



The Morgandale Connection

September
2024

Issue 313

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

August 16, 2024 ~ September 20, 2024

CAPITAL PROJECTS

2025 Paving/Concrete Curbing Project:

Management has inspected the curbing at Clemens, Devonshire, Brunswick, Christopher, Centennial, Lexington, and Windsor Courts in preparation for next year's paving and curbing project. Management will review the curbing with Maurice Trozzi and Matt to confirm the recommendations, allowing Trozzi to prepare a concrete curbing proposal.

Privacy Fencing:

Management is currently obtaining proposals for a five-year phased replacement of the privacy fences from the following contractors:

The Fence Guys
Montco Fence
AKA Fencing

Pole Barn Roof:

Management obtained proposals from the following contractors to replace the Pole Barn roof:

Cochranville Pole Buildings
Pioneer Buildings

Management will be presenting these proposals to Council at the September 26th Council Meeting. Lemus Construction, Extreme Pole Barn, and Limestone Builders declined to bid.

OPERATING PROJECTS/UPDATES

2025 Budget:

Management and Gary Cassel, Treasurer of the Association, are in the process of drafting the 2025 budget. The closed budget workshop will be held with Council to review the details of the budget. Due to increases in virtually every expense, the Association will increase the condominium fee in 2025; however, the amount has not been determined to date.

Landscaping:

Due to the dry, hot weather and lack of growth, Clarke's Landscaping skipped a few cuts this period. So far this year, there have been 18 cuts with minimal complaints.

The large landscaping bed between Piedmont and Stony Creek Courts is under renovation. Special thanks to Cindy Watson of Piedmont Court, whose guidance was invaluable in helping Clarke's workers remove or prune specific plants and trees. Her expertise made a significant difference.

Brad is in the process of seeding throughout,



focusing primarily along the walking path and some of the older tree beds.

Ben and Matt renovated the landscaping beds in front of half-walls on Stockton, Jefferson, and Cross Hill Courts.

Ben is renovating an old water tank that was stored in the Pole Barn. Once operational, this tank will save a significant amount of time in watering flowers, new trees, and freshly seeded areas, eliminating the need to drag around large amounts of hose.

The Fall mums and kale will be installed at the three entrances within the next couple of weeks.

The In-House Maintenance staff is preparing for the upcoming Fall season by cleaning gutters and inspecting the leaf vacuum and blowers.

Swimming Pool:

The pool is now officially closed to Residents, and Berardelli Pool Service is in the process of winterizing the filtration system. Matt has also stored the pool furniture away.

The results of the Pool Survey were shared with Residents this period. However, Management has not received any feedback or responses.

Painting:

Brad completed the painting of the wooden porch posts, pediments, and exterior door framing.

Ben completed the shutter painting on Windsor Court and is now painting the shutters in Keeler Court.

Inspections:

Management conducts weekly inspections of the entire community, driving through each court. This period, the fronts and backs of Morton, Windsor, Salinus, Belvedere, Keeler, Franklin, Fairbourne, Cross Hill, Jefferson, and Stockton Courts were thoroughly inspected, resulting in a few violation letters and work orders.

Contracts:

Management has met with several vendors over the past period regarding proposals for privacy fencing, the pole barn roof, tree and lawn applications, and the swimming pool/lifeguards. Additionally, Management has been in discussions with multiple vendors for the upcoming audit proposals.

Electronic Voting:

Management is pleased to announce that the Council has approved a contract with Vote HOA Now for the April 2025 election. Vote HOA Now is a company specializing in online voting services for community associations. Their platform enables secure, efficient, and transparent voting processes, ensuring compliance with federal and state election laws.

By using this platform, the Association will eliminate the need for an attorney to be present during the election, thereby saving money. Paper proxies will still be available for those who prefer to vote in person.

Social Engagement and Wellness Committee:

The Social Engagement and Wellness Committee is thrilled that Carrie Ryan continues to hold the Crochet Class most Wednesdays in the Clubhouse. The Committee is currently organizing the upcoming New Member Orientation and have many other exciting ideas planned for the community. A big thank you to this wonderful Committee for all their efforts!

Community Yard Sale ~ Saturday, September 14th:

The Community Yard Sale was on Saturday, September 14th Cathie Leahy confirmed that 19 Residents participated in this event. With favorable weather conditions, they had a good turnout of shoppers. A big ‘thank you’ to Cathie Leahy and Barb Jensen, Community Yard Sale Committee, for all their hard work!



