



CMHOA Newsletter

AN OFFICIAL PUBLICATION OF CAT MOUNTAIN HOMEOWNERS ASSOCIATION, INC.

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2006 Annual Meeting

Election of Officers, Bylaws Amendments

The CMHOA 2006 Annual Meeting was held Feb. 15 at the Association Clubhouse. Ten amendments to the CMHOA Bylaws were approved overwhelmingly by the membership, and three new Board Members were elected to serve two-year terms.

Association Board President Dick Oppenheimer presided over the meeting, which ran from 7:00 PM until 8:30 PM. Forty-nine homeowners attended the meeting, sharing light refreshments and hors d'oeuvres. Another 87 homeowners made their wishes known by sending in ballots prior to the meeting.

The 10 amendments to Association Bylaws were each approved by more than 95 percent of voters.

New officers elected to serve two-year terms on the Board of Directors were Howard Adkins,

Laine Jastram, and Curtis Johnson. The terms of two current members, President Dick Oppenheimer and

2006 CMHOA Board of Directors

Dick Oppenheimer,
President

Howard Adkins,
Vice President

Kurt Joseph,
Secretary

Curtis Johnson,
Treasurer

Laine Jastram,
Community Liaison

Secretary Kurt Joseph, carry over for another year, filling out the five-person Board.

President Oppenheimer presented a financial report, including a budget for 2006. Both the 2005 review and the 2006 budget were approved.

Oppenheimer also presented special President's Awards for outstanding service to the CMHOA.

Retiring Board Members Bill Browder, Jeff Kline, and Davison Grant were singled out for providing more than a decade of service on the Board. Other members recognized for their efforts during 2005 included Anne Adkins, Howard Adkins, John Harrison, David Jabour, Sylvia Jabour, Laine Jastram, Diane Librach, Jack Otto, Robin Maca, Donna Prestwood, and Steve Reitz.

Subsequent to the close of the Annual Meeting, the new Board approved one-year terms for the Architectural and Environmental Control Committee. John Harrison, Margie Johnson, Jeff Kline, and Tom Thomas were appointed to the committee. A fifth and final position will be filled soon.

What's Changed in the Bylaws

The 10 amendments to the Cat Mountain Homeowners Association Bylaws made some matters more explicit, and added a few new requirements. In brief, amendments:

- Refine the definition of who may vote in Association matters
- Remove the requirement for the Board of Directors to make recommendations in Annual Meeting elections
- Set minimum attendance requirements for Directors at regular Board Meetings
- Align Board activities to those laid out in the Texas Property Code
- Specify that the Board shall appoint all members to Association Committees
- State that no loans of any kind shall be made to any entity
- Specify that financial records of the Board will be kept at

the Clubhouse and they will be open to inspection by Members of the Association during regular business hours

... and make other essentially technical refinements to make the Bylaws more explicit and to bring them up to date.

For a complete copy of the CMHOA Bylaws, including these new amendments, go to www.catmountainhoa.com, or phone Jesse at 451.3884.

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Phone: 512.451.3884
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President's Report



Richard Oppenheimer
CMHOA President

... thank you

for your help

and support

this last year.

The results have

been substantial

and gratifying.

This past Wednesday [Feb. 15], we had a sensational Annual Meeting. The overall attitude and the enthusiasm were catching. Thank you to many of you who expressed your satisfaction with the direction the board took this past year.

My only regret is that many of you did not attend. This is your HOA and we need your input, your suggestions and recommendations. Even if you did not attend because you are satisfied, I wish you had, so at least we could have the opportunity to meet those of you whom we do not know.

I am pleased to tell you that we have three dynamic new board members whose terms begin this month and will run for two years. Laine Jastram, Howard Adkins and Curtis Johnson bring extensive backgrounds in business and finance, both skills that are real assets for our HOA Board. I am thrilled that for the first time in many years we have a female board member. In fact we had two female candidates. I am excited about that, as I was told that in the past it was difficult, and I'm delighted to see that it is indeed quite possible.

Some of the matters discussed were the fact that we are moving the accounting function in-house. We anticipate this to begin next month. By doing so we will be saving the HOA \$7,000 per year.

The new dues collection policy, which I originally proposed, was adopted and has already reduced the amount of late payments by 50%. Coupon books for dues payments instead of the prior method used have substantially reduced our production and mailing costs.

