



The Morgandale Connection

August 2023

Issue 300

The Council Members of Morgandale are ...

Tim Cooney, President

Gary Cassel, Treasurer

Don Lyons, 1st Vice President

Diana Ward, Secretary

Marianne Natali, 2nd Vice President

2023 Adult Pool Party

Mother Nature spared us by giving us a rain-free evening on what was a stormy day. Thanks to our Adult Pool Party Planning Committee for providing one of the best Pool Party's ever.



MORGANDALE CONDOMINIUM ASSOCIATION

MANAGEMENT REPORT

**For the period from July 22, 2023 through
August 18, 2023**

CAPITAL FUND PROJECTS AND ACTIVITIES

Asphalt Maintenance/Replacement:

The paving proposals from three contractors are being reviewed by the Engineer, Kipcon. After which time, Management and Council will review the proposals and recommendations. The first phase will include paving the Clubhouse Parking Lot and the walking path.

Maintenance Garage Roof:

Lemus Construction will be replacing the maintenance garage roof and gutters in September. The contract has been signed by all parties.

Improvements at 2101 through 2108 Marshall Court:

The concrete common walk and entrance walks to the homes to 2101 through 2108 Marshall Court will be replaced. Due to the hill in front of these homes, a retaining wall and railings will be installed as well. Trozzi Construction will be replacing the concrete, Clarke's Landscaping will be installing the retaining wall, and Marano Ironworks will be installing the railings.

OPERATING FUND PROJECTS AND ACTIVITIES

702 Springhouse Court ~ Fire Renovation:

Eastern Diversified Services (EDS) will be completing the renovation of this home by the end of August.

Landscaping:

Clarke's cut 17 times so far this season, with minimal complaints from Residents.

Clarke's Landscaping completed the shrub trimming project with minimal complaints from the Residents.

The Association contracted with Clarke's Landscaping to trim, remove, and plant trees throughout the community. The contract was signed by all parties, and the work will start on August 23rd. A notice was sent to those Residents affected by the work.

Davey Tree Service treated specific trees for webworms this period.

The entrance beds were weeded and watered several times this period. Low hanging branches were trimmed throughout, and the curbs were sprayed with weed killer.



Clubhouse Painting:

Brad is in the process of painting the exterior of the Clubhouse.

Powerwashing:

Matt completed the power washing on Brunswick Court.

Pool Season:

The pool season is going smoothly. The lifeguards are doing a fantastic job. We are fortunate to have Matt Frisco maintaining the pool filtration system and chemicals.

While we are pleased to inform the community that our lifeguard contractor, IM Pools, will be returning next year, we are saddened that Hilary will not be returning. IM Pools will be looking for a new pool manager for the 2024 season. Hopefully, most of the guards will return regardless of the manager.

Adult Pool Party ~ August 4th:

The Pool Party was a complete success. Management received many compliments from attendees, which were forwarded to the Pool Committee. We are very grateful for the incredible efforts and dedication the Committee put into organizing the recent pool event. It was truly a wonderful and memorable occasion, and we couldn't have asked for a better team to make it all happen. The pictures were posted on the Association's website.

Management wants to thank Council and the 50th Anniversary Committee (for the gift bags) for their unwavering dedication to the betterment of our community. We are genuinely fortunate to have such a wonderful group of individuals that are committed to the community's social functions.

50th Anniversary Committee:

The 50th anniversary red tote bags, sponsored by B & B (formerly Smith Insurance), were distributed this period. Management received a few compliments on the totes.

E-Mail Blasts & Website Updates:

Management sent/posted the following notices to the website:

June 22, 2023 Meeting Minutes

July Newsletter
Tree Spraying
Pool Closure
Adult Pool Party Reminders
Adult Pool Party Pictures
Doggie Swim Notice
Community Yard Sale Notice
Tree Maintenance Notices
Time Capsules

Property Inspections:

Aside from driving the entire property weekly, Management inspected Clemens, Devonshire, Lexington, and Hillock Courts this period, which generated a few work orders and violation letters.

General Maintenance:

The In-House Maintenance Staff has been busy this past period, which is reflected in the work order report. In addition to the many work orders, the In-House Maintenance watered flowers, weeded tree beds and curb lines, emptied the trash and doggie stations, checked and swept the trash enclosures as needed, painted shutters, and delivered the July newsletter and 50th Anniversary tote bags.

A big thank you to Marilyn, Matt, Brad, Ben, and Aidan for all their hard work!

