



The Morgandale Connection

October 2023

Issue 302

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 September 23, 2023 –
October 27, 2023

CAPITAL FUND PROJECTS AND ACTIVITIES

Roadway Paving Project:

After careful consideration and a thorough evaluation process, we are thrilled to announce that 'All Out Parking Lots' has been awarded the paving contract for the Clubhouse Parking Lot and Walking Path.

This decision comes after extensive deliberation and a comprehensive selection process. We are confident that this choice aligns with our commitment to excellence and our desire to ensure the highest quality of work in our community.

All Out Parking Lots has a strong reputation in the industry for their commitment to quality, safety, and community involvement. Their expertise in asphalt services, attention to details, and communications with Management and the engineer were key factors in their selection. They were the lowest bid to boot.

We expect the clubhouse to be paved in April of 2024. The walking path will be done in the Summer of 2024. The specific details of the project, including the scope, timeline, and any potential inconveniences during the construction phases, will be communicated to you in the Spring of 2024.

Trozzi Construction was awarded the concrete curbing contract for the clubhouse parking lot. This work will coincide with paving the clubhouse in April of 2024.

Maintenance Garage Roof:

Lemus Construction replaced the maintenance garage roof and gutters in October.

Marshall Court Renovation:

The new concrete walks and retaining wall, in front of building 2101 through 2108 Marshall Court, were completed this past period. The new railings will be installed in the near future. The trash enclosure ramp and curbing were replaced on this side of Marshall as well. The In-House Maintenance Staff backfilled, graded and seeded the disturbed areas around the new concrete. Thank you to Trozzi Construction, Clarke's Landscaping, Marano Ironworks, the In-House Maintenance Staff, and Council, for all your hard work to make this project possible.



Swimming Pool Renovations:

Berardelli Pool Service replaced the coping stones around the pool and is in the process of replacing the tile around the perimeter of the pool.

OPERATING FUND PROJECTS AND ACTIVITIES

2024 Budget:

The Council and Management met on October 26, 2023, in a closed budget workshop, to analyze the 2023 year-end projections and the 2024 proposed budget. The small surplus projected for the end of this year and the small Owners' Equity balance will not be utilized to offset the fees in 2024, as done in the past. The insurance increased by \$60,000 and the trash and recycling contract along with other contracts increased due to inflation.

Associations are not immune to inflation. The Association's contracts have been bid-out and negotiated, and multi-year contracts were beneficial when preparing for the 2024 budget. The Council will continue with its preventative maintenance programs and capital improvements, so that the property is beautiful and valuable. Our social events will continue because these events are important to our community. Our collection efforts are aggressive, but sensitive to hardships.

The updated 30-year Reserve Study reflects inflation; therefore, affects the increases needed for supplies and services starting in 2024. The Reserve Study is recommending that the Association increase the monthly deposits (savings) by 8.5% for four years starting in 2024 to maintain adequate funding. For year 2024, that equates to a \$6.75 increase in the condominium fees just for reserve funding. The Council will discuss this subject in more detail at the Budget Meeting on November 16th.

The Council, your Treasurer Gary Cassel, and Management work incredibly hard for your dollars and your property. Compared to other local condominiums with similar age and amenities, Morgandale's condominium fee is still the lowest.

Capital Contribution Increase:

The Capital Contribution (one-time fee for new buyers) will increase from \$1,250 to \$1,500, effective January 1, 2024. A new Resolution will be sent to the Homeowners in the near future.

Sewer Maintenance:

As a courtesy and pro-active maintenance measure, Matt and Ben snaked the sewer stacks (from the roofs) on Stockton, Jefferson, and Cross Hill Courts. They encountered some blockages that could not be cleared; therefore, we alerted the Homeowners to contact a plumber to snake the line from the lower unit.

Management submitted the annual letter to the Towamencin Township regarding maintenance to the sewer collection and lateral lines.

Due to tree roots, a section of a house lateral will be replaced on Windsor Court in the near future.

Landscaping:

Clarke's Landscaping cut 23 times so far this season, with minimal complaints from Residents.

Clarke's completed the Fall fertilizer and herbicide to the lawn this past period.

Clarke's Landscaping completed the tree removals this past period and is in the process of grinding tree stumps. The In-House Maintenance Staff are removing the grindings, adding topsoil, and seeding these old tree beds.

The leaf removal will start in the near future.

Painting of Light/Street Sign Poles:

Brad painted the light poles and light fixtures on Fairbourne and Franklin Courts. He also painted the light fixtures on all the trash enclosures and the light fixtures on the half walls on Cross Hill Court.

