



The Morgandale Connection

January 2024

Issue 305

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

MORGANDALE CONDOMINIUM ASSOCIATION

MANAGEMENT REPORT

For the period from November 11, 2023 through
January 19, 2024

CAPITAL PROJECTS

Paving/Curbing Project ~ 2024:

Management sent contracts to 'All Out Parking Lots' and 'Trozzi Construction', for their review and signature, for the upcoming paving/curbing project this April.

Sewer Work – Clarella Court:

Good Plumbing replaced the section of the root infiltrated sewer lateral servicing a home on Clarella Court.

Shutter Painting:

Ben is working hard painting shutters in Crowther Court.

OPERATING PROJECTS AND ACTIVITIES

Winter Weather:

January 9, 2024 ~ Rainstorm: Overall, the property held up well during the massive rain storm. However, we did experience some basement flooding, window, door and roof leaks, downed branches, and a light pole and privacy fence fell.

We believe that some of these items listed are rare instances of very high winds and driving rains. Brick facades are porous, and even in good condition, will leak when overly saturated.

January 16, 2024 ~ 3" Snow/Ice Storm:

The fluctuating temperatures and thawing and freezing cycles caused cleared snow and slush to re-freeze, leading to hazardous road and walk conditions. This was not an easy storm to clear.

January 19, 2024 ~ Expected 1 – 4" of Snow:

The In-House Maintenance Staff cleared and salted walks and roadways.

Bike/Storage Shed Cleaning:

Brad has been working hard cleaning out the bike sheds. A dumpster roll-off was placed at the pole barn by Mascaro for the bike shed trash.

Insurance Claims:

The Association had four hot water heater claims, between \$10,000 - \$20,000 each in 2023 alone. In accordance with Resolution Number 32, Homeowners must have their hot water heater inspected every two years and submit documentation on the condition of the hot water heater. Some Homeowners are submitting this documentation; however, many are not in compliance. As a result, Management will be recommending an increase in the Association's deductible from \$10,000 to \$25,000 at renewal on May 1, 2024.

'Slow Down ~ Children at Play' Signs:

The Association installed three 'Slow Down ~ Children at Play' signs around Morgandale Drive.

Fire Alarm System:

FAMCO inspected the fire alarm system in the Clubhouse and the Management Office this period, and all is operational.

Surveillance Cameras:

Spector Assurance completed the semi-annual inspection of the five cameras. All cameras are in good working order.

Emergency Preparedness Manual and Procedures:

Management is conducting a thorough review of the existing Emergency Preparedness Manual and Procedures, to identify areas for improvement and updates. Management will supply updated copies to Council in the near future.

In-House Maintenance Staff Projects:

Below is an overview of the projects successfully completed by our In-House Staff in 2023.

- Installed remaining new light poles
- Painted the old light poles on Fairbourne and Franklin Courts
- Painted light pole fixtures and bases
- Painted light fixtures on trash enclosures
- Sewer jetted Christopher Court collection lines
- Snaked sewer stacks on Jefferson, Cross Hill, and Stockton Courts
- Power washed siding throughout
- Painted exterior of Clubhouse
- Completed turf renovations throughout community
- Painted black wrought-iron railings
- Painted shutters
- Replenished wood chips at Tot Lot
- Cleaned garage attic

The following are projects scheduled for 2024:

- Turf renovations around new clubhouse curbing and walking path
- Sewer jetting collection lines
- Library renovation
- Pediments over doors (caulk/paint)
- Paint Mailbox clusters
- Mortar brick trash enclosures
- Check/paint address plates
- Replace any damaged split-rail fencing
- Clean bike sheds
- Lime turf
- Paint shutters
- Clean house attic

Website Updates:

Management updated the following on the community website:

1. Frequently Asked Questions
2. Forms
3. Links
4. Facilities
5. Insurance Info
6. Trash and Recycling
7. Security Measures

E-Mail Blasts & Website Updates:

Management sent/posted the following notices to the website this period:

- November and December Newsletters
- 2024 Best Home Committee Judging & Award
- Pet Donations
- Snow Procedures & Storm Updates
- Happy Thanksgiving
- Pearl Harbor Remembrance Day
- Happy Kwanzaa
- Happy Hanukkah
- Merry Christmas
- Happy New Year
- Dr. Martin Luther King, Jr.
- A Year of Reflection (Year-End Report)
- Bike Shed Cleaning Notices

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

Sincerely,

Jill L. Geiger, CMCA, AMS, PCAM

General Manager for Morgandale Condominium Association

Morgandale Gold Star Community Recognition:

It is with great pleasure to announce that Morgandale Condominium Association was awarded the Gold Star award with Community Association Institute (CAI) in December of 2023. CAI's Gold Star Community program recognizes communities that work hard to develop and maintain standards, encourage community participation, maintain fiscal stability, and positively impact the quality of life for Residents.



Thank You ~ Joan Cossman



It is with a mix of gratitude and sadness to announce that Joan Cossman is resigning from the position of Recording Secretary. Her dedication and contributions to our Association have not gone unnoticed, and we want to take a moment to express our sincere appreciation for the invaluable role Joan has played.

During Joan's tenure as Recording Secretary, she consistently demonstrated a high level of professionalism, attention to detail, and commitment to the responsibilities entrusted in her. Her meticulous record-keeping and organizational skills have greatly contributed to the smooth functioning of our meetings.

As Joan moves on to new opportunities, please know that her contributions will be greatly missed. The impact of her work will continue to resonate within our Association long after her departure. We hope that she takes pride in the positive influence she has had on our Association.

On behalf of the Council for Morgandale, Management, and the In-House Maintenance Staff, we extend our deepest thanks for Joan's service as Recording Secretary. We wish her the very best in her future endeavors.

Welcome Carrie Ryan

We are delighted to extend a warm welcome to Carrie Ryan as our new Recording Secretary. We are thrilled to have someone with her experience and believe she will be a tremendous asset to our team. We look forward to working with Carrie. WELCOME





HOUSE RULES

HOT WATER HEATER INSPECTIONS

We ask Homeowners to inspect their hot water heaters every two years to reduce damages to the home and insurance claims. Hot water heaters can experience various issues that may lead to malfunctions or failures. Some common problems include:

Leaking Tank: Over time, the tank can develop leaks due to corrosion or damage. A leaking tank can cause flooding and severe damage to your home.

Sediment Buildup: Sediment can accumulate at the bottom of the tank, reducing heating efficiency and causing overheating. This can lead to damage to the heating element or thermostat.

Corrosion: Corrosion can occur both inside and outside the tank, especially if the anode rod is not functioning correctly. Corrosion can lead to leaks and reduced lifespan of the water heater.

Faulty Thermostat: A malfunctioning thermostat may result in inadequate heating or overheating of water. It can also cause the water heater to turn off unexpectedly.

Pilot Light Issues: For gas water heaters, problems with the pilot light can cause the unit to stop heating water. This could be due to issues with the thermocouple or gas supply.

Pressure Valve Malfunction: The pressure relief valve is a safety feature that releases excess pressure. If this valve malfunctions, it can lead to pressure buildup, which is dangerous.

Water Heater Noises: Unusual sounds, such as popping or banging, may indicate sediment buildup, a malfunctioning heating element, or other issues.

Inadequate Hot Water: Insufficient hot water production may be caused by various factors, including a small tank size, faulty heating elements, or a malfunctioning thermostat.

Electrical Issues: For electric water heaters, problems with the electrical components, such as the heating element or thermostat, can lead to malfunctions.

Age-related Issues: As water heaters age, they are more prone to problems; components wear out, and the risk of leaks or other failures increases.

Professional inspections every two years can help prevent some of these issues, extend the lifespan of a hot water heater, and keep the insurance claims down. Please be reminded to submit your professional inspection report to Management every two years.

THANK YOU!



Recycling Corner

So, what is 2024 looking like from your Recycling/
Environmental Committee stand point? Two words - A LOT!



