



## DEAR DR HARTMAN

### *Realty Fealty*

Hello patients,  
This month we're talking about home ownership and the shocking psycho-sexual damage that can occur during the stressful purchase period.

As you've probably heard from your Sydney friends, it's a good time to buy in Sin-City-by-the-sea. It's probably the same in our less sinful metropolises. Hordes of leftwing people are suddenly screwing up all their old posters with slogans like "Property is theft" and they're now rushing into the arms of grinning real-estate agents. We are witnessing a major outbreak of 'Home Seeker's Psychosis'.

People who have been happily renting Federation mansions for years are suddenly considering the purchase of tiny terraces which are so narrow you have to turn sideways to walk down the halls and so dark you have to carry a torch in the middle of the day. Indeed, some of these places are so wet you have to wear a snorkel while you do the renovations. 'Rising damp' is one thing, but being forced to live in a wetsuit is another.

Yet, despite these grim realities, you can walk into any inner-city coffee lounge on any Saturday morning and you'll see hordes of anxious homeseekers pawing over the real estate section of the paper. In fact, a key symptom of 'Home Seeker Psychosis' is the inability to

develop any interest whatsoever in other parts of the newspaper.

People who once prided themselves on their detailed knowledge of current affairs and all the latest political nuances now turn immediately to the list of up-coming auctions, and don't even feel a twinge of interest in the plight of the Kurds. You can only attract their attention to the New World Order by pretending it's some sort of new home loan marketing scheme. If you try to talk about the latest revelations in WA Inc their eyes glaze over with boredom. Mention the magic phrase 'rear lane access' and suddenly the air is electric with excitement.

If you suddenly notice your friends are wearing steel capped boots, elbow pads and knuckle dusters every Saturday morning, you can be sure they have joined the savage pack of homeseekers which drives around to inspect all the open houses. The agents pop out almost all the "Open for Inspection" signs between 10 am and 12 noon. This makes it virtually impossible to get a really good look at any house because every house is crowded and everyone is hurrying.

Of course, people can only take this kind of pressure for so long before they crack and come to my clinics for help. I had a lass in last week who was haunted by a recurring nightmare. Each night she dreamt she was at an on-site auction for a beautiful home on the side of a cliff. This dream home had sweeping ocean views and my patient desperately wanted to buy it.

The auctioneer began barking his spiel and people all around her began calling out bids "\$100,000!" "\$200,000!". My patient called out "\$1 million!". Then suddenly she realised that all the creatures crowded around her weren't people at all. They were lemmings. Lemmings running towards the sea. As my patient tumbled over the cliff, she heard the auctioneer's voice shout, "Sold to the lemming in the red hat!".

I was soon able to diagnose the cause of this patient's difficulty. She was still labouring under some shockingly outdated illusions. For

one thing, she was silly enough to expect that her bank manager knew what he was doing and could count.

Of course, this is nonsense. Most bank managers are failed used-car salesmen who got into the banks as clerks back in the late 60s. They've just hung onto their jobs long enough to be promoted into the glassed-off section of your local suburban bank. The main reason for isolating them in those glass boxes is to stop them bugging up the figures by working at the counter and actually touching the money.

When the government deregulated the financial markets these old salesmen really got back into their stride. When you visit the average bank manager at the moment you feel like Mexico. They just throw money at you. They're under pressure to sign up lots of home loans to make up for all their gargantuan losses to the entrepreneurs. So they'll sell you any amount of 'products' (or loans, as we used to call them). You find out later about the interest and the 'establishment costs'.

One of my patients was recently brought to me on a stretcher. She had collapsed with shock when her bank manager asked her to show him how to use the percentage button on his calculator. She collapsed because she had already signed the documents.

The only really nice people you meet during the process of home acquisition are all the guys who do their pre-purchase inspections. They're so nice because they're so rich. They're always smiling because the system is set up in such a way that they inspect the same houses over and over again and prepare the same reports for all the different people interested in buying them. They get the same fee each time. Wouldn't you be smiling?

There'll be more on home ownership next time. Watch this space.

*Send your problems to Dr  
Hartman's secretary, Julie  
McCrossin, care of ALR.*