

Highlights

- The President's Message
- Financial Report
- Election Procedures & Requirements

Vol 2 Issue 1 FEB 2009

# The Arrow

Official newsletter of Comanche Cliffs Homeowners Association, Inc.



## Election 21 Feb 2009 – The Choices We Make Determine the Lives We Lead

### The President's Message –Let's Save the Covenants

If you believe the disputed July 2007 election, the special election of December 2007, and the lawsuit filed against the association and its officers was not to weaken covenant enforcement, you missed the message. Moreover, the message is, "If you try to enforce the covenants, you will be bullied and accused of everything from not caring about your neighbor to killing dozens of cats and mispending the association's funds." Those who thumb their noses at our community's covenants are not our neighbors. If "neighbor" means someone who cares about another, what do you call the person or persons:

1. who stole from another and vandalized another's personal property;
2. who ran over the newly constructed horseshoe boxes and the picnic table pads at the lower park with their truck;
3. who poured glue in the lock to the gate at the lower park entrance, thus rendering this \$50 item useless;
4. who broke the Plexiglas cover to our community's newly mounted bulletin board,
5. who posts lies and propaganda on our community bulletin board; and

6. who defaced our bulletin board by using super glue to post their messages?

Words come to mind, but "neighbor" is not one of them.

Why revisit this? To remind everyone what's at stake. The forthcoming election will test our resolve to have a community of "true" neighbors where every vote counts, whether you own an unimproved lot, have a weekend getaway on your property, or you make your permanent residence here.

The nominating committee has chosen a slate of candidates. Some are veterans of the last 18 months. Others are new faces who are willing to lead by example and who are solid in their belief that the will of the majority of our property owners is to enforce the covenants.

Posted on our official website at [comanchecliffs.com](http://comanchecliffs.com) are the association's Articles of Incorporation. I ask that you please take the time to read them, because they are important to whom we are as a community. Article IV in its entirety should be of particular importance when choosing candidates for office. It should also be of particular importance to those seeking office, since it states the primary purpose for the association's existence and the role of its officers.

Some believe we are divided because of the covenants. I believe the covenants are what bind us. Though we may

encounter bumps along the way, as long as we have rules, we stand united as a community.

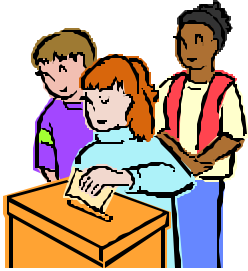
Many forget or are unaware we live in an unincorporated section of the county. **There are no city or county ordinances to protect our community from those who would mar our landscape with unfinished projects, inoperative and junk vehicles, unpermitted animals and debris. With no county enforcement authority to prevent this kind of activity, we can rely only on our covenants for protection.**

From your e-mails and telephone calls, it's becoming more and more apparent that we have a great number of members who want to see the community served by a board that will and can follow through on its mandated mission as outlined in the Articles of Incorporation. I trust the newly elected board will keep in mind the importance of this mission and the responsibilities that go with it. The choices we make determine the lives we lead and the leadership we provide to those who elect us to serve.

Henry B. Salvatierra

**ANNUAL MEETING/ELECTION  
DAY PROCEDURES &  
REQUIREMENTS**

The annual meeting and election of the Board of Directors for Comanche Cliffs Homeowners Association will be held on Saturday, February 21, 2008 at 1 p.m. at the Bandera Electric Cooperative, Community Meeting Room, 3172 Highway 16 North, Bandera, TX. (See map insert at end of article)



The following procedures and requirements are as follows:

Pursuant to our Declaration of Covenants, Conditions and Restrictions, members shall be entitled to one vote for each Lot in which they hold the interest required for membership;

For voting purposes, all dues and assessments for calendar year 2008 must be paid in full;

Members are entitled to vote in person or by proxy. All proxies must be signed and dated by the owner of record. Proxies may be delivered to Deborah Grote, 738 Comanche Path, Bandera, TX 78003 OR mailed to her attention at the association's address CCHOA, P. O. Box 2293, Bandera, TX 78003 OR presented to those conducting the election on election day. Members of the Bandera Republican Women's Club will conduct the election on election day.

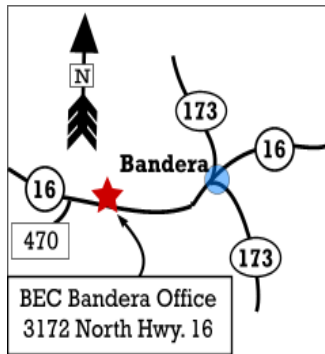
All members and proxy holders present for voting must provide a photo ID in order to receive their ballots.

All members and proxy holders present for voting must sign in as a requirement to obtain their ballot(s).

Ballots will be distributed at the Bandera Electric Co-op, Community Meeting Room beginning at 12 noon on the day of the election. No ballots will be issued once the election begins.

Eastern Savings Bank and Litchfield Nominee have assigned their voting rights to individuals purchasing property from them under a contract for deed. The voting rights assignments have been filed with the association; therefore, these purchasers are not required to obtain proxies from the owners of record. However, all dues and assessments must be paid on the purchasers' respective lots in order for purchasers to vote. The purchasers' names will appear on the owners list as "proxy holders" for all properties owned by Eastern Savings Bank and Litchfield Nominee.

Rather than assigning its voting rights, Thompson Properties has offered a Warranty Deed with Vendor's Lien to all persons purchasing Thompson property under a contract for deed. Only those purchasers who have accepted Warranty Deeds will appear as owners of record on the owners list and will receive voting entitlements.