Also this year, we reviewed and updated clubhouse communications services to include faster e-mail and wireless internet access. Removal of the pay phone outside the pool area and installation of a direct emergency line inside the pool area. These last two services will save the HOA more than \$500 per year and provide a safer environment for the people who use the pool.

We re-landscaped a significant amount of common property. A fence was built around the playground to provide a safer environment for our children. We lighted the clubhouse sign so visitors and owners can find it at night.

Many of you expressed concern about vandalism, automobiles being broken into and unwanted solicitors. We erected "no soliciting" signs to hopefully curtail these unwanted events.

Additionally, I meet with Jesse to review HOA matters weekly and I send a personal letter to every new homeowner.

One item I neglected to discuss was, that upon re-reading our bylaws, I discovered that paragraph 2.9 titled AUDIT OF EXPENDITURES, actually states that "... the accounting firm to conduct a REVIEW at least every two years." I have discussed this with two CPAs, (one a homeowner) and they concur that a review is appropriate. This will reduce our annual accounting fees by at least \$2,500.

Our plans for this coming year are to establish a five-year financial plan plus a complete restructuring of our financial forms and reports.

We will also be reviewing and accepting bids for our insurance coverage which now costs in excess of \$12,000. We all know the cost of everything continues to rise. This community is now 30 years old, and it is not immune to these increases in costs. We will undoubtedly be confronted with higher costs for maintenance and improvements.

One priority we did not accomplish last year was the creation of a Welcome Committee. This committee would welcome new neighbors with gift baskets and familiarize them with our community. The basket would also include information from the ECC concerning rules for exterior improvements of any kind.

The reason for not accomplishing this goal was due to lack of volunteers. Your HOA can only be successful by having your participation and involvement. The Board cannot do it alone; we will have the committee this year.

I personally want to again thank Kurt Joseph who assumed the leadership and direction of many of the activities that have allowed our HOA to have one of its most successful years. Also, Jesse Chargualaf, our manager. In my business career I have employed hundreds of individuals. Very few of them had the dedication and commitment that Jesse has shown to your board and to you.

In closing, I also want to thank you for your help and support this last year. The results have been substantial and gratifying. I ask you to continue to work with me and the Board to help make our community the absolute best it can be.

See you around the neighborhood.

Dick



Jesse Chargualaf
CMHOA Manager

Manager's Corner

Jesse has been putting in plenty of extra hours finalizing the conversion of the Association records to QuickBooks in preparation for the transition to in-house bookkeeping. He says the conversion will be complete and operating by March 31. (Great job, Jesse, and what a savings this will be to CMHOA!)

The CMHOA Manager has completed a review of responses to a Request for Proposals for this year's landscaping contract. The Board approved his recommendation that the CMHOA employ Greater Texas Landscapes — at an annual savings of \$7,500 per year!

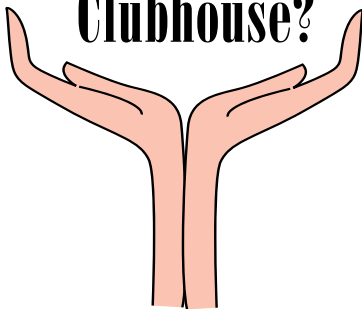
New signage is now up at the Clubhouse poolside. The signs are much more obvious and easier to read by all using the pool. Jesse says he believes the new signs will cut down on confusion about regulations. And also at poolside, a new emergency-only telephone has been installed inside the fenced area for improved access and safety. This new, emergency-only line by the pool, combined with removing the old telephone located outside the fence, results in an annual net savings of \$500 per year.

As always, Jesse encourages you to stop in or call him at 451.3884 with any questions.

Community Blog introduced at Annual Meeting!

CMHOA Member Barbara Cavanagh made a brief presentation and announced that she has established a web-based blog for idea and information interchange for the community. For more information, log on at <http://catsmountains.blogspot.com/>.

Yoga Classes at the Clubhouse?