We will be hosting the annual 'Community Clean Up Day' on Saturday, April 20, 2024, from 9:00-11:00. This coincides with Earth Day. The Committee provides donuts, pretzels, water bottles, safety vests, trash bags, and gloves for everyone who volunteers. How great it is to pick up trash and recyclables that have accumulated during the harsh winter months. This event makes our Community shine! We include photographs of our efforts in the following Newsletter.

Our next Recycling/Environmental Committee meeting is on Monday, May 13, 2024, at 6:30 p.m., in the Clubhouse. If you would like to join us, please stop by the Clubhouse. You can observe what topics we discuss, and maybe even consider joining the Committee. We do have one new Committee Member that we will be confirming at this meeting.

On Saturday, May 18, 2024, we are hosting our 'Spring Recycling Event', from 9:00 – 12:00 noon, at the Clubhouse parking lot. We provide water, donuts, and pretzels, as well as small prizes if one of the attendees answers a trivia question correctly. In addition, everyone who attends has a chance to win one of the three \$25.00 gift certificates if their name is chosen from the box at the end of the event. All trivia and gift certificate winners are then recognized in the following Newsletter. We also typically collect canned goods for Manna on Main Street, as well as old eyeglasses, and items to be donated to the Pennsylvania SPCA. Those items are then distributed to the charity at the conclusion of the event.

Our 'Fall Recycling Event' is scheduled for Saturday, September 21, 2024. It is structured similar to our Spring Recycling Event above.

We will continue to send out broadcast emails announcing upcoming local recycling events as we become aware, and each Committee Member is asked to author a Recycling Corner article in the monthly Newsletter, on a rotating basis.

In addition, we plan on keeping the Community informed about recycling and environmental issues as they become available, and we appreciate everyone who has embraced our Recycling program in Morgandale. You are greatly appreciated, and we could not do this without YOUR support.

Have a healthy, safe, and prosperous New Year.

Submitted By: Gary Cassel

Recycling/Environmental Committee:

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

Library Committee



My latest book read was written by Stuart Woods in 2005, was on the bestsellers list, and was one of many in our Morgandale Library. The 'Iron Orchid' title is like an oxymoron. Iron is strong and resilient, and orchids depict a fine beautiful flower. Holly Barker, the star of the book, is a sexy no-nonsense ex-Army M.P., and a former police chief. She is now a trained CIA member who joined an elite intelligence unit hunting down terrorists (my kind of girl). Her first prey is an American ex-CIA technical wizard, who is on the FBI's most wanted list for multiple murders.

It is a book with short chapters and is a quick read. The action throughout the pages is very intense. Stuart Woods knows how to capture the reader in this fast suspenseful novel. As I said, Stuart Woods is not a man of many words. He gets right to the point in a reader friendly way.

The Morgandale Library will be getting a 'face lift' in the months ahead. The mirror is gone and will be replaced with much needed shelves which will accommodate many books that will now find a new home.

We certainly had a great deal of book reading weather lately. I am hoping our Residents took advantage of the Morgandale Library and found a book that would appeal to them.

Submitted By: Jane Kane

Library Committee:

Jane Kane
Dan Pillie

Storm Door Options ~ Effective January 25, 2024

We are pleased to inform you that the Council for Morgandale has recently approved an alternative storm door choice. This decision was made after careful consideration of various factors, including the need for a less expensive door and product availability. Please be reminded that an approved Exterior Modification Form is required before you purchase a new door.

Larson Tradewinds (Current Door)



Larson Villager (Alternative Door)



Financial Sense

Debt Elimination Through the Lens of Risk Management

A theme in many financial discussions is debt elimination. Without debt you have control of what you earn. Being debt-free allows you to have more freedom over where you live, where you work, what you do for a living.

To begin to tackle your debt, you need to decide what is your best strategy. You are familiar with the two most popular approaches, the snowball and the avalanche.

Snowball is the process of listing all your debt in order of smallest to largest and paying off the smallest debt as quickly as you can, and then rolling that money into the next smallest debt, continuing until all debt is paid.