Sincerely,

Jill L. Geiger, CMCA, AMS, PCAM

General Manager for Morgandale Condominium Association



Good Bye to an old friend.

The oldest tree bordering Morgandale property, a majestic oak, recently succumbed to Nature's wrath. A wind storm took down part of it, falling on Township and Morgandale property. For safety reasons it had to be removed. Towamencin Township removed it at no cost to Morgandale.



Celebrating Original and Long-Term Owners at Morgandale

Phil and Nancy Hommer

We continue to celebrate Morgandale's 50th Anniversary and are honoring long-time residents, Phil and Nancy Hommer. The Hommer's are the original owners of 502 Clarella Court, having moved to Morgandale in December 1973. At the time, Clarella Court was one of the first five courts to be built on the Morgandale property. As a young couple beginning their careers, they were looking for a nice, affordable house that was conveniently located to where they worked and one that had appealing amenities. They looked at the sample home in Brunswick Court and really liked the property, so they decided to purchase their current residence in Clarella Court for \$33,000. That was quite a deal considering the average price of a new car 50 years later is approximately \$48,000, according to Kelley Blue Book (Source: 2023 www.kbb.com.)

Their son and daughter were born a few years after they moved in, and Phil and Nancy were able to find playmates for their son and daughter as well as become friends with other young couples. They recall their children spending much of their free time at the playground and the pool with the friends they made in their neighborhood. One of their children's fondest memories was making tunnels and slides in the giant snow mountains made by the plows in the center of the court parking lots after the big snowstorms. As their children got older, their daughter served as a lifeguard for a few summers and their son rode his bike throughout the community delivering *The North Penn Reporter* to the residents.

Over the years, they have also used the bike path and tennis courts and continue to do so today. Now that their children are grown and have families of their own, their grandchildren enjoy the playground and pool when they visit much like their parents did when they were children. They even have participated in several Morgandale Days. While they never planned on being in Morgandale 50 years later, they are happy they did and attribute their decision to stay to having so many nice neighbors. In fact, they still keep in touch with some of their former neighbors who have moved away. They also like the easy lifestyle and the fact that the property is so well maintained.

When reminiscing about how much Morgandale has changed, aside from having many more courts than there were when they first moved in, they also remember that the pool had a diving board and the playground had baby swings. They also remembered the garden that residents could use that was located where Piedmont Court is now. During the early years, Phil served as court captain for Clarella Court and would get together with other court representatives each month for a meeting. Some of their other memories from the early years include the weekly play groups for young kids and moms in the clubhouse, Easter egg hunts, and ping pong and pool tournaments for adults.

With such fond memories and nice neighbors, there was no reason for them to move. Phil and Nancy feel it has truly been "a fun ride" for them over the past 50 years. We are grateful that they shared their story and memories with us.

The Council for Morgandale, Management, and the In-House Staff would like to thank Phil and Nancy for their long-term commitment to the Morgandale Community.

Written by: Caren Rosch

The 50th Anniversary Committee:

Marianne Natali, Chairperson
Joan Cossman
Torina Morin

Caren Rosch
Chris Carty
Diane McLaurin

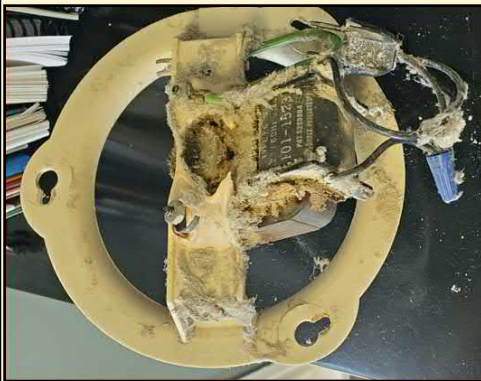


HOUSE RULES

Bathroom Fans

As part of our ongoing commitment to maintaining a safe and enjoyable living environment within our community, we want to remind you about an essential maintenance task regarding the bathroom fans in your homes. Regular maintenance of these fans is not only necessary for the safety and well-being of all Residents, but also an annual requirement of the Association.

Recent inspections of the bathroom fans have been an eye opener. Contractors are finding many hazardous bathroom fans. The picture below is a fan in horrible condition, that could have caused a fire.



1. Inspection and Repair:

Once a year, please perform a thorough inspection of your bathroom fan to identify any signs of wear and tear, dust and dirt buildup, noise, or malfunction. If you notice any issues, we strongly advise you to stop using your fan until it is cleaned, repaired, or replaced.

