



BEST WISHES
FOR A
HAPPY AND HEALTHY
2014

M.L.E.P.O.A., INC.
103 Lake Drive ♦ Dingmans Ferry, PA 18328
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E-Mail: info@marcellakeestates.org

January 2014

To: All Members of Marcel Lake Estates Property Owners Association

NO DUES INCREASE THIS YEAR

During 2013, many tasks have been completed around the community. We continue to address road maintenance and repair, as funds allow. In addition, the Board of Directors has made a number of significant cuts to costs of essential services. By adding recycling, and changing vendors, garbage collection costs have been significantly reduced. The office staff has been reduced and is working more efficiently. The board and office staff has moved forward with diligently addressing delinquent home/property owners by setting up 12 month payment plans, in addition to using a collection agency and local magistrate in an effort to recover back dues.

As a result of this effort we have collected \$20,500.00+ over current budgeted dues and \$47,000.00(+-) on past budgeted dues.

The Finance Committee was faced with a daunting task. As with all of us, personally, the challenge has been to do more with less. Income for Marcel Lake Estates continues to decline as costs continue to rise. Six years ago our community income was over \$700,000.00 and has continually decline each successive year. This year we project that our income will be \$509,738.05. A number of homes in foreclosure have sold giving us some additional income. Unfortunately, the moratorium on building has not been lifted yet and vacant properties continue to be abandoned. Once the county has taken possession of them, we receive no dues on these properties.

We are pleased to inform you that there will be **NO DUES INCREASE** this year. However, we are still working with the state on the dam repairs that need to be done, and still have no idea what the cost will be.

Our vehicle repair cost has doubled this year because of the aging fleet. We purchased a new truck this fall, on a 5 year payment plan with no interest. We are fortunate we did or we would have been down to one truck this past snow storm.

The budget review will be part of the regularly scheduled open meeting on Wednesday, February 19, 2014. The board will address any questions or concerns at that time; if possible please submit any questions in advance, so that we can have data available. Final acceptance of the budget, by the board of directors, will be at the March 19, 2014 meeting.

Sincerely,

M.L.E.P.O.A. Board of Directors

M.I.E.P.O.A. 2014-15 PROPOSED BUDGET

2014-15 BUDGET PROJECTIONS		2014-15 FEES TO BE	
FOR OPERATING REVENUE & EXPENSES		ASSESSED MAY 1, 2014	
INCOME		Dues - Improved	\$ 947.58
2014-15 Rollover	\$ 10,000.00	Dues - Vacant	\$ 814.48
Admin Fee-Bldg. Permits	\$ 450.00	Dues - Adjoined	\$ 271.50
Bank Interest	\$ 1,500.00	Rental - House	\$ 500.00
Bulk	\$ 1,500.00	Clubhouse Rental - Residents	\$ 150.00
Clubhouse Rental Fees	\$ -	Clubhouse Rental - Business	\$ 200.00
Current Dues 2014-15	\$ 458,288.05	Clubhouse Security Deposit	\$ 200.00
Fines	\$ 2,000.00	Capital Improvement Fee-Improved	\$ 885.59
Past Dues	\$ 31,000.00	Capital Improvement Fee-Lot	\$ 407.24
Proximity Cards	\$ 3,000.00	Capital Improvement Fee-Adjoined	\$ 135.75
Resale Certificates	\$ 2,000.00	Re-Sale Certificates-Improved	\$ 250.00
Social Recreation Revenue		Re-Sale Certificates Vacant	\$ 250.00
		Re-sale Certificates-Adjoined	\$ 83.33
TOTAL INCOME	\$ 509,738.05	Building Permits - Admin Fee	\$ 75.00
		Zoning Permits - Admin Fee	\$ 35.00
EXPENSES		Gate Card - In Good Standing	\$ 10.00
Accounting Fees	\$ 5,000.00	Gate Card - In Arrears	\$ 20.00
Attorney Fees	\$ 8,000.00	Gate Card - Contractors	\$ 40.00
Bad Checks Received	\$ 50.00		
Cable/Internet Comm. Line	\$ 6,000.00	CAPITAL INCOME	
Emerg. Line for CH	\$ 600.00	Capital Improvement Fees Budgeted	\$ 10,000.00
Clubhouse Maintenance	\$ 2,000.00		
Communications	\$ 500.00	Projected Capital Budget	
Contingency Fund (Unanticipated)	\$ 3,000.00	May 2014 through April 2015	
Corporate Income Tax	\$ 150.00	Projected Income	
Dam Maint. & Inspections	\$ 1,200.00	Capital Improvement Fees-2014-15	\$ 10,000.00
Debt Service - Mortgage	\$ 68,055.00		
Electric	\$ 14,000.00	Projected Transfer from 2013-2014 Operating Account	\$ 30,000.00
Filing Fees	\$ 150.00	Projected Transfer from 2013-2014 Reserves Account	\$ 68,700.00
Ford Mason Dump-2013	\$ 9,342.48	Total Projected Income	\$ 108,700.00
Fuel Oil & Gas	\$ 13,100.00		
Lake Maintenance	\$ 2,500.00		
Leased Office Equipment	\$ 3,000.00		
Licenses	\$ 500.00	Expenses	
Maintenance Supplies	\$ 8,000.00	Projects previously approved but not completed	
Member Tags	\$ 500.00		
Office Computer Supplies	\$ 1,500.00	Repairs to Marcel Dam 4/19/13	\$ 60,000.00
Office Supplies	\$ 5,100.00	Total Approved Expenses	\$ 60,000.00
Outside Coll. Commissions	\$ 3,000.00		
Outside Services-Maint.	\$ 600.00	Expected New Projects	
Payroll-Bank Fees	\$ 300.00	Office Improvements	\$ 6,000.00
Payroll-Co.Pd.Payroll Tax	\$ 28,067.16	Road Improvements	\$ 37,000.00
Payroll-Workers Comp. Ins.	\$ 7,000.00	Push Blower	\$ 1,700.00
Payroll-Pool Attendants	\$ 11,100.00	CH refinish wood floors	\$ 2,000.00
Payroll-Maintenance	\$ 78,560.00	Chairs for Pool	\$ 1,000.00
Payroll-Office	\$ 74,464.00	Dry Hydrant	\$ 1,000.00
Payroll-Security	\$ 5,980.00		\$ 48,700.00
Pool Maintenance	\$ 17,025.00	Total All Projected Capital Expenses	\$ 108,700.00
Pool Supplies	\$ 1,400.00		
Postage	\$ 2,500.00		
Property & Cas.-Liability Ins.	\$ 22,215.00	The Legal Defense Fund Account	
Replacement of Depr.Asts	\$ -	balance as of 1/10/14	\$ 9,296.37
Road Maintenance	\$ 20,000.00		
Rubbish & Recycling	\$ 45,000.00		
Security Equipment Upgrades	\$ 3,000.00		
Security Supplies	\$ 2,000.00		
Signs	\$ 1,479.41		
Social Recreation	\$ 500.00		
Vehicle/Equipment Maint.	\$ 13,000.00		
Water & Sewer	\$ 6,000.00		
Winter Material	\$ 14,300.00		
TOTAL EXPENSES	\$ 509,738.05		

