



# The Morgandale Connection

July 2024

Issue 311

The Council Members of Morgandale are:

**Tim Cooney, President**

**Gary Cassel, Treasurer**

**Marianne Natali, 1st Vice President**

**Cory Anderson, Secretary**

**Caren Rosch, 2nd Vice President**

## MORGANDALE CONDOMINIUM ASSOCIATION MANAGEMENT REPORT

For the period from June 22, 2024 ~

July 19, 2024

### CAPITAL PROJECTS

#### Walking Path Replacement:

'All Out Parking Lots' is in the process of replacing the walking path. This project is expected to take a few weeks. Management and Matt Frisco met with Tom from 'All Out Parking Lots' and his crew several times to inspect the progress so far, and we are pleased with the results.

We also met with Melissa Wrubel, our engineer from Kipcon, to discuss the modification of the problematic section of the walking path between Winfield and Aberdeen Courts. Additionally, some of the trees around the walking path have been pruned away from the path.

#### Privacy Fencing:

Management is in the process of writing the specifications for the replacement of the privacy fences. Once the specifications are complete, Management will solicit three proposals.

#### Pole Barn:

Management received a proposal from Lemus Construction for the repair of the Pole Barn roof. Management is in the process of getting additional proposals for this work.

### OPERATING PROJECTS/UPDATES

#### Insurance Claims:

Management is pleased to report that the Association has not had any insurance claim payouts so far this year. This positive outcome is largely due to your cooperation with the required inspections and the increased deductible. The efforts from the Homeowners in maintaining their homes and ensuring they are safe and sound have played a significant role in this achievement. Thank you to all the Homeowners in compliance for your continued diligence and commitment to the community's well-being.

#### Landscaping:

Clarke's Landscaping skipped a few cuts recently due to the dry, hot weather and lack of growth. So far this year, there have been 12 cuts with minimal complaints.

Clarke's continues with the shrub trimming project, and approximately two-thirds of the property has been completed.

The tree trimming contract between the Association and Clarke's Landscaping has been signed by all parties. The work is tentatively scheduled to start on July<sup>23rd</sup>, and Management has sent a notice to the community.

Additionally, the Council for Morgandale will be assessing the entire community this Fall for locations of new tree plantings.

Davey Tree Service applied a Japanese Beetle treatment to susceptible trees.

The entrance flowers and new trees are being watered and weeded regularly.

### **Swimming Pool:**

Overall, the pool operations are going smoothly. However, there have been a few incidents of people entering without bands; the lifeguards are turning these individuals away. We are pleased to report that IM Pools has hired four additional lifeguards. Thank you to Resident Summer Spangler Beard for her suggestions and advertising for new lifeguards.

The 15-year-old motor and seal for the pool pump needs to be replaced. Chris from Berardelli Pools and Management are monitoring the weather to schedule the repair on a rainy day. We are fortunate to have Matt Frisco maintaining the pool filtration system and chemicals. Thanks to his knowledge, we have not had any downtime due to chemical imbalances. He also checks the bathrooms on the weekends to ensure everything is clean.

We had an overwhelming response of 188 Residents to the pool survey. The Council will be drafting a response to the community in the near future.

### **Painting:**

The In-House Maintenance Staff is in the process of painting the wooden porch posts, pediments, and exterior door framing.

Shutter painting for Windsor Court has resumed.

### **Trash Toters:**

J.P. Mascaro and Sons will be replacing 112 toters with new brown toters. This replacement is scheduled for the end of July.

### **Inspections:**

Management inspects the entire community weekly by driving in and out of every court. The backs and fronts of Lexington, Hillock and Marshall Courts were thoroughly inspected this period, which generated a few violation letters and work orders.

### **Fire Alarm System in Clubhouse:**

FAMCO inspected the fire alarm system in the Clubhouse and everything is operational.

### **Community Survey:**

The Council reviewed the results of the two surveys sent this year and will be sending out a response in the near future.