Pet Committee:

The Doggie Swim, held on September 7th, was a complete success. All the doggie details will be in the next newsletter. A special ‘thank you’ to the Pet Committee and all the volunteers who helped out that day.

The Pet Committee has introduced a new program called ‘Pet Spotlight’, inviting Residents to submit requests to feature their pets in an article along with a picture. This initiative has already generated significant interest and activity.

Recycling Day ~ Saturday, September 21st:

The Recycling/Environmental Committee held their Fall Recycling Day on Saturday, September 21st. Participating Residents can look forward to some great giveaways. A huge ‘thank you’ to the Committee for dedicating their Saturday to organizing such a valuable event!



Best Home Committee:

The Best Home Committee will be inspecting homes this Fall to select a lucky winner for a \$100 gift certificate. A notice will be sent out soon. It's the perfect time to start thinking about your Fall decorations!

E-Mail Blasts & Website Updates:

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

- August Newsletter
- July Minutes
- Pool Survey Results
- Community Yard Sale Notice
- Doggie Swim Notice
- Pet Supply Donations
- Pet Spotlight
- Vaccination Clinic
- Labor Day
- 9/11 Remembrance
- Events Calendar Updates

General Maintenance:

The In-House Maintenance Staff has been exceptionally busy recently, handling numerous work orders. They cleaned the light fixtures on Stockton, Jefferson, and Cross Hill Courts. They swept the trash enclosures, emptied community trash cans and doggie stations multiple times, and weeded and watered the flowerbeds on several occasions. Additionally, they cleaned the Clubhouse, and delivered the August Newsletter.

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

Halloween Decorations Timeframe

We are excited to announce that, in response to the Resident survey, the Association is allowing Halloween decorations to be displayed starting October 1st through November 7th. It is the perfect time to bring some festive spirit to the community!

Please keep the following guidelines in mind when decorating:

Blow-up decorations are not allowed.

All decorations should be placed on your home or within your landscaping bed.

Decorations are not allowed on front lawns.

We appreciate your cooperation in keeping our neighborhood looking great while we celebrate the season. Thank you for your understanding, and we look forward to seeing your creativity!

Landscaping Beds

As we transition into the cooler months, it is important to remember that your landscaping beds will still experience growth throughout the Fall. While winter is on the horizon, now is not the time to neglect your outdoor spaces.

Maintaining a neat and well-kept appearance during the Fall enhances the overall look of the community.

We encourage all Residents to continue maintaining their landscaping beds, even as winter approaches, to keep our neighborhood looking its best year-round.



RECYCLING CORNER

The Recycling/Environmental Committee hosted our Fall recycling event on Saturday, September 21, 2024, from 9:00 a.m. until 12:00 noon, in the Clubhouse parking lot.

Unlike our Spring event, which featured cool, drizzly and rainy conditions, Mother Nature cooperated with a partly sunny and warm Fall day.

We had 40 individual recyclers that participated in this fun event.

So here are the three winners of our \$25.00 Visa gift certificates:

Matthew Eberle – Nashmont Court
Carol Antrim – Hillock Court
Anthony Wagner – Centennial Court

The individuals who answered a trivia question correctly had their pick of a pencil holder, 50th anniversary water bottle, or a tote bag were as follows:

June Christman – Winfield Court
Miao Ho – Brunswick Court
John Kary – Lexington Court
Vicki Kile – Salinus Court
Casey Pelletier – Marshall Court
Gayle Smith – Hillock Court
Jeffrey Stanton – Nashmont Court
Marilyn Venetz – Devonshire Court
Cindy Watson – Piedmont Court
McKinley Weaver – Marshall Court

A special shout out to the individuals who also donated items to the Montgomery County SPCA, Manna on Main Street, eyeglasses, and items for the Keystone Opportunity Center.

Thank you to all who have embraced our Recycling program here at Morgandale. We appreciate YOU!

Your Recycling/Environmental Committee:

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



Lending Library

'The Zookeeper's Wife', written by Diane Ackerman, was derived from the diary of Jan Zabinski, the zookeeper's wife. It is a war story that Ackerman recreated by taking the diary of a Polish Christian, (the basis of this part of history that has not been spoken about) .