2. Cleaning:

Periodic cleaning of your bathroom fan is vital to prevent dust and debris buildup. Blocked or clogged fans can lead to reduced ventilation efficiency and potential overheating, resulting in a fire.

3. Replacement:

If your bathroom fan is outdated, damaged beyond repair, or doesn't meet the current safety standards, it might be necessary to replace it. Newer fans are more energy-efficient and designed to handle moisture effectively. Some of the older fans are combined with the light switch (one switch). If this is the case in your home, we recommend you separate the switches. When considering replacement, please ensure that the new fan meets the required specifications and is installed according to the manufacturer's guidelines.

4. Rules and Regulations:

Please supply Management with a copy of the inspection and invoice every year, before new Leases, and before a Resale, per the Rules and Regulations.

We appreciate your cooperation in ensuring the well-being of all Residents and the preservation of our community. If you have any questions, concerns, please e-mail jill.geiger@associamidatlantic.com.

RECYCLING/ENVIRONMENTAL CORNER



MICROPLASTICS FOUND IN HUMAN BLOOD FOR THE FIRST TIME.

This is not meant to scare anyone but to encourage all to reduce our use of plastics as much as possible. Microplastic pollution has been detected in human blood for the first time, with scientists finding the tiny particles in almost 80% of the people tested.

The discovery shows that the particles can travel around the body and may lodge in organs. The impact on health is yet unknown; however, researchers are concerned that microplastic cause damage to human cells in the laboratory. Air pollution particles are already known to enter the body and cause millions of early deaths a year.

High amounts of plastic waste dumped into the environment contaminate the entire planet from the summit of Mt. Everest to the deepest oceans.

Plastic production is set to double by 2040. We have a right to know what all this plastic is doing to our bodies.

Think of this, in the US alone there are roughly 5,000 flights per day. Let's say an average of 200 passengers per plane, two plastic cups used for drinks per passenger per flight. That is about 200,000 plastic cups per day!

Let's be smart about our use of plastics. If we all make small contributions to reducing our plastic use, it will add up to something big!!

Submitted by: Marianne Natali

Recycling/Environmental Committee:

Gary Cassel, Chairperson, Marianne Natali, Chris Carty, Mary Ann Brennan, and Esther Miller

MORGANDALE RECYCLING DAY ~ SATURDAY, SEPTEMBER 23rd
9:00 A.M. – 12:00 NOON

The 'Going Green' concept is alive and well with the Residents of Morgandale. Thanks so much for your participation and cooperation. The Recycling/Environmental Committee has scheduled its Fall Recycling Day event for Saturday, September 23rd, between 9:00 a.m. and 12:00 noon, rain or shine.

The following are items that can be recycled:

Cardboard & Paper Recyclable Items: Catalogs, magazines, newspapers, weekly advertisement circulars, junk mail, TV Guides, folders, construction paper, poster paper, shredded paper, spiral notebooks, theme books, and office and school paper. Shredded paper should be put in a bag. Hard cover books can be recycled, however, please take off the front and back hardcover. The metal on spiral books may remain intact.

Co-mingle Recycling Box: Aluminum, tin and bi-metal cans, glass bottles, jars, plastic bottles and jugs (#1 thru #7), telephone books, corrugated cardboard (flattened), cartons (cereal, pasta, tissue, milk), and soft back books.

Win a Raffle: If you bring your recycling products to the clubhouse parking lot between the hours of 9:00 a.m. and 12:00 noon, you will be entered in a raffle to win a \$25 gift certificate for participating in this Going Green event. There will be three lucky winners of a \$25 gift certificate!

Between the hours of 9:30 a.m. - 9:45 a.m., and between 10:00 a.m. -10:15 a.m., and between 10:45 a.m. - 11:00 a.m., the Committee will be asking individuals who show up during those times a recycling trivia question. If the correct answer is provided, then that individual will be provided a tote bag or a bottle of hand sanitizer, or a gift bag.

Donations: At this event we will be collecting:

1. Canned goods for Manna on Main Street
2. Old blankets, old towels, toys, and treats for the PSPCA
3. #2 pencils, ball point pens, crayons, composition books, etc. to fill back packs for Keystone Opportunity Center to donate to students in need
4. Sock Drive: The 50th Anniversary Committee is having a Sock Drive to benefit Ruby's Kids and Vietnam Veterans (VVA). It will begin Sept. 23rd, Recycling Day,

and continue until November 1st. **New socks** can be dropped off at the recycling event and then at the office until November 1st.