### **Social Engagement & Wellness Committee:**

On June 26<sup>th</sup>, the Social Engagement and Wellness Committee hosted a crochet workshop at the Clubhouse, led by Committee Member Carrie Ryan. Nineteen Residents gathered to learn about the origins of the craft, how to hold a hook, and the basic stitches. Thank you to the Social Engagement & Wellness Committee for establishing this wonderful group, and to Committee Member Carrie Ryan for teaching the class. A full write-up will be in this newsletter.

### **Adult Pool Party ~ Friday, August 2<sup>nd</sup>:**

The Adult Pool Party invitation has been emailed and delivered to the community, and the 'yes' responses are flowing into the office. The steel drum band has been secured, and the paper products have been ordered. The Committee is currently working on the food and drink options.

### **Immunization Clinic ~ Tuesday, October 8<sup>th</sup>:**

Management informed Tim Kaylor, from The Giant Company, that Council approved the immunization clinic for October<sup>8th</sup>. A notice to the community is forthcoming.

### **E-Mail Blasts & Website Updates:**

The following e-mail blasts were sent, and updates posted to the community website this period:

June Newsletter  
May Minutes  
Walking Path Notices  
Tree Maintenance Notices  
Shrub Trimming Notice  
Trash and Recycling Reminders  
Adult Pool Party Invitation  
Pool Survey  
Pool Rules and Regulations Update  
Lifeguard Training Notices  
Events Calendar Updates

### **General Maintenance:**

The In-House Maintenance Staff has been extremely busy recently with landscaping and painting. They have swept the trash enclosures and emptied the community trash cans and doggie stations on several occasions. Additionally, they have weeded and watered the flowerbeds multiple times during this period. They also delivered the June Newsletter.

Management would like to thank Marilyn, Matt, Brad, and Ben for all their hard work.

Sincerely,

**Jill L. Geiger, CMCA, AMS, PCAM**

**General Manager for Morgandale Condominium Association**



**Morganberry, the Queen of Morgandale**

It is with great sorrow that the Cat Team is informing the community that our community/feral cat, Morganberry, (dubbed Queen Morganberry by the team) crossed the Rainbow Bridge the morning of July 20<sup>th</sup>.

She would regularly go to her caregiver for a gourmet breakfast but went missing for a few weeks. When she did return her caregiver noticed she was limping and appeared to have lost weight, she lured her into her house where she received loving care until her last breath. Despite our best efforts, she continued to deteriorate.

In the Spring of 2022, Morganberry and her five kittens were discovered in the bike shed on Mulberry Court. It soon became apparent to the Cat Team that this Momma and kittens were not going to be an easy catch. After much trial and tribulations, we were able to trap Momma and the kittens humanely. All the kittens and Momma were neutered and vaccinated. Homes were found for the kittens; some remain in the Morgandale community. Although some names have been changed by the adopters, they were all named for the streets near where they were found.

Morganberry, (Momma) was very feisty and wanted nothing to do with being domesticated, or humans, except for being feed by them. She ruled her kingdom with an iron fist, keeping other strays from wandering in and the rodent population at bay. Feral cats have their place in the ecosystem; Council agreed to her remaining a community cat.

We have so many kind and awesome people in the community. Morganberry's caregivers always made sure she had a full belly and a warm place to stay in the winter. Our Cat Team veterinarian donated her time, expertise, and supplies. She treated Morganberry at her clinic and made house calls, at no expense to the community. We are so fortunate to have her on our team.

Morganberry had a great life the past few years. Although she was feral, in the end I am sure she realized she was truly loved and maybe the humans weren't so bad after all.

RIP Morganberry.

**Marianne Natali**

**Pet Committe**



## HOUSE RULES

### The Importance of Replacing Your Hot Water Heater After the Warranty Expires

Most hot water heaters come with a warranty that typically lasts between 6 to 12 years. This warranty covers defects in materials and workmanship, offering peace of mind to Homeowners. However, it is essential to note that as the appliance ages, the likelihood of malfunctions and inefficiencies increases. Once the warranty period ends, any repairs or replacements will come out of the Homeowner's pocket, and sometimes the Association will have a claim, which can be costly on both accounts.

