:** Wait a minute... wait a minute! Let's not be a mob.

**Goodman:** I just don't understand it. I tried to start it and it wouldn't start. You saw me. All of you saw me.

**Goodman:** I don't understand . I swear...I don't understand. What's happening?

**Don:** Maybe you better tell us. Nothing's working on this street. Nothing. No lights, no power, no radio. Nothing except one car-- yours!

**Goodman:** Wait a minute now. You keep your distance--all of you. So I've got a car that starts by itself--well, that's a freak thing. I admit it. But does that make me some kind of criminal or something? I don't know why the car works--- it just does.

**Steve:** We're on a monster kick, Les. Seems the general impression holds that maybe one family isn't what we think they are. Monsters from outer space or something. Different from us. Fifth columnists from the vast beyond. You know anybody that might fit that description around here on Maple Street?

**Goodman:** Now I suppose that's supposed to incriminate me! The light goes on and off. That really does it, doesn't it? I just don't understand this... Look you all know me. We've lived here five years. Right in this house. We're no different from any of the rest of you! We're no different at all. Really...this whole thing is just...just weird--

**Woman:** Well, if that's the case, Les Goodman, explain why ...

**Goodman:** Explain what?

**Steve:** Look let's forget this?

**Charlie:** Go ahead, let her talk. What about it? Explain what?

**Woman:** Well... sometimes I go to bed late at night. A couple of times I'd come out on my porch and I'd seen Mr. Goodman here in the wee hours of the morning standing out in front of his house...looking up at the sky as if... as if he were waiting for something. As if he were looking for something.

**Goodman:** You know really... this is for laughs. You know what I'm guilty of? I'm guilty of insomnia. Now what's the penalty for insomnia? Did you heard what I said. I said it was insomnia! You fools. You scared frightened rabbits, you. You're sick people, do you know that! And you don't even know what you're starting because let me tell you... let me tell you--this thing you're starting--that should frighten you. As God as my witness... you're letting something begin here that's a nightmare!

## **Act II**

**Sally:** It just doesn't seem right, though, keeping a watch on them. Why... he was right when he said he was one of our neighbors. Why, I've known Ethel Goodman ever since they moved in. We've been good friends--

**Charlie:** That don't prove a thing. Any guy who'd spend his time lookin' up at the sky early in the morning--well, there's something wrong with that kind of person. There's something that ain't legitimate. Maybe under normal circumstances we could let it go by, but these aren't normal circumstances. Why, look at that street! Nothin' but candles. Why, it's like goin' back into the dark ages or somethin'!

**Goodman:** Just stay right where you are, Steve. We don't want any trouble, but this time if anyone sets foot on my porch, that's what they're going to get-- trouble!

**Steve:** Look, Les --

**Goodman:** I've already explained to you people. I don't sleep very well at night sometimes. I get up and I take a walk and I look up at the sky. I look at the stars.

**Mrs. Goodman:** That's exactly what he does. Why this whole thing, it's...it's some kind of madness or something.

**Steve:** That's exactly what it is-- some kind of madness.

**Charlie:** You best watch who you're seen with, Steve! Until we get this all straightened out, you ain't exactly above the suspicion yourself.

**Steve:** Or you, Charlie. or any of us, it seems. From age eight on up!

**Woman:** What I'd like to know is-- what are we gonna do? Just stand around here all night?

**Charlie:** There's nothin' else we can do! One of 'em'll tip their hand. They got to.

**Steve:** There's something you can do, Charlie. You can go home and keep your mouth shut. You can quit strutting around like a self-appointed hanging judge and just climb into bed and forget it.

**Charlie:** You sound real anxious to have that happen. Steve, I think we better keep our eye on you too! **Don:** I think maybe everything might as well come out now. Your wife's done plenty of talking, Steve, about how odd you are.

**Charlie:** Go ahead, tell us what she's said.

**Steve:** Go ahead, what's my wife said? Let's get it all out. Let's pick out every idiosyncrasy of every single man, woman and child on e street. And then we might as well set up some kind of a kangaroo court. How about a firing squad at dawn, Charlie, so we can get rid of all the suspects? Narrow them down. Make it easier for you.

**Don:** There's no need gettin' so upset, Steve. It's just that... well... Myra's talked about how there's been plenty of nights you spent hours down in your basement workin' on some kind of radio or something. Well, none of us has ever seen that radio--

**Charlie:** Go ahead, Steve. What kind of "radio set" you workin' on? I never seen it. Neither has anyone else. Who talks to you on that radio set? And who talks to you?

**Steve:** I'm surprised at you, Charlie. How come you're so dense all of a sudden? Who do I talk to? I talk to monsters from outer space. I talk to three-headed green men who fly over here in what look like meteors.

**Mrs. Brand:** Steve, Steve please. It's just a ham radio set, that's all. I bought him a book on it myself. It's just a ham radio set. A lot of people have them. I can show it to you. It's right down in the basement.