Time Capsules: We are still collecting comments for our two Time Capsules, to be opened in 25 and 50 years. Please think of something you can write and drop in one or both of the Time Capsules.

Please come out on September 23rd, for your environment, neighborhood, local community, and a chance to win something. Thank you for recycling!

Your Recycling/Environmental Committee,

Gary Cassel Chairman, Marianne Natali, Esther Miller, Christine Carty, and Mary Brennan



Library Committee

Just another love story by Nora Roberts. What can I say? I'm a romantic!

'Falling for Rachael' is yet another novel the ladies will enjoy reading. This tale is about a rugged Zack Muldoon (even his name is captivating) who needs a tough lawyer to save his delinquent brother from going to prison. Of course, Rachael just happens to be a beautiful cool-headed attorney who catches the eye of Zack and he falls for her, hook, line, and sinker.

This is, believe it or not, another family saga whose characters are painted in such a way that the readers imagination can only see a loving family union. It's not really a fairy tale of a story, but Roberts can make the world seem like it is.

Merriam-Webster definition of a romance novel: An extravagant story or account that lacks basis in fact, imaginary characters involved in events remote in time or place, and usually heroic, adventurous, or mysterious.

In my words: This defines all that is Nora Roberts and her novels.

I promise next month my book review will be all blood and guts. If any males are reading my book reviews, I will have a book for you. Hopefully!

All the books I review are found in our own Morgandale Library.

Written by: Jane Kane

Library Committee:

Jane Kane
Dan Pillie



SATURDAY, SEPTEMBER 16th ~ 8:00 A.M. – 12:00 NOON

Dear Resident:

The Morgandale Community Yard Sale will be held on Saturday, September 16th, from 8:00 a.m. to 12:00 noon. Please register by calling Diana Ward at 215-361-2042.

If you call and leave a message, please give your name, address, and telephone number and Diana will return your call within a few days.

Each Resident will be assigned one parking space to sell their items. Tables will not be provided. Participating Residents are encouraged to park their vehicle and set up their table within their assigned spot, to allow ample parking for shoppers.

Residents can start setting up at 7:00 a.m., however, please remember that each participant is responsible for cleaning up their area at the end of the sale. If you decide that you need to cancel at the last minute, please contact Diana Ward so that your spot can be assigned to someone on the waiting list.

Residents that use the clubhouse parking lot regularly, please be respectful and remove your parked vehicle from the parking lot on Friday evening. All parking spaces are needed for this event. Your cooperation will help make this another great success for all participants.

The Yard Sale may be cancelled if we experience very hard rains; however, if the rain is light, the Yard Sale will still take place. Let's make this Community Yard Sale a great success for all. Thank you for your support and cooperation.

Thank you,

Community Yard Sale Committee: Cathie Leahy, Diana Ward, and Barb Jensen

Please click [HERE](#) to visit the Morgandale Condominium Association web site.

A Note from the Pet Committee

The Pet Committee was established to help support a safe and friendly environment for all of our pets. We are also available to help support you if you locate an abandoned or sick animal. We can put you in contact with a local cat/dog organization that can help you make arrangements to have the animal trapped, medically cared for, chipped, neutered, and vaccinated. They will need you to be able to provide fostering for the animal (or you can arrange for someone else in the community, a friend or relative to foster), while all this is being done. They will also post pictures and videos of the animal on their website for adoption purposes. You would only need to provide a safe indoor environment, food, water, litter, and continued communication with the adoption agency.

In the unfortunate event that your pet goes missing, please notify Jill or Marilyn with a picture and contact information.

Jill: Jill.geiger@associamidatlantic.com

Marilyn: Marilyn.tarves@associamidatlantic.com

THANK YOU!

School Bus Safety

At the beginning of school year, we would like to take a moment to remind everyone in our community about the crucial importance of obeying school bus signals. Ensuring the safety of our children while they travel to and from school is a shared responsibility and adhering to school bus signals is a critical aspect of that responsibility.

We have gotten reports that Residents are turning out of their courts going in the opposite direction of a school bus that is signaling red flashing red lights. When a school bus comes to a stop and activates its flashing red lights and extends the stop arm, it signifies that children are either boarding or disembarking from the bus. Regardless of the direction of travel, all vehicles must come to a complete stop until the bus resumes motion and turns off its flashing red lights.