#### **Why Replace After Warranty Expiry?.**

- 1. Increased Risk of Failure:** As water heaters age, their components wear out, making them more prone to leaks and failures. An expired warranty means the Homeowner will have to bear the full cost of any repairs or replacements.
- 2. Energy Efficiency:** Older water heaters are less energy-efficient compared to newer models. Technological advancements have led to the development of more efficient water heaters that can significantly reduce energy consumption and lower utility bills.
- 3. Safety Concerns:** Aging water heaters pose safety risks, including the potential for leaks that can cause water damage to your home and your neighbor's home, if you have an adjoining unit. Older units may also be less effective at regulating temperature, leading to scalding risks.
- 4. Cost-Effectiveness:** While it might seem economical to hold onto an old water heater until it completely fails, this can result in unexpected breakdowns and emergency replacement costs. Replacing the heater proactively can be more cost-effective in the long run.
- 5. Association Compliance:** The Association requires Homeowners to have the hot water heater inspected by a contractor every two years. If you replace your home water heater, the replacement receipt will suffice for your two-year inspection.

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## Signs It's Time to Replace Your Water Heater

Even if your water heater hasn't reached the end of its warranty, certain signs indicate it's time for a replacement:

- **Age:** If your water heater is over 10 years old, it's likely nearing the end of its useful life.
- **Rusty Water:** Rust in your hot water is a sign that the tank is corroding and may soon start leaking.
- **Noise:** Rumbling or banging noises from the tank indicate sediment build-up, which reduces efficiency and damages the tank.
- **Leaks:** Any signs of water around the base of the heater are a clear indication that it's time to replace it .

Replacing your hot water heater after its warranty expires is a smart move that ensures continued efficiency, safety, and cost savings. While it might be tempting to extend the life of your current unit, the risks and potential expenses of an unexpected failure make proactive replacement a wise decision. By upgrading to a newer, more efficient model, you can enjoy the benefits of reliable hot water while also reducing your energy bills and avoiding the hassle of emergency repairs.

## 50<sup>th</sup> ANNIVERSARY COMMITTEE

### COMMENTS FROM THE CHAIRPERSON

**Standing from left to right:**

**Jill Geiger, Marianne Natali, Caren Rosch, Diane McLaurin, Joan Cossman, and Chris Carty. Toria Morin is not in photo.**



The 50<sup>th</sup> Anniversary Committee officially wrapped up on July 15<sup>th</sup>. The Committee was very busy over the past year with organizing events, the time capsules, securing gifts, and interviewing and writing articles provided by longtime Residents. The banners on the light poles and in front of the Clubhouse were a special touch to the celebration.

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There are not enough adjectives to describe this Committee. Six amazingly wonderful and intelligent women with terrific ideas which were brought to fruition. I cannot say enough about them, and it was an honor to be the Committee Chair.

One of our greatest accomplishments was that there was absolutely no cost to the community. We cannot thank our Manager, Jill Geiger, enough for tirelessly securing donations from our vendors. She also attended every meeting and guided us through processes we were unsure about.

We have had positive feedback from the community which made it all worth it!

The time capsules will be opened in 2048 and 2073. Although we may not all be here to celebrate, we cherish the fact that future generations of the community will appreciate what a joyful and diverse community Morgandale was in 2023.

**Marianne Natali**  
**Chairperson 50<sup>th</sup> Anniversary Committee**



### **Upcoming Morgandale Recycling/Environmental Committee Event:**

On Saturday, September 21<sup>st</sup>, 2024, we are hosting our 'Fall Recycling Event', from 9:00 am – 12:00 noon, at the Clubhouse parking lot. We provide water and donuts, and we also have small prizes if one of the attendees answers a trivia question correctly. In addition, everyone who attends has a chance to win one of three \$25.00 gift certificates (winners chosen via random drawing at the end of the event). All trivia and gift certificate winners are then recognized in the following Newsletter.

**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 Social Engagement and Wellness Committee is having a Sock Drive to benefit Ruby's Kids and Vietnam Veterans (VVA). It will begin September 21<sup>st</sup>, Recycling Day, and continue until November 1<sup>st</sup>. **New socks** can be dropped off at the recycling event and then at the office until November 1<sup>st</sup>.