2014 Plowing in M.L.E.P.O.A.

Snow removal will begin once 2 to 3 inches of snow covers the roads. We then begin plowing to clear the roads, mail box area, and parking lots. Primary roads include Marcel Drive, Renee Drive, Townsend Drive, and Lake Drive. Secondary roads include Bernadette Drive, Laverne Drive, Valerie Road, and then the remaining roads and side streets are plowed. There is a total of 13 ½ miles of roads throughout the community.

After initial plowing, we begin widening the roads, clearing the intersections, and putting down salt and grit. The trucks are filled with salt, grit, or both. The salt is used only on asphalt roads and it is mixed with grit to serve two purposes; the salt melts the ice and snow while the grit gives the road traction. No salt is used on dirt roads, only grit. We will plow the asphalt road as close to the ground as possible, but the blades will be raised on the dirt and gravel roads to create a layer of packed snow. We cannot clear these roads to the bare earth as it will remove the crown from the road and strip the road of dirt and gravel, lowering the road and causing ruts. We are trying to improve the roads not destroy them.

In the community and on main roads, if you must leave your home during a storm or when plowing is being done please go slow and use caution. Don't tailgate the truck; stay at least two truck lengths behind. Blowing your horn does not make them go faster and your horn will not be heard over the truck and road noise. Always keep a safe distance so that you can be seen by the plow driver.

During the winter, be prepared for stormy conditions by having all-terrain/snow tires that are rated for driving in mud or snow, a set of snap on chains, a small shovel, some sand, a blanket, water, and a charger for your cell phone in case you get stuck or break down.

Residents are responsible for clearing their own driveways to the road. Unfortunately when the roads are widened some snow will be pushed back into the entrance of your driveway. Our staff cannot be responsible for clearing individual driveways. There are 377 homes and we would never get done. If you need assistance with snow removal from your driveway call the office and we can give you a list of people who do the work. If you plow and/or shovel and would like to be on the list please stop in the office and give them your name and business card. We cannot promote any business but will gladly share this information.

Maintenance Department

Article IX - MOTOR VEHICLE, ROADS AND ROAD SAFETY

1. All Pennsylvania Motor Vehicle Code rules of the road will be maintained within the community.

2. No motor vehicles of any type shall be driven or towed in a reckless manner on or along any road. All drivers of motor vehicles shall observe speed restrictions and noise limitations within the development as established by the Association. No motor vehicles shall be permitted upon any road within the development unless the same are properly and currently licensed and inspected pursuant to the laws of the state of registration and operated by licensed persons.