Are you or other members of your family interested in joining yoga classes at the clubhouse? If so, we want to hear from you! We have been contacted by Navvratrri, who has 20 years of experience teaching yoga and is a certified Bihar School of Yoga instructor at the Satyananda Yoga Center in Austin. She has taught various levels of traditional yoga to adults, seniors, children, pre/post natal, and those with special needs. Her teaching is targeted at participant capabilities, and includes yoga poses

(asanas), breathing techniques (pranayama), deep-relaxation techniques (yoga nidra and shava-sana), meditation steps and other techniques.

Navvratrri suggested an adult yoga class and a children's yoga class, and she will work with each class to find the best dates and times. Prices for the adult class are as follows: \$15 for one class, \$45 for four classes, and \$95 for 10 classes. For the children's class, the price is \$30 for four classes. There is an expiry date for the classes: the four-class packet expires six weeks and 10-class packet expires 13 weeks from date of purchase or first-time attendance. For more information, you can visit Navvratrri's web site, www.KEEPFITWITHYOGA.COM. If you or other members of your family are interested in joining the yoga class, please call Kurt Joseph at 374-9247.

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The Fall 2005 Holiday Bash was a

Cat Mountain Homeowners Association held the first Holiday Gala in many years on Sunday, December 11. The party was a smashing success, with over 112 homeowners in attendance.



The Association thanks Twin Liquors and Macaroni Grill for sponsoring the event and keeping the sustenance and beverage flowing throughout the evening.

A special thanks is in order to the volunteer committee that helped organize the party, including decorations, food trays, door prizes, name tags, and publicity. Volunteers included Laine Jastram,

John Harrison, Carol Blanchard, Nishi Sarda, Sundeep Goel, Bob and Cathie Lockhart, Margie and Clay Johnson, Jesse Chargualaf, Kurt Joseph, and Anne and Howard Adkins.

Here's a quick rundown of the evening's events for those of you who weren't able to make it. Unfortunately, Bill Browder had a conflict and wasn't able to favor us on this particular evening with his music, but Laine Jastram saved the day with a great selection of holiday music played via an iPod boombox.

Upon arrival, each guest was greeted and provided a name tag with a unique number on it



Lois Selman, Joe Santiago, Gwen Santiago, John Selman

Brenda Audino and David Jabour (Twin Liquors) hosting the wine bar.



— this proved to be a lucky number for quite a few folks when the door prize drawing began. See many more photos from the party on www.catmountainhoa.com

Carol Blanchard devised a delightful icebreaker that every guest was invited to play — a piece of paper was pinned to everyone's back and a player had to ask yes/no questions of other guests in order to ascertain

his or her secret identity. The answers ran the full gamut from Cleopatra to Betty Crocker, Donald Duck to Donald Trump. Several guests even came back for seconds once they had guessed their first secret identity!



She doesn't know she's Paul McCartney! (See text for details.)

Another winner of the evening was the Capital Area Food Bank. Approximately 170 food and miscellaneous items along with \$80 in cash were collected and delivered to the Food Bank. Thanks to all members who made a donation to this cause!

The best part of the evening, of course, was the great food and drink and the wonderful camaraderie. What a pleasant experience it was to meet neighbors in a relaxed, social situation. We all live such busy lives that oftentimes we don't have the opportunity to meet the new person on the block or to even fraternize with our next door neighbors, much less someone several streets away. The warmth and ambience of this year's holiday party certainly gives each of us pause to be thankful for the community in which we live.

And now, isn't it time to start planning the Summer Bash?

A Special "Thanks" to Our Sponsors and Prize Donors:

Macaroni Grill

Twin Liquors

Chinatown Restaurant

Craig O's Pizza

Golfsmith

Kneaded Pleasures Bakery

Big Success!

*Clay Johnson, Margie Johnson,
Jerry Briney, June Briney*



See many more photos from the party on our Web site at www.catmountainhoa.com

*Carol Oppenheimer,
Dick Oppenheimer,
Kris Murphy,
Rick Murphy*



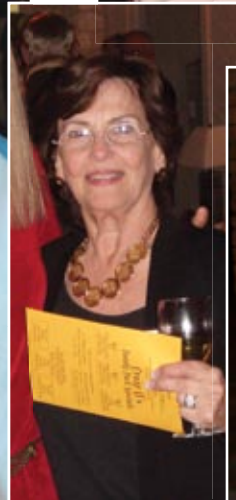
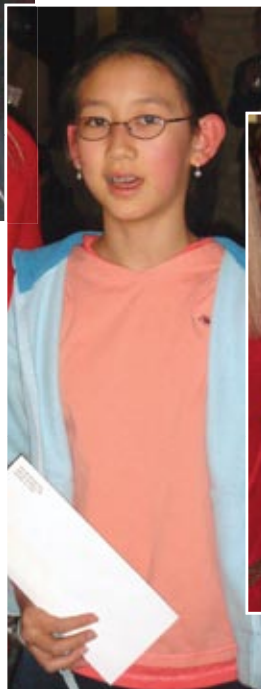
*Janel Joseph,
Bill McDougald,
Dotti Rutishauser*



