



The Morgandale Connection

November
2024

Issue 315

The Council Members of Morgandale are:

Tim Cooney, President

Gary Cassel, Treasurer

Cory Anderson, Secretary

Marianne Natali, 1st Vice President

Caren Rosch, 2nd Vice President

HIGHLIGHTS OF THE 2025 BUDGET PRESENTATION & PROJECTIONS FOR 2026

Why are my condominium fees increasing in 2025, and will they increase again in 2026? This is a common question with several factors at play. Let me explain further.

Reserve Study and Capital Reserve Fund

First and foremost, our Capital Reserve Study mandates that we increase contributions to our Capital Reserve Fund. For 2025, we are required to allocate \$628,094.00 to this account. This is a significant amount, funded by:

- Monies received from house resales (\$1,500 per sale)
- Interest on our investments
- Monthly contributions

Our community is aging, and with that comes the need for repairs and updates, including:

- Sewer collection and lateral line repairs
- Continuing our 4-year paving project for 32 courts and the basketball court
- Obtaining estimates to replace privacy fences throughout the community

In the past, we successfully completed projects like repaving Morgandale Drive (in two phases) and replacing all roofs (in seven phases) without issuing a special assessment.

However, due to the required funding for the Capital Reserve Fund, I anticipate a minimum \$7.00 increase per month in the 2026 budget for this item alone, which is unfortunately unavoidable. Additionally, there are other factors that may impact your 2026 budget, as outlined on the next page.

Rising Insurance Costs

Insurance premiums will continue to rise annually. To mitigate these increases, we've implemented Resolution 34, which requires compliance with certain measures every one or two years or before selling your home.

Additionally, we've increased the deductible on our Master Insurance Policy to \$30,000.00, which helps control insurance claims and manage premium quotes. Please make sure your Insurance Agent is aware of the Association's \$30,000.00 deductible.

Other Budgetary Impacts

- Trash and Landscaping Contracts: These continue to increase yearly.
- Weather-Related Costs: Unexpected events like snowy winters or inclement weather causing tree or limb damage can negatively impact the budget.

Pool Lifeguards vs. Swim at Your Own Risk

This past summer, we surveyed the community about transitioning to a 'Swim at Your Own Risk' policy. The majority favored this cost-saving measure. Based on legal and insurance advice, we are implementing a 1-year trial.

- Key Points:
 - Signature required on a 'Release of Liability'.
 - Signs will be posted.
 - Pool attendants will check wristbands and enforce rules.
 - If rules are not followed, or if there is unruly behavior, we may need to close the pool temporarily.
 - Returning to lifeguards in 2026 could result in an additional \$7 - \$8 increase per month.

The success of this initiative depends entirely on you, the Community.

In Closing

I am truly blessed to have your support as Treasurer. Thank you for your trust and partnership as we navigate these financial challenges.

Wishing you a wonderful holiday season and a healthy, safe, and prosperous New Year!

Gary L. Cassel
Treasurer – Morgandale Condominium Association

MORGANDALE CONDOMINIUM ASSOCIATION

MANAGEMENT REPORT

**For the period from
October 26, 2024 ~ November 15, 2024**

CAPITAL PROJECTS/UPDATES

Concrete Replacements:

Management and Trozzi Construction are currently inspecting the concrete curbing on Clemens, Devonshire, Brunswick, Lexington, Christopher, Centennial, and Windsor Courts, in preparation for the paving project scheduled for July 2025.

OPERATING PROJECTS/UPDATES

Swimming Pool ~ Swim at your own Risk:

Management and the Association's attorney are in the process of developing a formal Resolution and detailed procedures to implement the 'Swim at Your Own Risk' policy, which will come into effect in May 2025. This policy is intended to allow Residents to use the pool facilities without the presence of a lifeguard on duty. Pool attendants will be hired to check bands upon entry.

The attorney's involvement ensures that the policy complies with local, state, federal and condominium law regulations, addressing potential liability concerns. The Resolution will formally establish the policy, outlining the conditions under which Residents and their guests are permitted to use the pool. This will likely include safety guidelines, hours of use, and other stipulations.

A community meeting will be held in the Spring to ensure that everyone is fully informed of the new policy and understands their responsibilities. If the policy is found to be unsafe or ineffective, the Council will re-evaluate the 'Swim at Your Own Risk' policy and consider the costs of contracting a lifeguard company for the 2026 season.