The Avalanche by contrast tells you to put the highest interest rate debt first and pay them off in order of interest rate, so there is more financial reduction.

Which one is right for you? The snowball is more often used, because paying off smaller loans is motivational and makes your finances easier to manage. But is that the right order for you? It depends, the right answer for you depends on your risk of consequence.

My approach is to pay off the debt with *the highest negative impact* on your finances. Let me give you some examples of this process:

Scenario One

You have two loans, an auto loan with an \$8,000 balance, at 4.5% interest, and a personal loan with a \$5,000 balance, at 5.5% interest. In this example, the personal loan would be the first in line in both the snowball and avalanche methods, so let's explore why that might not be the best move in all situations.

What are the consequences if these loans are not paid? The personal loan will go to collections and ruin your credit score. If you don't pay the auto loan, the car will be repossessed. If the car is repossessed, are transportation alternatives available? Do you work from home or are there children in after school activities that need to be considered? If you prioritize your personal loan, you get more flexibility in your spending month over month. Each month you pay your car loan, including extra cash to that payment, the monthly obligation stays the same. If your personal loan is paid each month, the next month's payment typically goes down as the principal decreases.

In this case, which is more critical to your personal success? Lower payments that allow you to have a little more room in your finances (personal loan), or the transportation issues that paying down the auto loan provides?

Scenario Two

You have a personal loan and a 401K loan from your employee savings program. If you don't pay your 401K loan and get separated from your job, you only have a few weeks to months before that is due in full, or you may lose a significant amount of money, as it is considered income (penalties and income tax, and loss of future compounding).

Do you work for an employer who has a history of job elimination? Do you feel you could produce the 401K loan repayment quickly? Those questions will help you decide the priority of the repayment.

Continued next page

Scenario Three

Home Equity Loan vs Car Loan

If you don't pay your Home Equity Loan, your home could go into foreclosure. If you don't pay your auto loan, your vehicle could get repossessed. If you pay off your home equity or mortgage and it was part of your tax deductions, what does that do to your overall financial picture? Involving your tax expert would be warranted.

Should IRS debt be a priority? Again, it depends.

If you have potential for a new IRS debt, it's a priority. If it's IRS debt from years ago you have already been assessed the penalties and costs, it might fall in line with other debts for prioritization. You might want to speak to your attorney and CPA to confirm your unique situation.

These examples demonstrate that a good financial plan takes thought and consideration on many levels. If you don't have enough cash to pay all the minimums, you may want to pay down your personal loan first to free up enough money to keep all debts current. If you work at an employer who is planning to downsize your 401K, this may take priority over everything else. If you are getting significant tax advantages from your home mortgage, then the priority of getting this paid off may be lower on your list.

Determining the highest financial impact is personal to your situation. What works for your brother, neighbor, or friend may not be your best solution. Any move to debt reduction deserves applause, but to get to the best personal plan, take all factors of your situation into consideration.

If this is too confusing, get started on either the snowball or avalanche. Along the way your comfort with paying down debt will help you understand where your biggest risk is, and you can adjust your priorities. This is not a set it and forget it process, but hopefully a process filled with future hope and goals for your finances.

Till next time, live generously and in gratitude,

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 2024

Morgandale Council Meeting, Thursday, February
22nd, 6:30 p.m., Edwardian Clubhouse, and Zoom.

Management Contact Information

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appointment only.

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convenience to Homeowners.



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Wolf Home Improvements

Attention all Morgandale owners. In 2023, Wolf Home Improvements completed over 50 individual jobs that the Association required. That included water heater inspections, water supply lines to toilets and washing machines, dryer vent cleaning and bathroom exhaust cleaning. If you got these done last year, you will only need vents cleaned this year. At Wolf Home Improvements, we want to help you. That is why I am having a Morgandale March Madness. For the month of March, I will clean your dryer vents and bathroom fans for \$125! If you are a new customer, same price! If you need inspection on your water heater and supply lines, same price as last year, \$150. This is for the month of March, so call and make your appointment now.

Thank You!

Wolf Home Improvements

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