**Steve:** Show them nothing! If they want to look inside our house-- let them get a search warrant.

**Charles:** Look buddy you can't afford to--

**Steve:** Charlie, don't you tell me what I can afford! And stop telling me who's dangerous and who isn't and who's safe and who's a menace. And you're with him, too-- all of you! You're standing here all set to crucify-- all set to find a scapegoat--all desperate to point some kind of a finger at a neighbor! Well now look, friends, the only thing that's gonna happen is that we'll eat each other up alive--

**Charlie:** That's not the only thing that can happen to us.

**Tommy:** It's the monster! It's the monster!

**Don:** We may need this.

**Steve:** With a shotgun! Good Lord--will anybody think a thought around here? Will you people wise up? What good would a shotgun do against--

**Charlie:** No more talk, Steve. You're going to talk us right into a grave! You'd let whatever's out there walk right over us, wouldn't you? Well, some of us won't!

**Steve:** It's Pete Van Horn.

**Don:** Pete Van Horn! He was just gonna go over to the next block to see if the power was on--

**Woman:** You killed him, Charlie. You shot him dead!

**Charlie:** But...but I didn't know who he was. I certainly didn't know who he was. He comes walking out of the darkness-- how am I supposed to know who he was? Steve-- you know why I shot him. How was I supposed to know he wasn't a monster or something? We're all scared of

the same thing. I was just tryin' to...tryin' to protect my home, that's all! Look, all of you, that's all I was tryin' to do. I didn't know it was somebody we knew! I didn't know--

**Woman:** Charlie... Charlie... the lights just went on in your house. Why did the lights just go on?

**Don:** What about it, Charlie? How come you're the only one with lights now?

**Goodman:** That's what I'd like to know.

**Goodman:** You were so quick to kill, Charlie, and you were so quick to tell us who we had to be careful of. Well, maybe you had to kill. Maybe Peter there was trying to tell us something. Maybe he'd found out something and came back to tell us who there was amongst us we should look out for--

**Charlie:** No... no... it's nothing of the sort! I don't know why the lights on. I swear I don't. Somebody's pulling a gag or something!

**Steve:** A gag? A gag? Charlie there's a dead man lying on the sidewalk and you killed him! Does this thing look like a gag to you?

**Charlie:** No! No! Please!

**Neighbors:** It must have been him.

He's the one.

We got to get Charlie.

**Charlie:** Look, look I swear to you...it isn't me..., but I know who it is... I swear to you. I do know who it is. I know the monster is here. I know who it is that doesn't belong. I swear to you I know.

**Goodman:** What are you waiting for?

**Woman:** Come on, Charlie, come on.

**Man One:** Who is it, Charlie, tell us!

**Don:** Alright right, Charlie, let's hear it!

**Charlie:** It's...it's...

**Man Two:** Go ahead, Charlie, Tell us.

**Charlie:** It's...it's the kid. It's Tommy. He's the one!

**Sally:** That's crazy! That's crazy! He's a little boy.

**Woman:** But he knew! He was the only one who knew! He told us all about it. Well, how did he know? How could he have known?

**Neighbors:** How could he know?

Who told him?

Make the kid answer.

**Don:** It was Charlie who killed old man Van Horn.

**Woman:** But it was the kid her who knew what was going to happen all the time. He was the one who knew!

**Steve:** Are you all gone crazy? Stop.

**Don:** Charlie has to be the one--Where's my rifle--

**Woman:** Les Goodman's the one. His car started! Let's wreck it

**Mrs. Goodman:** What about Steve's radio--He's the one that called them--

**Mrs. Goodman:** Smash the radio. Get me a hammer. Get me something.

**Steve:** Stop--Stop--

**Charlie:** Where's the kid--Let's get him.

**Man One:** Get Steve--Get Charlie--They're working together.

**Man One:** It isn't the kid...it's Bob Weaver's house.

**Woman:** It isn't Bob Weaver's house. It's Don Martin's place.

**Charlie:** I tell you it's the kid.

**Don:** It's Charlie. He's the one.

**Figure One:** Understand the procedure now? Just stop a few of their machines and radios and telephones and lawn mowers... throw them into darkness for a few hours, and then you just sit back and watch the pattern.

Figure Two: And this pattern is always the same?

**Figure One:** With few variations. They pick the most dangerous enemy they can find... and it's themselves. All we need do is sit back... and watch.

**Figure Two:** Then I take it this place... this Maple Street ... is not unique.

**Figure One:** By no means. Their world is full of Maple Streets. And we'll go from one to the other and let them destroy themselves. One to the other...one to the other...one to the other---

**Narrator:** The tools of conquest do not necessarily come with bombs and explosions and fallout. There are weapons that are simply thoughts, attitudes, prejudices---to be found only in the minds of men. For the record, prejudices can kill and suspicion can destroy and a thoughtless frightened search for a scapegoat has a fallout all its own for the children...and the children yet unborn. And the pity of it is...that these things cannot be confined to...The Twilight Zone!

Home Owners Associations, management companies, collection companies, and attorneys are going to be taking over all of the HOAs. They'll destroy the communities themselves, one at a time, one at a time. What you're looking at now is a very large lawsuit filed in the state of Nevada, concerning super priority liens. Take a look, read it, see what has happened. You're also looking at a document related to the current and expected fees and charges should you decide to go into mediation. These fees and charges may vary from state to state. Finally, you are looking at a decision made in the state of Nevada concerning super priority liens and other legal problems.