Landscaping:

Mowings:

Due to the dry, hot weather and lack of growth, Clarke's Landscaping skipped a few cuts this period. So far this year, we still have 20 cuts with minimal complaints.

Leaf Removal & Gutter Cleaning:

The In-House Maintenance Staff continue with leaf removal and gutter cleaning.

Tree Applications:

The Davey Tree Expert Company applied a Horticultural Oil Treatment, to prevent the infestation of mites, aphids, and lacebugs, on the trees.

Tree Work:

Clarke's Landscaping pruned four trees and removed three failing trees. Due to the drought, the installation of the 22 new trees was postponed until the Spring of 2025.

Snow Removal:

We are actively recruiting snow shovelers; however, there are times when we are unable to secure enough shovelers. In such cases, we rely on Clarke's Landscaping for snow removal support. The winter snow removal procedures are outlined in the November newsletter.

Water Spigots:

The water spigots throughout the community were turned off for the winter season.

Inspections:

Management conducts weekly inspections of the entire community, driving through each court. This period, the fronts and backs of Clemens, Devonshire, and Lexington Courts were thoroughly inspected, resulting in a few violation letters and work orders.

Best Home Committee Award:

The Best Home Committee awarded 2419 Hillock Court the Best Home for the Fall/Halloween contest. The award was presented to the Resident this season, and an article was included in the October newsletter.

Social Engagement and Wellness Committee:

The Committee organized another successful New Member Orientation on November 6th. They have many other exciting ideas planned for the community. A big thank you to this wonderful Committee for all their efforts!

Pet Committee:

The Pet Committee has received enthusiastic responses from dog owners for the 'Pet Spotlight', which features pets in an article along with a picture. Additionally, the Committee hosted a Halloween Pet Walk on Saturday, October 26th, and photos from the event are highlighted in the October Newsletter and on the website.

Holiday Party ~ Sunday, December 15th:

Preparations are underway for the December 15th Holiday Party! Each holiday season, the Morgandale community sponsors a family in need. This year's Holiday Party invitation encourages Residents who wish to contribute to bring gift cards or gifts to the December 15th party, or drop them off at the Management Office by December 13th.

**American Red Cross Blood Drive ~
Wednesday, December 18th:**

Committee Chairperson, Barb Jensen, scheduled an American Red Cross Blood Drive for Wednesday, December 18th. A notice will be forthcoming.

General Maintenance:

The In-House Maintenance Staff has been exceptionally busy recently, removing leaves, cleaning gutters, painting shutters, and handling numerous work orders. They swept the trash enclosures, emptied community trash cans and doggie stations multiple times, cleaned the Clubhouse, and delivered the October Newsletter and Holiday Party invitation.

Management would like to extend gratitude to Marilyn, Matt, Brad, and Ben for their hard work and dedication.

Sincerely,

Jill L. Geiger, CMCA, AMS, PCAM
General Manager for Morgandale Condominium Association



HOUSE RULES

Vehicle Registration and Parking Compliance

To ensure our parking policies remain effective and our community well-maintained, please notify Management whenever you acquire a new vehicle or sell an existing one. Our annual Census Form is one way of informing us, but we also ask that you e-mail Management at marilyn.tarves@associamidatlantic.com. Keeping our records up to date helps prevent unnecessary issues.

Here are a few key reminders regarding vehicle registration and parking compliance:

1. Register your vehicles with the Association: All vehicles must be registered with the Association and must include the license plate number. If Management is not informed about a new vehicle, it may not be recognized in our system. Unregistered vehicles are subject to tagging and towing at the owner's expense.
2. Inspection Stickers: All vehicles parked on the property must have valid inspection stickers as required by state law. Please ensure your vehicle remains compliant at all times.
3. Vehicle Movement: Vehicles must be moved at least once within a 30-day period. This helps us manage parking spaces efficiently and prevents unused vehicles from taking up valuable spots.
4. Inoperable Vehicles: If a vehicle appears inoperable—such as having a flat tire or visible damage—please ensure it is repaired or removed within five days of the accident/flat tire. Alternatively, contact the Management Office to provide an update on the vehicle's status.
5. Valid Spaces: Please note that a valid parking space is defined as a spot with parking lines on both sides of the vehicle. Parking on the ends of the center parking or in cross-hatched areas is strictly prohibited.