The wife was responsible for her own family, the zoo animals, and their guests, which were resistance activists and refugee Jews. Many of these people were smuggled from the Warsaw ghetto. After the Nazi bombings, many of the animals were killed or just ran away leaving the cages freed up to hide many doomed people.

Who would even consider a story written about such a topic? It has fallen between the seams of history during wartime Poland, when even handing a thirsty Jew a cup of water was punishable by death.

The memoirs of Jan Zabinski, the zookeeper's wife, compiled by Ackerman, tell of autobiographical children's books, and interviews in Polish, Hebrew, and Yiddish newspapers.

As I read this wartime story, I was amazed by all the suffering the people of Poland had to endure and how many survived by humane smuggling, no matter what their religion or beliefs were. If you are a history buff, this is one book to read.....

Submitted By: Jane Kane

Library Committee:

Jane Kane
Dan Pillie

6th Annual Doggie Swim: Morgandale Doggies



Rain, Paws, and Sun: The 6th Annual Doggie Swim at Morgandale Pool Makes a Splash!

The 6th Annual Doggie Swim, held Saturday, September 7th (and again, Sunday, September 8th) at the Morgandale Pool, was a tail-wagging hit despite an unexpected interruption from Mother Nature. Just as the festivities were gaining momentum on Saturday, a heavy downpour rolled in, forcing the event to come to a soggy halt. But neither the organizers nor the four-legged swimmers were deterred. The event resumed the next day, giving the canine participants a second chance to dive in and paddle around the pool with renewed enthusiasm. After all was said and done, a total of 25 doggies attended the event.

From first-time swimmers to seasoned veterans, the pool welcomed dogs of all shapes and sizes, each eager to cool off and socialize. There was time for a quick break where the pups and their owners enjoyed some snacks and pup cups in between swims. Due to overwhelming generosity from Metropolitan Veterinary Associates, Hickory Veterinary and Specialty Hospital, Quakertown Veterinary Clinic, and Bark Avenue, the Pet Committee handed out gift bags filled with treats for the dogs and their hoomans.

While the rain tried to steal the spotlight, the event's heartwarming atmosphere prevailed. Owners enjoyed watching their pets make a splash while the dogs relished swimming freely in the pool. Despite the weather's interference, the Doggie Swim was once again a joyful celebration of community, fun, and all things furry.

We would like to extend our heartfelt thanks to the Council, Morgandale Management and Staff, and the Pet Committee for their unwavering support of this event. We are also grateful to the spectators, pup owners, and the doggies who came out to enjoy a fun afternoon. The success of the 6th Annual Dog Swim would not have been possible without your support. We encourage everyone to check the Morgandale website for additional pictures from the event. Pictures from the photo booth will be emailed to the owners over the next few weeks.

Compliments of the Pet Committee

Morgandale's Pet Spotlight



Meet **Ghost**, one of this month's featured Morgandale Pets. Ghost is a two-year-old Maremma Sheepdog and Great Pyrenees mix who lives with his hooman, Lee Wilkins. Ghost is a big guy at 110 lbs., but don't let that fool you. He likes sniffing flowers, loves small dogs, and even lets his barky younger sister, Smooch, steal his bones. Ghost thinks a little differently than other dogs do. As a proud countersurfer, he once had the choice to grab a pack of wrapped plastic silverware or a loaf of bread. Bright guy that he is, he chose the silverware. Ghost is curious, as stubborn as the day is long and gentle. If you see him, he may stop, sit, and stare at you while he waits for attention. If he meets your dog, expect a bunch of play bows from him.

This is **Chainsaw "HVAC" McBitey**, a two-year-old, floofy white and ginger boy cat. Chainsaw was a rescue return because he's a bit of a biter. He's turned out to be quite the love bug. He enjoys supervising home improvement projects and once got lost in the wall after a visit from folks to clean the ducts. He enjoys looking out the window and sometimes scoots out to "stalk birds" if his hooman, Kim Newell has her hands full when she opens the door. She says, "stalk birds" because he crouches down like a lion on the Savannah when he's really just a big fluffy white and orange blob visible on the lawn to any nearby bird. So, if you hear someone calling for a poofy kitty and a bunch of crows pointing and laughing, it's probably Kim wrangling Chainsaw.