### **Montgomery County Recycling and Hazardous Waste Information:**

Since our Fall Recycling Event focuses on the items we can recycle within our community, we should also provide information on where you can recycle other types of items and where you can properly dispose of hazardous waste.

(Reminder: oil, paint, and propane tanks, to name a few, are not to be disposed of at the trash enclosure at the Morgandale Clubhouse or anywhere else within the community grounds). The Montgomery County, PA website is an excellent community resource:

<https://www.montgomerycountypa.gov/637/Recycling-Information>

At the above web address, you can see the remaining dates for the Montgomery County 2024 Household Hazardous Waste Collection Program along with a list of Acceptable and Unacceptable Household Hazardous Waste items for these events. The next Montgomery County Household Hazardous Waste Collection event will also be on Saturday, September 21<sup>st</sup> at Spring-Ford 9th Grade Center, 400 South Lewis Road, Royersford, PA 19468 and you can find registration details at the website address listed above.

**Submitted By: Cory Anderson**

**Recycling/Environmental Committee: Gary Cassel, Chairperson, Cory Anderson, Chris Carty, Esther Miller, and Marianne Natali**

## Lending Library



Did you ever wish you had psychic powers? Would you like to have the ability to hear someone's thoughts? How about a special gift to contact someone mentally?

Iris Johansen keeps the reader intrigued with complex characters with every turn of the page. 'Firestorm' has a clever plot with three main characters. One of which is a coldhearted killer. The other two are attempting to stop him by channeling his thoughts before he kills another.

It is a cat-and-mouse game and the suspense holds until the bitter end. This psychological thriller will have you turning pages as if they were burning. If you have not surmised by now, the plot is about a man obsessed with fire. 'Firestorm' will never be a novel turned into a Broadway show. The smoke and heat would be too hot to endure.

Hope all are enjoying this summer (speaking of heat) and are reading a few good books and staying cool!

### **Submitted By:**

**Jane Kane**

### **Library Committee:**

**Jane Kane  
Dan Pillie**

# Crochet Club



On June 26<sup>th</sup>, the Social Engagement and Wellness Committee hosted a crochet workshop at the Clubhouse. It was led by Committee Member Carrie Ryan. Nineteen Residents gathered to learn the somewhat mysterious origins of the craft as well as how to hold a hook and the basic stitches.



Participants came with their cotton yarn in hand and varying levels of experience (most had never tried to crochet before). The room was full of laughter and fellowship as Carrie provided one-on-one guidance to each person. The Residents who had a background in the craft assisted their neighbors. It was wonderful to see so many people show interest in the craft. The goal was to have the skills and knowledge to make a cotton hot pad. By the end of the three workshops, the participants were well on their way and expressed their desire to continue the classes. The group will be meeting weekly to hone their skills!

If you would like to join the Crochet Club, please contact Carrie Ryan by email at [carrie.ryan89@gmail.com](mailto:carrie.ryan89@gmail.com) for more information. Thank you to all the Residents who made the event a success!

# Financial Sense

## Debit or Credit

Which is the best to use? You can have an opinion on this question, but I would say there is no 'right' answer. All have pros and cons or, as I will put it, different consequences. The consequences depend on your behavior of spending more than the vehicle on which you spend. I will focus on two points, how they impact credit scores and how they can impact life if there is fraud.

Using a debit card will not impact your credit score either favorably or negatively if you are using it within your spending limits. If you overspend you will get fees from the bank, returned payments, and it can turn into a loan. A loan will negatively impact scores as it adds to debt. People think that using debit cards keeps them from overspending but that is just not true. The costs of over limit spending and returned checks could be well over the cost of a 30% credit card interest rate that is paid off within a couple of months.

Using a credit card can impact your score positively if it is paid in full and on time each month. It can negatively impact your score in two ways if it is not used to pay in full and on time. 'On time' payments make up ~35% of your credit score, so paying on time is essential to a good score, but ~30% of the score comes from your 'capacity'. Capacity measures how much credit you have, to how much credit you have used. For example, if you have a \$10,000 credit limit and have \$5,000 used, you have capacity of 50%, that is not good. A goal would be to keep your credit utilization under 30%. Paying on time but not paying attention to capacity will hurt your rating. Using it well will increase your score.