Shutter Painting:

The In-House Maintenance Staff is in the process of painting the shutters in Crowther Court.

New Trash Toters:

We are pleased to inform Council that the new 75 trash totes were switched out (damaged totes removed) by our trash hauler, J. P. Mascaro.

Pool Maintenance and Lifeguards:

Management informed Berardelli that Council accepted their three-year proposal, to summarize, paint, winterize, and provide chemicals. A contract was signed by the appropriate parties.

IM Pools was happy to hear that Council accepted their one-year proposal for lifeguarding in 2024. A contract was signed by the appropriate parties.



50th Anniversary Committee:

The 50th Anniversary Committee stuffed 560 gift bags with little pumpkins that were purchased from Merrymeade Farm. Kipcon, Inc. (Association's engineer) sponsored the purchase of these pumpkins. Management sent a 'Thank You' note to Kipcon for their \$700 donation for the pumpkins. The In-House Maintenance Staff delivered a bag to each home this week. Management received many 'thank you' e-mails from Residents.

The Committee is also organizing a 'Sock Drive' to benefit Rubye's Kids and Veterans. Socks can be dropped at the Management Office until November 1st.

The Committee is working on a few nice gestures for the community for November and December.

Best Home Committee:

The Best Home Committee inspected the homes between October 23rd and October 28th and will be awarding a lucky winner a \$100 gift certificate.

Vaccination Clinic ~ Tuesday, October 17th:

The Vaccination Clinic was successful with 90 vaccinations given on Tuesday, October 17th.

Holiday Party ~ Sunday, December 3rd:

Management sent the Holiday Party invitation to the community this period.

American Red Cross Blood Drive ~ Tuesday, December 19th:

Committee Members Barb Jensen and Diana Ward scheduled an American Red Cross Blood Drive for Tuesday, December 19th. A notice will be forthcoming.

E-Mail Blasts & Website Updates:

Management sent/posted the following notices to the website:

- August 24, 2023 Meeting Minutes
- September Newsletter
- Sock Drive
- Vaccine Clinic
- Holiday Party Invitation
- Best Home Committee Judging
- Ball Playing in the Streets
- Household Hazardous Waste Event

Property Inspections:

Aside from driving the entire property weekly, Management inspected Nashmont, Norwood, Pennland, Jamison, Rosedale, Crowther, Mason, Morton, Windsor, Salinus, Belvedere, Aberdeen,

Keeler, Franklin, Fairbourne, and Cross Hill 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 Staff emptied the trash and doggie stations, checked and swept the trash enclosures as needed, and delivered the September newsletter, the Budget meeting announcement, the 50th Anniversary pumpkins, and the Holiday Party invitation.

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

ASSOCIA OFFERS E-STATEMENTS



If you would like to sign up for e-statements, please visit <https://mamc.opt-e-mail.com> and enter your account information as prompted.

Follow the instructions listed on the website:

- Enter in your Account ID as found on your statement,
- Enter in the street number of your Unit address,
- Enter in a valid e-mail,
- Enter in a Password

Once you have entered in all this information, you will be informed that an email has been sent to the email you provided with an Activation Link that you are required to click (this allows us to verify the e-mail address is an actual, accessible e-mail address for you).

Once you have clicked the link to activate the account, you are then prompted to either 'Opt-In' to e-statements or 'Opt-Out' of e-statements.

*Please note, if you Opt-In' for e-statements, you will no longer receive paper statements.



HOUSE RULES

Storage/Bike Sheds

The Storage/Bike Shed(s) at most court entrances will be cleaned over the Winter. We ask Residents to tag their items with their name or address by a certain date. After that date, everything that is not tagged will be disposed of. Please take the time now to remove any of your unwanted articles from the Storage/Bike Shed. **Also, Storage/Bike Shed gates should always remain locked. If you are unlocking the Storage/Bike Shed gate for a family member, please immediately lock it back up.**

Dog Waste

We are fortunate to live in an area where many of us are dog lovers, and our four-legged friends are an integral part of our lives. However, with this privilege comes the responsibility to ensure our community remains clean and safe for everyone.

Lately, there has been an increase in instances where dog waste has been left in our community areas. Not only is this unsightly, but it also poses health and environmental risks. In light of this, we request that all dog owners within our community commit to the practice of picking up after your dog. The Association has a strict fine policy for offenders, \$100 fine for the first offense and \$250 for each offense thereafter.

Thank you for your cooperation and understanding. Together, we can ensure that our community remains a wonderful place for all Residents, both human and canine.