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

Lower Interest Rates and a Diversified Portfolio

Recent economic updates highlight a slowing inflation, and slightly higher unemployment rate. Due to these economic shifts, the Federal Reserve cut interest rates for the first time since July 2023 in September. What does this mean for us? Interest rate changes impact various parts of the economy and your investments, which demonstrates the importance of a diversified portfolio. Here are some areas where interest rates impact the investments.

Bonds: Bonds become more attractive during periods of lower inflation and declining interest rates. High-quality bonds provide stability with their fixed rates, which are more appealing when rates are falling.

Stocks: Different sectors react differently to rate changes. For instance, consumer goods often perform well with slowing inflation, as production costs drop, while energy stocks may suffer since their value is linked to inflation.

Real Estate: Lower interest rates make real estate more affordable due to cheaper borrowing costs. However, the benefits may be offset by slower rental income growth and property appreciation.

Savings Accounts: As interest rates fall, so will returns on savings accounts. For example, if you were earning 4.5% on an online savings account, it probably has dropped in line with the Federal rate drop at about 0.25%.

Remember a fully funded emergency savings is essential to any investment plan, especially in a fluctuating market. Without one, you might be forced to sell investments at a loss to cover unexpected expenses. This could affect your portfolio long-term. A solid emergency fund keeps you on track, helps avoid high-interest debt (like credit cards), and ensures liquidity during tough times. The other benefit I have mentioned before, and to me one of the most important, is getting a sound night's sleep, because you are prepared for the road bumps of life.

Your portfolio should balance stocks, bonds, real estate, and other investments in line with your interests, risk tolerance, and financial goals. It needs to function in both inflationary periods and times of economic cooling. Pair this with a strong emergency fund to weather market volatility.

If managing your portfolio feels overwhelming, seek advice from a financial advisor you trust, someone who listens, understands your goals, and can help you make informed decisions. Don't hesitate to walk away from any investment you don't understand.

Until next time, live generously and be kind.

Sandi Greene, CLU, Financial Coach

MORGANDALE CONDOMINIUM ASSOCIATION
ADVERTISING APPLICATION

The prices to advertise in the Morgandale monthly newsletter or the Morgandale Web site (morgandalecondo.com) are as follows:

Please check advertisement location and size.

<u>PER MONTH:</u>	<input type="checkbox"/> <u>NEWSLETTER</u>	<input type="checkbox"/> <u>WEB SITE</u>	<input type="checkbox"/> <u>BOTH</u>
<input type="checkbox"/> Business Card Ad – 3” x 2”:	\$35.00	\$35.00	\$63.00
<input type="checkbox"/> ¼ Page Ad – 3 1/2” x 5”:	\$70.00	\$70.00	\$126.00
<input type="checkbox"/> ½ Page Ad – 7” x 5”:	\$100.00	\$100.00	\$180.00
<input type="checkbox"/> ¾ Page Ad: = 7” x 7”:	\$125.00	\$125.00	\$225.00
<input type="checkbox"/> Full Page Ad – 7” x 10”:	\$150.00	\$150.00	\$270.00

**Note: By choosing 'Both', your advertisement will be placed in the 'Classified' section of our Web site (morgandalecondo.com). If you have a Web site, we can also add your Web site address to the 'Hot Links' section of our Web site.*

Amount Paid: _____ Number of Month: _____

Please complete this form and include your advertisement, along with your check payable to 'Morgandale Condominium Association', and your certificate of insurance, by the advertisement deadline of the 1st of the month. Morgandale will not deposit your check until your ad has been approved by the Council.

Name: _____

Signature: _____

Address: _____

Council will review all submitted advertisements for final approval. Morgandale Condominium Association, Council for Morgandale Condominium Association, and Mid-Atlantic Management Corporation/Associa does not endorse any of these advertisers.

Please call the management office at (215) 368-6350 if you have any questions. Thanks!

 Date Management Received Application: _____

Date Management Forwarded Advertisement to the Council for Approval: _____

Council's Approval/Denial: _____

Term of Ad: _____

Location of Ad: _____

Your Web site address if applicable: _____

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,
Closed Budget Workshop, Thursday, October 24th,
6:30 p.m., Edwardian Clubhouse

Management Contact Information

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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?

***** EXPERIENCE COUNTS*****

- Selling Morgandale houses since 1975.
- I assist in coordinating all the items required by the Association at point of sale.
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