Fraud is another reason to consider what you are using to pay for purchases. Debit cards like credit cards can be subject to fraud. If you have fraudulent activity on your debit card there are two very important things to consider. You must report the fraud within 48 hours to limit your responsibility to \$50.00, the longer the time it takes you to report the fraud the more money you may be responsible for, at 60 days that is unlimited <sup>1</sup>. Once you report the fraud, it is investigated the same as it would be on a credit card. This money will not be returned to your account until the investigation is completed. If the money that left your account was intended to pay the rent or other daily living needs, the impact of not having this cash becomes significant.

If a credit card is used in fraud, you have 30-60 days to report it after you are notified. That 'notification' is your billing statement. At the time of reporting, the 'charge' is essentially 'removed in limbo' from your card. You are not charged interest on it while it is under investigation, and there is no obligation to pay it. In this scenario, the impact on daily life is minimized.

However, credit cards today can carry an interest rate of over 30%, so if you are not good with your financial behavior this could be dangerous. If you are new to the world of plastic, my advice is to be conservative with your limits and your use. Get a card that does not have incentives for use (those points!), has a limit of ¼ of your monthly take home pay, and use it to purchase things not subject to overspending. Gas and streaming services are good starters for the credit card. I never saw anyone pull up to the gas pump and gift everyone else a tank of fuel. Putting a ¼ of pay limit should help you make sure there is enough each month to pay in full. Putting your card on autopay will ensure that it is paid on time each month but won't help you to build or change financial behavior. To increase your financial muscle, you need to review the bill, and pay it on time and in full. This takes repeating behavior, like building muscle at the gym.

Of course, as with all advice, get many sources of information and don't fall into the mindset that there is a one size fits all.

Till next time, Live Generously and in Gratitude,

**Sandi Greene, CLU, Financial Coach**

<sup>1</sup> Electronic Funds Transfer Act (EFTA)

Dog Days of September ~ Morgandale Dog Swim

Saturday, September 7<sup>th</sup> ~ Rain or Shine

1:00 p.m. – 3:00 p.m.



Your pooches will have the chance to go swimming at the Morgandale Pool at our 6<sup>th</sup> Annual Dog Days of September Dog Swim.

- All dogs must be under control during this event.
- All dogs must be current on shots.
- All dogs must be accompanied by an adult, 18 years or older.
- Only Morgandale dogs are allowed in the water during this event.
- Dogs must play well with others.
- Please bring a leash to use when escorting your dog in and out of the pool area.

For dogs that “don’t play well” with others, we will offer four 15-minute private swim slots between 12-1pm. Should we have an overwhelming response for these slots, we will need to conduct a random raffle.

If you would like to join the Pet Committee or assist with the doggie swim event, please let us know!

Please R.S.V.P. by September 3<sup>rd</sup> to [jill.geiger@associamidatlantic.com](mailto:jill.geiger@associamidatlantic.com)

OR call the Management Office at 215.368.6350.

Name of Resident: \_\_\_\_\_

Names of Pooches: \_\_\_\_\_

How many Pooches: \_\_\_\_\_

Address: \_\_\_\_\_

Private swim slot? Yes/No

### **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, August 22nd, 6:30 p.m., Edwardian Clubhouse, and Zoom

Morgandale Doggie Swim, Saturday September 7th, 1:00 p.m., to 3 p.m., Morgandale Swimming Pool.

Community Yard Sale, Saturday September 14th 8 a.m. to 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



### **Why Choose Gary Cassel as your Realtor?**

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- Selling Morgandale houses since 1975.
- I assist in coordinating all the items required by the Association at point of sale.
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### **Thinking About Selling Your House?**

I offer a marketing plan to get your house SOLD fast, with the least amount of stress, for the best possible terms for YOU, my Client.

I offer a 'variable fee structure' to my Morgandale friends, which could save you thousands of dollars in marketing fees. Call for details.

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