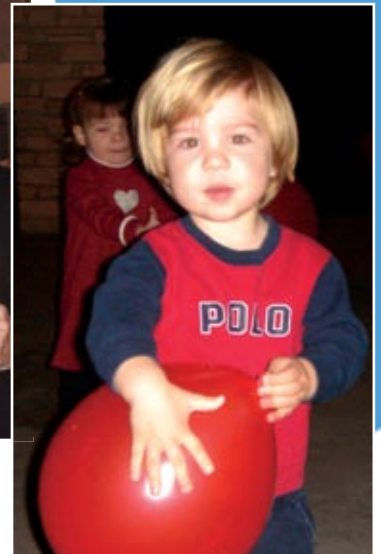
*Volunteer
Laine Jastram (right)
presented prizes to lucky
winners throughout
the evening.*



Linna Pham, Tai Pham, Van Liu, Chau Liu



*Don't you wish you
had been there to
get your balloon?*



Presence & Presents: Volunteerism

*In the final analysis,
all HOA members
are volunteers in one
capacity or another
and to one degree
or another.
We can't avoid it.
By presence or
presents (physically
or financially) HOA
members join in and
sacrifice personal
interest for the
greater good.*

At the core of every homeowner association is the principle of "volunteerism". It is a noble calling which calls for personal sacrifice: giving up self interest for the greater good.

Americans, arguably the most self-indulgent citizens of the world, have a curious ability to rise to the occasion and give of themselves. Americans donate considerable time, talent and treasure to the downtrodden of the world. Some pay the ultimate price for this noble work. There never seems to be a shortage of opportunities.

The notion of volunteering in an HOA is usually cast as serving on the Board, but volunteerism actually takes on a variety of forms:

Lifestyle. HOA Members agree when they buy in to voluntarily comply with rules, regulations and restrictions that non-HOA property owners are not required to do. These include architecture design, parking, pet and other significant lifestyle restrictions. This is no small thing considering Americans view property rights as holy. Presumably, they do so because they agree with the restrictions and don't view them as negative.

Financial. HOA's always involve payment of money, sometimes a lot of money, to keep the HOA operation perking along.

With HOA's, reserve planning calls for setting aside money for future renovation that may not happen for up to 30 years. This kind of advance planning is necessary because HOA ownership interests are collective. Sharing assets like Association-owned streets and Common Area means that individuals no longer have maintenance responsibility, the HOA does. To fund these collective costs requires each owner to contribute the portion of the future costs proportional to the time in ownership.

Service. Volunteer service is where "the rubber meets the road". Directors of the Board are called on to make executive decisions concerning ongoing affairs of the Association, and to oversee the activities of the Association Manager and Committees. Non-elected volunteer service comes in several forms.

Committees can be either "standing" or "ad hoc". Standing committees have ongoing functions. Examples include Environmental Control, Communications, and Social/Activities Committees. Ad hoc committees are formed for a single purpose that, once accomplished, ends the further need of the committee. Examples include Covenants, Conditions and Restrictions (CCR) and Bylaws Review Committees,

and Wine Tasting Committee.

Committees allow members with time and talent to focus on an area of interest without being on the front line. While some committees can have a demanding load (Environmental Control Committee), others can be low activity level.

Neighbor. This is probably the most innate form of volunteerism. Each of us is called to care for our neighbor in tangible ways. The first step is to get acquainted. The next step is to find common ground or interests upon which to interact in an ongoing basis. The greatest step is to develop an actual interest in your neighbor as a person so that watching out for his concerns becomes a matter of habit.

