

Welcome to DELAIRE'S BIZARRO WORLD: Where Paying Off Debt Requires... More Debt

In the normal universe — the one most people inhabit — financial logic works like this:

- You borrow money.
- You pay it back.
- When the debt is gone, the payments stop.

Simple. Predictable. Gravity points downward.

But at Delaire, we appear to have slipped through a portal into **Bizarro World**, where everything is reversed, upside-down, and somehow presented as perfectly reasonable.

In **BIZARRO WORLD**:

- When a loan is nearly paid off, you don't celebrate — you vote to **create a new permanent assessment**.
- When members save money in a Debt Service Fund, that money isn't used to reduce debt — it becomes **leverage** to pressure members into approving *more* debt.
- And when an assessment was originally designed to end, it somehow becomes **forever**, like a gym membership you can't cancel because the treadmill has "internal accounting categories."

Let's take a tour.

Chapter 1: The Upside-Down Assessment

In the real world, assessments are temporary.
They have a purpose.
They end.

In **BIZARRO DELAIRE**, assessments behave more like house guests who "just need to stay one more night" for 18 years.

The original assessment was created to pay off a specific project.
Members paid it faithfully.
The balance is now small enough to eliminate.

And here's the key fact:

The Board does not need member approval to use the Debt Service Fund to pay off debt for already-approved capital projects.

That is exactly the situation here.

In any rational universe, this is the moment the assessment ends.

But in **BIZARRO WORLD**, this is the moment the Board says:

“Great news! We can pay off the old assessment — **but only if you vote to create a new, larger, permanent one.**”

This is like finishing your car loan and the dealership saying:

“Congratulations! You now qualify to start paying for a second car you didn’t buy.”

Chapter 2: The Debt Service Fund That Can’t Be Used for... Debt

Members contributed millions to the Debt Service Fund.
It’s member money, set aside for one purpose: **paying down debt.**

And again — the governing documents are clear:

No member vote is required to use the Debt Service Fund to pay off debt tied to already-approved capital projects.

In the real world, that’s exactly what would happen.

But in **BIZARRO DELAIRE**, the Debt Service Fund is treated like a hostage:

“We’ll only use your money to pay off your debt if you agree to a new permanent assessment.”

Imagine your bank saying:

“We’ll let you use your own savings to pay off your mortgage — but only if you agree to a new mortgage first.”

This isn’t finance.

This is a plot twist.

Chapter 3: The Internal Loan That Never Ends

In the real world, a loan is a loan.

In **BIZARRO WORLD**, a loan is:

- a label
- a category
- a shape-shifting internal spreadsheet entry

The Board can extend it, rename it, or restructure it at will — and the assessment tied to it never ends, because the “loan” never truly dies.

It’s like a library book you return, but the library keeps charging you because they’ve decided to “internally reclassify” it as still checked out.

Chapter 4: The Logic Reversal

Here's the core absurdity:

The Board is linking the payoff of an old assessment to the creation of a new permanent assessment — even though they already have the authority to pay off the old one without any vote at all.

In the real world, paying off debt reduces your payments.

In **BIZARRO WORLD**, paying off debt increases them.

This is the financial equivalent of:

- **turning off the lights to brighten the room**
- **eating dessert to lose weight**
- **filling a pool to drain it**
- **paying off your credit card so the bank can raise your minimum payment**

It's backwards.

It's inverted.

It's **BIZARRO**.

Chapter 5: Returning to Reality

Members don't need drama.

They don't need accusations.

They don't need legal advice.

They just need to step back into the real world for a moment and ask:

“When a debt is paid off, should the payments stop?”

If the answer is yes —

then the **BIZARRO** logic collapses under its own weight.

Because in the real world, gravity still points down.

Debt still gets paid off.

And assessments still end when their purpose is fulfilled.

VOTE NO

ON THE PERMANENT ASSESSMENT