If you have recently changed vehicles, or plan to do so, please send an email to marilyn.tarves@associamidatlantic.com with the necessary details. Your cooperation helps us maintain a nice community.

Thank you!

Recycling Corner



Recycling benefits the environment and the economy. Recycling is regulated by a variety of governmental and commercial organizations as well as the availability of various recycling facilities. Three tips to improve our recycling practices are listed below.

Recycling Tip 1 – Stop ‘Wisecycling’.

When it comes to recycling, Wisecycling is one of the worst things you can do. Wisecycling refers to the well-intentioned action of throwing anything and everything into the recycling bin in the hope that it can be recycled.

It’s easy to Wisecycle. Sometimes it’s hard to determine if something is recyclable or if it should go to landfill. You’re not sure, and of course, you don’t want to send it to landfill by mistake. So just in case, you place the item in the recycling bin in the hope that someone else will be able to work it out.

The problem is that these items that don’t belong in the recycling bin can have some pretty dire consequences. They can make the recycling process much more difficult by getting stuck in the machines and causing shutdowns, or contaminating the recycling material outputs lowering the quality, and sometimes even leading to the entire batch of recycling being sent to landfill. All of these issues cost money for the processing plants and make recycling less economical — potentially increasing the costs to the consumer.

Recycling Tip 2 – No plastic bags in general recycling bins.

Plastic bags and other soft plastic packaging are the number one contaminant in recycling loads. These “tangles”, as they are referred to, can get caught in machinery and shut down equipment, resulting in a loss of revenue or even an environmental disaster if not taken care of quickly enough.

It’s important not to place any soft plastics or tangle-like objects in our general recyclables bins. Recycling items should be placed loosely in your bin, there is no need to put them inside a plastic bag.

Deposit plastic bags and other soft plastics (Ziploc bags, bubble wrap, etc.) in the dedicated container near the Morgandale Clubhouse or in one of the dedicated containers in our local stores (ShopRite, Giant, Wawa, etc.).

Recycling Tip 3 — Flatten Cardboard Boxes to reduce costs.

There are many cardboard recycling boxes throughout Montgomery County, including the one near the Morgandale Clubhouse (for use by Morgandale Residents — not the general public).

Flattening cardboard boxes before placing them into a Cardboard Recycling Bin increases the amount of cardboard that can fit into the bin. Because recycling companies (generally) charge fees based on the number of bins, not the amount of cardboard in the bin, a bin filled with flattened cardboard is a better economic deal for the consumer.

Submitted by: Christine Carty

Your Recycling/Environmental Committee:

Gary L. Cassel – Chair
Cory Anderson
Christine Carty
Esther Miller
Marianne Natali

Lost Something? Check with the Management Office First!

The Management Office maintains a Lost and Found for items discovered on the property. Whether it's keys, glasses, phones, or even personal belongings, there's a good chance your missing item has been turned in.

Here's what to do if you've lost something:

1. Call the Management Office First

Before retracing your steps or feeling overwhelmed, give the office a quick call at 215-368-6350. Management can check if your item has already been found and set it aside for you.

2. Provide Details

Be prepared to describe your lost item in detail; its color, size, and any unique features. This helps us ensure the item belongs to you.

3. Check Back Periodically

If your item isn't here yet, don't lose hope! Sometimes items are turned in a day or two after they're lost.

Found Something?

If you come across an item that seems misplaced, please bring it to the Management Office. We'll secure it and do our best to reconnect it with its owner.

Remember, our Lost and Found is here to serve you, so before you panic, check with us first!

Together, we can make sure lost items find their way home.

For questions or assistance, contact the Management Office at 215-368-6350 or stop by during business hours.