In the final analysis, all HOA members are volunteers in one capacity or another and to one degree or another. We can't avoid it. By presence or presents (physically or financially) HOA members join in and sacrifice personal interest for the greater good. And there are millions of such volunteers actively engaged in HOA's everywhere.

You can't run. You can't hide. Enjoy the volunteer ride.

This substance of this article first appeared in The Regenes Report, August 2005



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No. 3 – 2 Large Two Topping Pizzas and a Large House Salad **\$28**



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Fri.-Sat.: **\$9.99** Grande Pepperoni Pizza

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New Project Approval Forms Now Available

The CMHOA Environmental Control Committee (ECC) has recently published new materials to help homeowners who contemplate making repairs or improvements to their homes. The Project Approval Form for Repairs and Remodeling is a simple one-page form you can fill out quickly, requesting ECC approval for planned work. Also available as an accompanying document, the Approval Guidelines for Repairs and Remodeling is a two-page review of what the ECC must review, the responsibilities of the homeowner, and a general set of guidelines to consider when planning projects.

John Harrison, Chairman of the five-person, peer review committee, noted that many homeowners were unclear as to “when, whether, why or how to request approvals.”

“The Covenants, Conditions and Restrictions require approval by the ECC for any exterior changes you plan to make,” he said.

Harrison was quick to point out that many such activities won't need formal hearings for approval, and “that's what these new forms are all about — easier, hassle-free notifications which in many cases will be automatically approved.”

The Committee does require written approval before homeowners begin any new construction, remodeling of the exterior, or significant

of common requests and the basis upon how those requests might be judged. The Guidelines also briefly cover conduct and completion of work.”

You can download copies of both the Request for Project Approval form and the Approval Guidelines from the web site, www.catmountainhoa.com,

or get them from the Association Manager, Jesse Chargalaf, at the Clubhouse. Just give Jesse a call at 451.3884 with any questions.

These Guidelines address the responsibility of the homeowner to seek project

approvals, and definitions as they apply to such activities. The Cat Mountain Homeowners Association is also required by the Texas Property Code to inform title companies, realtors, and buyers of any known noncompliant conditions at the time any house is for sale. “For this and other reasons,” Harrison noted, “it is clearly to the advantage of the homeowner to follow all the guidelines and the specifics in the CCR.”

CAT MOUNTAIN HOMEOWNERS ASSOCIATION
 Architectural Review/Environmental Control Committee — Project Approval Form
 for Repairs and Remodeling of Existing Exterior Structures

Date Submitted: _____
 Homeowner Name: _____
 Property Address: _____
 Your Mailing Address: _____
 Home Phone: _____ Daytime Phone: _____
 E-mail address: _____

Time frame: Projected start date: _____ Projected completion date: _____
 Who will do the actual work on this improvement? Homeowner Contractor
 Contractor's Business Name & Phone Number: _____

Type of Improvement: Exterior Paint (same/similar) Roofing (same/similar) Basketball Goal
 Walkway Fences Outbuildings Satellite Antennas
 Siding (same/similar) Patios, Decks Other _____
 Driveway Room Additions _____

Location of Improvement: Front of dwelling Back of dwelling Side of dwelling
 Roof of dwelling Garage Patio
 Other: _____

Material to be used for Improvement: Brick (specify color) Stucco Cement, Concrete
 Wood (specify type) Electrical Wiring
 Siding (specify composition & color) _____ (Include color sample if possible)
 Paint (specify color) _____
 Other (specify type or color) _____

Attachments: Detailed description of proposed exterior change or structure to be added
 Detailed building plan showing elevations and dimensions
 Lot plat showing all setbacks and easements with the structure footprint plotted
 Other: _____

.....
 I understand that the 45 days of receipt and 45 days from the Architectural C

CAT MOUNTAIN HOMEOWNERS ASSOCIATION
 Architectural Review/Environmental Control Committee Approval Guidelines
 for Repairs and Remodeling of Exterior Structures

The Covenants, Conditions and Restrictions (see Article XI and Article VIII) require Architectural Review/Environmental Control Committee (the Committee) approval for all exterior changes to your property, both temporary and permanent. These Guidelines address the responsibility of the Homeowner to seek such approval, and definitions as they apply to such activities.