Recycling/Environmental Corner



A brief history of your Recycling/Environmental Committee:

The Committee was introduced to the Morgandale community back in 2010. It was originally named the 'Recycling Committee', and it was created to help our Residents become aware of recycling, by providing education on the importance of recycling. The goal was to reduce the harmful environmental impacts that would result if we ignore a recycling program. The original Committee consisted of Gary L. Cassel, Chair, David Bencker (now deceased), Marianne Natali (still an active member), John Lyon (now deceased), Esther Miller (still an active member), Ken Hill (past member), Carol DiJoseph (past member), and Colleen Duran (past member). In the meantime, we have added Christine Carty and Mary Ann Brennan to our group.

For many years, we had the long 'Snoopy bin' as a fixture in the Clubhouse parking lot. Everything from paper, cardboard, plastics, and glass bottles were commingled into this container. Unfortunately, due to its age and use, and the repairs necessary for its upkeep, we had the Snoopy bin removed.

At that time, we replaced the Snoopy bin with containers from a company called 'Paper Retriever.' This was a free service offered to us, that actually gave us rebates for the amount of recycling they collected at our community. This is when the recycling program at Morgandale went full speed ahead.

Due to the Community embracing our recycling program, we reached out to our trash hauler, J.P. Mascaro, and they agreed to provide two containers for paper, plastics and bottles, along with a separate container for our cardboard recycling. The two containers are emptied on Mondays and Fridays, and the cardboard container is also emptied every Monday and Friday. It is always appreciated when you flatten your cardboard boxes before you place them in the container, to allow more space for other individuals to do the same.

Each Committee Member is assigned certain months to author an article for the Newsletter, and these articles are provided to keep our Residents up to date. We also send out email blasts announcing the many recycling events that are scheduled throughout the year, including hazardous waste, tire collection, electronic collection, and the like. These articles provide information or suggestions on ways to improve our recycling program at Morgandale.

The Committee sponsors a Spring and Fall event, on a chosen Saturday from 9:00 a.m. – 12 noon, wherein we assist individuals who recycle during that timeframe. We provide donuts and soft pretzels. All who recycle have a chance of winning one of the three \$25.00 gift certificates. We also ask trivia questions during the event, and if a correct answer to the trivia question is provided, there are small prizes that are offered, typically donated by our trash hauler. We also collect canned goods for Manna on Main Street, pet supplies for the Pennsylvania SPCA, old eyeglasses, and materials for students backpacks, and so forth.

We also schedule a yearly Morgandale Clean-Up Day, that coincides with Earth Day. We solicit volunteers to help on a Saturday morning from 9:00 a.m. - 11:00 a.m. to walk the community to pick up litter, bottles, and trash that has accumulated over the winter months.

We have even written articles for the CAI Keystone Chapter magazine regarding our recycling program.

Recently, the Committee changed its name to the 'Recycling/Environmental Committee', and we are always available to answer any recycling questions you might have.

In closing, we appreciate all who continue to embrace our recycling program here at Morgandale.

Submitted By: Gary Cassel

Recycling/Environmental Committee

Gary L. Cassel, Chair, Esther Miller, Christine Carty, Marianne Natali, and Mary Ann Brennan



Library Committee

'Vital Signs' by Robin Cook is not your average novel.

Dr. Robin Cook, the author, is a graduate of the Columbia University Medical School. He finished his post-graduate medical training at Harvard. So, all the medical technology 'lingo', that the reader could only imagine, is factual. The mystery behind his knowledge and the ability to write such a page turning suspenseful novel is amazing.

The topic is infertility. Two women, diagnosed with the same bewildering problem, explore the uncharacteristic cause yet similar problem they both must bear. Suspense builds up when they travel to fertility clinics in Australia and Hong Kong. They explore the new world of reproductive technology.

This is certainly the strangest topic for a suspenseful novel. Only I can take a book off the shelf unknowing of its content. I guess it was the back cover with the photo of a handsome Robin Cook.

Once you get through reading all the medical mumbo-jumbo, the characters come to life, and the reader becomes enthralled in their lives and all the anxiety and heartbreak they must withstand.

Winter is upon us. I am sure a visit to our Morgandale library will satisfy even the picky reader.

Submitted By: Jane Kane

Library Committee:

Jane Kane

Dan Pillie

Fall/Halloween 2023 Best Home



Congratulations to, **Melissa Melice and Mike O'Brien of 2413 Hillock Court**, winners of this year's Fall/Halloween Best Home. It was great to see many wonderful decorations for the Fall/Halloween contest. For many displays, lights added to the appearance of the decorations after dark. Again, it was very difficult to narrow the selections to just one. Thank you to everyone who is making our community look wonderful.