Our children's safety should always be our top priority, and obeying school bus signals is a vital part of maintaining a secure environment for them. Thank you for your attention to this matter. Let us work together to make this school year safe and enjoyable for all.

Financial Sense – Credit Cards

Two months ago, I applied for a store credit card. I decline incentive offers as a matter of standard practice, but I was buying furniture, so the incentive offered me a reasonable savings that I knew I could pay off. The furniture arrived, the bill arrived, with a 32% interest rate on unpaid balances. This prompted me to do a bit of research to see what's happened to credit cards in the last few years.

In 2020, the average credit card interest rate was 16.34%. In 2023, that number is as high as 27.79%, with an average around 22%, according to the Federal Reserve.

Why it matters: A \$5,000 balance at 16% interest rate, over five years to pay it off, equals \$2,295 in additional interest. At 22% interest rate, the interest paid is \$3,285. So, the thing you bought for \$5,000 just cost you \$8,285. By the time you've paid for it, you may have forgotten what you purchased.

I never want you to carry a credit card balance, but I also know that sometimes we do. Yes, life gets in the way, no shame, no judgement, no beating yourself up. This is the time to take charge and get out of debt. Don't waste your hard-earned money paying high interest to a corporation! Take steps to put that interest payment back into your pocket where it belongs.

Here are a couple options to consider:

See if you qualify for a zero percent card transfer. If you do, make sure you can make the required payments to pay it off in the introductory period (or all interests comes back). There is a transfer fee usually associated with these cards but if you are paying 3-5% transfer rate and pay it off during the zero percent period, you are well ahead of the average 22%.

Take a side hustle, I hear the groans, but a short-term job beats years of living in 22% or higher debt! Take a position at a store or gym, dog sit, or help with parttime childcare. Find something that fits your interest, skills, and hours, but remember this is temporary so you're not looking for a CEO position.

Sell stuff, the treadmill that holds your clothes, the bike that is just sitting waiting for a rider, clothing from the wedding three months ago, or the extra car that is a luxury not a need.

If these solutions don't work for you, then you need to go back to bare necessities in the budget. Get rid of cable and/or premium streaming services, eat at home, shop your closet, and find zero cost entertainment options. There are options such as The Philadelphia Museum of Art has 'pay what you wish' the first Sunday of the month. Catch up with a friend as you browse local art galleries. The library provides free access passes to gardens, museums, and shows current movies. There are ways to have enriching experiences without spending money. Tap into your creativity and I bet you can find opportunities that meet your specific interests.

The goal is always to live your best life and that isn't sustainable under a mound of 22% debt.

I want to quickly touch on Student Debt as well. The three-year grace on payments is ending and in October loan payment requirements resume. Now is the time to review outstanding debt, interest rates, and make sure the payments fit into your spending plan. Do this today, not the day before the payment is due. Planning will allow for a peaceful night's rest!

Until next time, live generously and with gratitude,

Thank you for allowing me into your home.

Sandra Greene, CLU, Financial Coach

LOST AND FOUND

LOCATED IN MANAGEMENT OFFICE

Stop by, call 215-368-6350, or e-mail
Jill.Geiger@associamidatlantic.com or
Marilyn.Tarves@associamidatlantic.com

Towamencin Township Information: **www.towamencin.org**

U.S. Mail Problems....contact the Lansdale Post
Office. 215-853-3138

Dates to Remember 2023

Morgandale Council Meeting, Thursday, September
28th, 6:30 p.m., Edwardian Clubhouse and Zoom.

Community Yard Sale, Saturday, September, 16th,
8 a.m. till 12 noon. Clubhouse Parking Lot

Management Contact Information

Carol A. Richard, CMCA, AMS, PCAM
Branch Vice President
215-368-6350

Jill L. Geiger, CMCA, AMS, PCAM
General Manager
215-368-6350
Jill.Geiger@associamidatlantic.com

Marilyn Tarves, CMCA
Assistant Community Manager
215-368-6350
Marilyn.Tarves@associamidatlantic.com

Office Hours—Monday through Friday, 8:00 a.m. to
5:00 p.m. During COVID-19 restrictions, by
appointment only.

Fax: 215-368-6375
www.morgandalecondo.com

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Direct: 267-638-2120

Business: 215-855-1165 ext. 120

Fax: 215-855-3136

E-Mail: gary@garycassel.com

Website: www.garycassel.com

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