The Cat Mountain Homeowners Association is also required by the Texas Property Code to inform title companies, realtors, and buyers of any known noncompliant conditions at the time any house is for sale. For this and other reasons, it is clearly to the advantage of the homeowner to follow all the guidelines in the CCR and herein.

WHAT IS REQUIRED
 You DO need to inform the Committee in writing at least 45 days prior to planned start date for such exterior maintenance. You should use the standard Architectural Review/Environmental Control Committee — Request for Project Approval available from the Association at the Clubhouse or by downloading from the web site (www.catmountainhoa.com). Please fill out the form and deliver it with any attachments to Jesse at the Clubhouse. He will date-stamp/time stamp the form for Committee action.
 You are required to obtain written approval before beginning any of the following:

- 1) New construction** — new construction must always go through the complete approval process, including submission of plans, plat locations, and other materials. Applies to new buildings, fences, or other exterior structures.
- 2) Remodeling of exterior** — including changing the height or design of any existing building, or additions to any existing structures must receive explicit approval.
- 3) Landscaping** — including the staking of new plants or flower beds, clearing or cutting down of any trees on your property where the trunk diameter is greater than three inches.

WHAT YOU NEED TO DO
 To apply for Committee approval, you need to submit an accurate description of your proposed change or structure that is sufficiently detailed so a reviewer can understand clearly what you seek to do and, specifically, what it will look like when completed. Depending on the change or structure, the description might range from as little as a few sentences to a half page or more. Include all sketches, diagrams, and pictures needed for clarity.
 There is a standard form available, either as an attachment here or available for download from the Association web site (www.catmountainhoa.com) for use in applying for approval of both included and excluded activities which require notice.
 Some common sense examples of what might need to accompany such a form include the following:
Example A — If you propose to repaint your house a different color, include a color sample from the paint store or contractor with your application.
Example B — If you propose to add a new structure or remodel the exterior of your home, you must include a photograph of the lot survey (given to you at closing) with the structure footprint sketched in its proposed location. To approve, the structure location needs to comply with all setbacks and easements shown on the survey.

EASY APPROVAL FOR MANY REPAIRS
 You do not need a hearing or specific approval by the Committee to perform normal maintenance to the exterior of existing approved structures.
 You DO, however, need to inform the Committee in writing at least 15 days prior to planned start date for such exterior maintenance. If you have received no response from the committee within 15 days of such written notice, you should consider your proposal "Approved."
 The following exclusions do not require specific approval by the Committee, but do require written notice using the Architectural Review/Environmental Control Committee — Request for Project Approval as described above.

- 1) Reroofing** — using the same materials and colors as the original roof.
- 2) Repainting** — using the same materials and colors as the original exterior.
- 3) Replacement of deteriorated wood** — using the same or similar materials as the original wood (eaves, wooden fencing, etc.)
- 4) Replacement of plants or flower beds** — using the same or similar plantings as the original.

continued on reverse
 APPROVED 11/14/2005

Download the new forms from the Association web site, www.catmountainhoa.com.

landscaping. “The Request for Approval form is very straightforward and easy to fill out — maybe 10 minutes or less,” Harrison said. “Just fill it out and drop it by the Clubhouse or put it in the mail. In many instances, we'll have an approval back to you in a few days.”
 Discussing the Guidelines, Harrison said, “The idea was to give homeowners an easy-reference piece with examples



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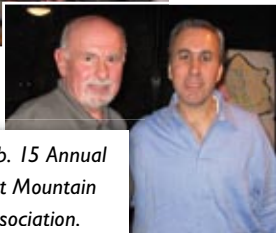
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CMHOA Communications Committee

www.catmountainhoa.com



President Dick Oppenheimer presents service plaques to outgoing Directors Jeff Kline (above) and Davison Grant (below).



Photos from the Feb. 15 Annual Meeting of the Cat Mountain Homeowners Association.



Appreciation aplenty!

Two outgoing Directors were presented with plaques honoring more than 13 years of service on the Board. Eleven members were awarded President's Awards for Outstanding Service to the CMHOA in 2005.

Oppenheimer also presented President's Awards for Outstanding Service to (beginning left, clockwise) Jack Otto, David Jabour, John Harrison, Laine Jastram, Howard Adkins, Steve Reitz and Robin Maca. Anne Adkins, Sylvia Jabour, Diane Librach, and Donna Prestwood also received Awards.