(Map to location of meeting/election site)

**Nominating Committee Report**

Your nominating committee candidates for office are:

- Joe Waddell for President
- Bert Grote for Vice President
- Diane Platt for Secretary
- Wendy McIlvain for Treasurer
- Pam Villela for Member-at-Large

At last count, other names submitted as candidates for office by individuals are:

- George Fink for President
- James Scott for President
- James Scott for Vice President
- Gil Mason for Vice President
- Jimmy Stanley for Vice President
- Rita Recker for Secretary
- Carrie Scott for Secretary
- Deborah Copeland for Secretary
- Carol Pokrant for Member-at-Large

Nominations for office may also be made from the floor on Election Day.

**A Report on Our  
Finances**

The following financial information was derived from reviewing our account at Wells Fargo Bank, as well as what can best be determined from lists of



delinquent accounts, outstanding bills and various other source documents.

Although the outstanding attorney's fees and unearned fees appear daunting, good financial management can handle this debt. The \$10,000.00 outstanding judgment is collectible; however, it will require resourcefulness on the ensuing Board's behalf.

As of 27Jan09

Assets:

Bank balance	\$2,009.23
Accounts receivable	\$2,000.00
Prepaid injunction bond	\$1,000.00
Outstanding judgment	\$10,000.00

Liabilities:

<u>Outstanding attorneys' fees:</u>	
Lawsuit AquaTexas	\$890.00
Lawsuit Wise, et al	\$10,000.00
Unearned fees	\$7,200.00

### Why Not a Property Management Company?

The new board of directors should strongly consider contracting a management company. For what may amount to about \$100 per month, the association could buy consulting services and have professionals take on tasks such as the neighborhood sweeps and issuing non-compliance notices. This would ensure no politics in the initial steps of covenant enforcement. The agreement with the management company could be on a month-to-month basis, and the board would always have the option to terminate its services. The board could select those services it can afford now and phase the rest in over three or four years, as more funds become available.

Some have criticized the idea of a property management company that a management company would not care about our “neighbors.” What does that mean and to whom do they refer? What about those who count on covenant enforcement to protect their community and their investment – like those who own property but don’t live here? They’re neighbors, too! Like the board of directors, a management company would have the primary purpose of protecting the interests of ALL our neighbors. Their unbiased, objective view is just what this neighborhood needs.

Since the July 2007 election, the association has attempted to first deal with the most prominent non-compliance issues, always offering assistance. However, it has had to endure the rhetoric of those who claimed the association was “unethically” targeting certain individuals. By using a management company, we remove the stigma of

“neighbor policing neighbor.” The management company would earn its pay, and the board would have more time to concentrate on improving the common areas and moving forward with enforcement if violations go uncorrected. The estimated \$100 per month charge would be a small price to pay, as long as owners would comply soon after being cited for a violation.

Some who oppose hiring a management company say the cost would bleed our financial resources. What bleeds our financial resources are those individuals who refuse to comply, take a “make me comply” attitude, and leave the directors no choice but to take action that is more severe.

Furthermore, there is the benefit of a consultant with years of experience managing and advising many other homeowners associations. This would be invaluable to any board and all property owners.

The problems and cost we have suffered over the last year and a half were caused by misinformation disseminated by a willful few. A consultant could possibly have avoided this and saved the association many times over the amount we would have paid them in fees. Ben Franklin’s adage, “An ounce of prevention is worth a pound of cure” seems so appropriate.

If those who disapprove of the neighborhood sweeps truly believe the board is guilty of “unethical and selective enforcement”, why then wouldn’t a professional management company be the answer?



### CCHOA LADIES’ BUNCO CLUB NEWS



The Ladies’ Bunco Club had a few rounds of parties until it went dormant

for the winter. The warmer weather will inspire us to gather again for a good game of Bunco. So, if any ladies are interested in joining our group, please contact Diane Platt at (830) 460-8004 or e-mail Deborah Waddell at [Debinbandera@msn.com](mailto:Debinbandera@msn.com) for information.

### HORSESHOES COME BACK

With the exit of the port-a-potty in November, the horseshoe tournaments were suspended. The tournaments will resume after the Easter weekend when the port-a-potty returns to the lower park.

Tracy Whitus and Fred Pokrant will provide the exact date and time for the long-awaited event. The tournaments are open to anyone. Please look at our website Events Calendar at [comanchecliffs.com](http://comanchecliffs.com) for the latest information. Postings will also occur on our community bulletin board at the main entrance to the subdivision.



## A HOLIDAY GATHERING: EXCHANGING COOKIES

Have you ever attended a Cookie Exchange Party? If you haven't, you don't know what you're missing.



On December 5, 2008, Pam Villela hosted a Cookie Exchange Party in her

home for several ladies from the neighborhood. Each participant brought four dozen cookies as her contribution.



After indulging in a wonderful Holiday spread prepared by Pam, the ladies played games, one of which included a gift exchange. All the while, each guest

was sporting a pair of “antlers” provided by our gracious host.

The finale was, of course, the cookie exchange! With an assortment of about nine different kinds of cookies from which to choose, each guest walked away with enough sweets to share at their own Holiday gatherings with family and friends.

What a fun way to enjoy the spirit of the season!



Thank you, Pam!

### CCHOA Officers

Henry Salvatierra, President – (830) 796-7375

Joe Waddell, Vice-President - (210) 394-5827

Elizabeth Stoneking, Treasurer - (830) 688-2390

Diane Platt, Secretary - (830) 460-8004

Deborah Grote, Member-at-Large - (830) 796-4345

CCHOA  
P. O. Box 2293  
Bandera TX 78003-2293