2025 COUNCIL MEETING SCHEDULE
AND SPECIAL EVENTS

Thursday, January 23rd	Council Meeting
Thursday, February 27th	Council Meeting
Thursday, March 27th	Council Meeting
Tuesday, April 8th	Annual Election & Council Meeting
Saturday, April 19th	Clean-Up Day
Saturday, May 10th	Yard Sale
Saturday, May 17th	Recycling Day
Thursday, May 22nd	Council Meeting
Saturday, June 7th	Morgandale Day
Thursday, June 26th	Council Meeting
Thursday, July 24th	Council Meeting
Friday, August 1st	Adult Pool Party
Thursday, August 28th	Council Meeting
Saturday, September 6th	Doggie Swim
Saturday, September 13th	Yard Sale
Saturday, September 20th	Recycling Day
Thursday, September 25th	Council Meeting
Thursday, October 23rd	Closed Budget Workshop
Thursday, November 20th	Budget & Council Meeting
Sunday, December 7th	Holiday Party

*** NOTE –All Council Meetings will be held at 6:30 p.m. and date subject to change.**

Financial Sense

Holiday Planning - It's Not Too Late!

According to the latest figures, U.S. household debt has risen 4.8% in the last year. It's a stern reminder of the financial strain that many are feeling, especially at the holiday season.

I recently came across a post on social media, *"I did my December budget, and everyone is getting hugs for Christmas"*. In a conversation, someone candidly shared, *"Everyone's getting one gift. We're broke."* Both sentiments struck a chord—completely in tune with the national situation. Whether you're striving to stay out of debt or deep in the trenches trying to climb out, the struggle is real.

But here's the good news, there's still time to plan. The person who mentioned hugs got a chorus of support, with people saying, *"Hugs are perfect!"* As for the one-gift strategy, it sparked creativity.

Here are some thoughtful, budget-friendly ideas to make the season meaningful without adding financial stress:

- **Offer practical help.** Ask relatives for their "To-Do lists". Tasks like moving furniture to storage or organizing a space can be gifts of great value.
- **Give the gift of time.** Babysit for parents so they can enjoy a few hours to themselves. Arrange an outing with family or friends. Shared laughter and memories often mean more than material gifts.
- **Make it personal.** Financial expert Suze Orman and her partner exchange only handmade gifts during the holidays. It's not about what they can afford, it's about the thought and love behind the gesture.

The idea that expensive gifts carry more meaning is a myth. This season, be true to yourself. Give gifts that reflect your values and stay within your means. If you can afford to buy, enjoy the process!

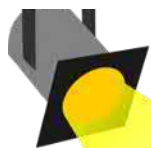
This isn't about bashing gift-giving; it's about mindful giving.

The most valuable gift you can offer is standing in your financial truth, setting a powerful example for others, and creating a foundation for future stability. Your honesty might even inspire someone else to embrace their truth.

Whatever gifts you choose, let them be thoughtful and special. Remember, Amazon and Macy's don't hold the monopoly on holiday magic, it's found in your heart.

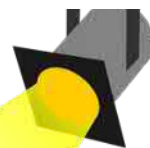
Till next time, Happy Holidays! Enjoy the season in peace and joy,

Sandi Greene, CLU, Financial Coach



Morgandale's Pet Spotlight

Meet this Dynamic Duo!



**This month we
are introducing
these two cuties:
Luna, is a one-
year-old kitty.**



**Ivy is one-
year- old
Maltipoo.
Both of these
adorable pets
look like they
know how to live
the good life!**

To have your pet featured in the Morgandale newsletter, contact the Management Office to complete the Pet Spotlight form.

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 2024/2025

Morgandale Holiday Party, Sunday, December 15th,
Edwardian Clubhouse, 4 p.m. to 7 p.m.

Morgandale Council Meeting, Thursday, January
23rd, 2025, Edwardian Clubhouse, 6:30 p.m. and
Zoom.

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



American
Red Cross

GIVE SOMETHING THAT
Means Something
GIVE BLOOD

Blood Drive

Morgandale Condominium

Club House
1015 Forty Foot Road
Lansdale, PA 19446

Wednesday, December 18, 2024
2:00 p.m. to 7:00 p.m.



American
Red Cross

Why Choose Gary Cassel as your Realtor?

*** EXPERIENCE COUNTS ***

- Selling Morgandale houses since 1975.
- I assist in coordinating all the items required by the Association at point of sale.
- I am dedicated and committed every day to promote Morgandale as the #1 choice in condominium ownership in the North Penn area.

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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

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.

Call or text Gary L. Cassel today at 215-450-2373 for a complimentary competitive market analysis.

You may be surprised at the value of your house in today's market.



Gary L. Cassel

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