1801 Pennland



2114 Marshall

Special mention to 1722 Rosedale for their Philly Spirit in the community!



Best Home Committee:

Diana Ward, Gary Cassel, Carol Antrim, Darlene Ayres, Barb Coughlin, Sharon Finan, & Tony Sergio



SNOW PROCEDURES

The snow removal begins as soon as it is feasible and after three (3) inches of snow has fallen. The three entrances and Morgandale Drive will be plowed first, fire hydrants will be cleared, and then the plows will enter your court and clean a center path. The plow will then move to one or more courts and do the same.

The In-House Staff will rotate where they start for each storm, so please know that you may not be first every time there is plowing to be done. This first pass will give you access to the road and time to move your vehicle out of the court. The plows will then return to your court and begin clearing what has been made open and available. If one parking space is empty and there is a car in front or on the side of it, it is impossible to plow this one space. Please understand we are not trying to skip you in this instance and if the plow slips while attempting to plow out one single parking space, damage could be sustained to your vehicle.

The main walks will be cleared first, and then the shovelers will clear **the walkways to the homes, cluster mailboxes and the trash enclosures after the storm has ended**. The sidewalks of those who are on the 'emergency list' will be shoveled first. If you have a driveway, please remember that the snow removal for your driveway is your responsibility.

Keep in mind there are 32 courts in Morgandale. We have three trucks, one skid steer, one tractor, and three snow blowers for the use of our full time In-House Staff. Wherever possible, we will attempt to utilize our in-house snow removal equipment to handle a storm, therefore, controlling your snow removal expenses. We also may bring in additional snow shovelers, should we need their help. We will absolutely call in our snow removal contractor, Clarke's Landscaping, should we see that we are unable to handle the storm ourselves.

If there are guests at your home, please ask them to utilize the center and overflow parking spaces.

Doctors, nurses, or emergency personnel who may need to exit the property quickly can utilize the parking cutouts on Morgandale Drive. These same individuals should contact the office so that they can be placed on the priority list along with others who have medical conditions that could require them to need medical assistance on an emergency basis. If you were on the list last year, you still need to call this year to confirm your priority.

Chemicals will be applied in accordance with the weather conditions, i.e. rock salt for streets and calcium chloride for sidewalks. Personal quantities of both of these items are available at the Clubhouse, near the recycling bin. Please be reminded that calcium chloride must be used on the sidewalks. All of the new concrete walks have a one-year warranty. If the concrete is damaged due to salt exposure, the warranty will be voided. Only a small amount of calcium is needed to be effective, clumps of calcium are not necessary.

Weather conditions can help or hinder snow removal. 40 mile per hour winds will cause drifts, even if we have just shoveled, those winds will blow these areas closed very quickly. Temperatures under 25 degrees will render chemicals ineffective. "Snow Emergencies" issued by the state or local authorities mean that conditions are unsafe everywhere and for everyone. This means you should be staying home and often it means that more snow is falling than can be promptly removed by the state, local, and Morgandale crews.

If your trash enclosure has not been cleared, please do not throw your trash in the snow or on top of the dumpsters. This causes the In-House Staff to have to clean up your trash, often frozen solid and stuck to whatever surface it was thrown on.

Again, Morgandale consists of 32 courts and 560 homes. After Morgandale Drive is cleared, the courts are rotated with each storm, so everyone gets a chance to be first. However, while someone is first, someone has to be last. We ask that you please consider this when it appears that the snow removal process in your court and in the community is taking longer than you think it should.

If we all work together and think of elderly neighbors, In-House Staff, contractors and each other, we will have successful snow removals. If you would like to report conditions to Management or ask the status of your court's snow removal, please contact us at 215-368-6350. Please do not approach the In-House Staff during the snowstorms. They are truly trying their best to get the job done and cannot do their job if they continue to get interrupted.



**MORGANDALE CONDOMINIUM
HELP WANTED
SNOW SHOVELERS
\$15 PER HOUR CASH – PLUS BONUS**

Morgandale is looking for snow shovelers, \$15 per hour cash. There is no application process, just a copy of your driver's license or school ID will do. However, individuals between the ages of 14 and 17 are required by Pennsylvania School Law to secure an Employment Certificate, known as 'Working Papers', before they begin work.

Snow Shoveler Bonus Structure

1. If a shoveler shows up on time and stays until the job is done that day, a \$15 WaWa gift card is given in addition to his/her cash pay.
2. If a shoveler works all the snow storms (excluding the necessary school days), from start to finish, a \$50 WaWa gift card will be given at the end of the season.
3. If a shoveler shows an act of kindness to a Resident and a compliment is reported to the office, a \$15 WaWa gift card is given (one per storm).

If you are interested in this position, please e-mail jill.geiger@associa.us.

Financial Sense October 2023

It's no secret that 2023 has been a rollercoaster year in terms of housing, interest rates, unemployment, and inflation. These are the best in years for some of these subjects and others are not trending as well. As we prepare for 2024, here are things to consider in your own finances.

The holidays are upon us so plan for what you can. There are still several paydays before you start the travel, feasting, gift giving, and parties so plan now. If you are hosting a big dinner, check the flyers and purchase non-perishable items as they go on sale. List your gift recipients, plan for creative gifts, and lower cost experiences where you can. Shop your closet or local consignment shops for pieces to wear to special events. Keep everything off your cards, as interest rates on those cards are quite high in most instances.

If you have cash sitting in an account, consider moving it to a high interest savings account. Many of these saving accounts are online banking institutions. Since the banking institutions are saving on the 'brick and mortar' locations, they can often afford to offer higher interest rates. These banking institutions are great places to keep your emergency fund; they are liquid but will take a couple of days to move money to a traditional account (delayed consideration of the expense). If you are holding other money, such as regular savings and want to put it into the same bank, put it into a 'new named' account. You don't want to co-mingle your emergency fund with regular savings.

Consider the amount of credit card debt you may be holding and how long it will be until you can pay it off. If it is considerable from amount or time vantage, consider transferring it to a lower interest home equity line. There are money managers who would say never transfer an unsecured debt to a secured debt (backed by your home), because if you default your home, as the asset guaranteeing this debt could fall into collection/foreclosure. However, with interest rates up in the high 20% to 30%, transferring to a HEL at 8% will save you money. This step requires planning. Make sure it will be paid and on time, and with a plan to eliminate it quickly. Make sure it will never fall into delinquency. I always recommend automatic withdrawals as your primary payment, where the bank will collect their minimum monthly payment, so it never defaults. You will need to supplement these monthly payments with a 'principle only' additional payment to pay it off quickly. Marking the date for the 'principle only' payment in a recurring calendar will keep you from forgetting this critical second step.

If you're not budgeting, it is time to start, because the next two months are good times to start planning for 2024 and beyond. I will cover the 'one hour rule of retirement savings', the 'dream meeting' and 'steps to start a good strong financial new year' over the next months.

Thank you for allowing me into your home, I hope this helps you keep your own financial decisions front of mind, and you are living your best financial life.

Till next time, Happy Thanksgiving, live in gratitude and peace!

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, November 16th, 6:30 p.m., Edwardian Clubhouse, and Zoom.

Morgandale Holiday Party, Sunday, December 3rd, 4 p.m. to 7 p.m. Edwardian Clubhouse.

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

Morgandale Condominium Association, the Council for Morgandale, and Associa Mid-Atlantic does not endorse any of the advertisements. The advertisement pages are supplied as a convenience to Homeowners.



Unwrap the Magic of the Season... with Edible Arrangements' Holly Jolly Bouquet!

Edible Arrangement Lansdale
Ralph's Corner Shopping Center
2333 Welsh Road
Lansdale, PA 19446

Store Hours:
Monday-Saturday 9:00 AM – 5:00 PM
Sunday: 9:00 AM – 2:00 PM

Tel: (215) 362-3004



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.

BERKSHIRE HATHAWAY Home Services Keystone Properties

Cell: 215-450-2373

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

BERKSHIRE
HATHAWAY
Home Services

Gary L. Cassel, GRI
Broker / Owner
Relocation Certified REALTOR®



Keystone Properties
2131 N. Broad Street, Suite 200
Lansdale, PA 19446
Bus 215-855-1165 ext. 120 Fax 215-855-3136
Cell 215-450-2373 Direct 267-638-2120
gary@garycassel.com
www.bhhskeystone.com



A member of the Franchise system of BHI Affiliates, LLC.

k.w. KELLER WILLIAMS REAL ESTATE

THINKING ABOUT SELLING?

There has never been a better time to sell.
We specialize in selling condos like yours!



Call or text 215-239-7953 **TODAY** for your **FREE**.
No obligation, no hassle, comparative market analysis!



Gregory Parker, Realtor
Keller Williams Real Estate

910 Harvest Drive, Ste 100
Blue Bell, PA 19422

Call/Text 215-239-7953

Broker 215-646-2900

Greg@CallGregParker.com

www.CallGregParker.com

Each Office is Independently owned and operated.

**CURIOUS ABOUT WHAT
YOUR HOME IS WORTH?**
Use your phone's camera to scan here