3. MINIBIKES, MOTORIZED BIKES, ATV'S AND SNOWMOBILES ARE SPECIFICALLY PROHIBITED. Restrictive Covenants #9 – No mini-bikes, motor bikes, ski-mobiles or unlicensed vehicles shall be permitted on the lands of Marcel Lake Estates and the Developer, its successors and assigns reserve the right to regulate the use of all roadways and establish maximum speed limits and regulations for operation of vehicles on all roadways.)

4. No on street parking permitted at any time on any street within the confines of Marcel Lake Estates. Vehicles may not be parked on the roadside so as to obstruct normal traffic flow. Violators will be subject to fines per occurrence.

5. No on street parking permitted on any street when snow fall is anticipated to permit proper snow plowing. Violators will be subject to fines per occurrence.

6. Maximum speed limits have been established and posted and will be fined when a complaint is signed. Violators will be subject to penalties and/or fines.

7. Any abandoned or junk motor vehicle is defined as a motor operated vehicle that remains within the premises of the Community known as Marcel Lake Estates Property Owners Association more than five

days in a condition such that, for the duration of said period the vehicle is either:

(a) without current inspection sticker or similar certification in the state which vehicle is registered

(b) is not currently registered in any state as a motor vehicle pursuant to the motor vehicle laws applicable in said state.

(c) Delaware Township Ordinance - 402.2 ABANDONMENT OF VEHICLES PROHIBITED
No person shall abandon any vehicle within the Township, or shall leave any vehicle at any place within the Township for such a time and under such circumstances as to cause such vehicle reasonably to appear to have been abandoned, whether such vehicle is completely intact, partially dismantled, inoperative, wrecked, or junked.

In either case, such vehicle may be removed at the property owner's cost and disposed of according to Pennsylvania State Law. (Please refer to Restrictive Covenants #10)

Fines and costs will be applied to any member in violation.

**Old Marcel Lake Property Owners' Association
12037 Old Marcel Lake
Dingmans Ferry, PA. 18328
January 16, 2014**

To: Members of O.M.L.P.O.A. and M.L.E.P.O.A.

From: Tom Baker, Director at O.M.L.P.O.A.

Terry Sauvie, President of M.L.E.P.O.A.

We would like to stock Marcel Lake again this year with trout. I understand that the first day of the trout season for 2014 in Pike County is April 12. (Please note that the first day of the trout season varies by regions in the state of Pa.)

Through donations from members of Old Marcel Lake Property Owners Association (O.M.L.P.O.A.) and Marcel Lake Estates Property Owners Association (M.L.E.P.O.A.), we purchase trout and have them delivered in time for the first day of fishing.

If you are able and wish to contribute to our trout stocking this year, please fill out the following identification and send it with a check to the Marcel Lake Trout Fund to the above address by March 15, 2014. In the event that we would be unable to stock the lake, we would, of course return your donation in full.

I will respond to all donors with information regarding the expected date of delivery of the trout, in case you would like to see them put in the lake. (They are put in at the beach at O.M.L.P.O.A.)

If you have any questions or comments, I can be reached at tomb626@gmail.com.

Thank you so much for supporting this program.

**Old Marcel Lake Property Owners' Association
12037 Old Marcel Lake
Dingmans Ferry, PA. 18328
Marcel Lake Trout Fund 2014**

Name _____ Date _____

Address _____

_____ State _____ Zip _____

Amount of Donation \$ _____ (check payable to the Marcel Lake Trout Fund)

Thanks again for your donation

PRESS RELEASE



FOR IMMEDIATE RELEASE

Eastern/Central Pennsylvania: Terry M. Maenza
T: 610-670-7789 ext. 1009
M: 610.849.6484
terry.maenza@amwater.com

Western Pennsylvania: Gary Lobaugh
T: 724.873.3674
M: 724.944.5148
gary.lobaugh@amwater.com

PENNSYLVANIA AMERICAN WATER ADVISES CUSTOMERS TO BE WINTER READY INSIDE AND OUTSIDE OF THE HOME

HERSHEY, Pa., (January 2, 2014) – As the Commonwealth faces its first winter storm of 2014, Pennsylvania American Water, reminds homeowners to be prepared for freezing winter temperatures inside and outside.

“Frigid temperatures can lead to frozen water pipes inside of the home and costly plumbing repairs, while substantial amounts of blowing and drifting snow can impede access to fire hydrants during emergencies,” said Pennsylvania American Water Vice President of Operations Steve Tambini. “We advise customers to take safety measures that will help protect their homes and neighborhoods from extreme winter weather.”

PROTECT YOUR PIPES INSIDE THE HOME

Pennsylvania American Water encourages residents to take the following precautions to reduce the risk of freezing and bursting pipes:

Before frigid weather sets in:

- Know what areas of your home, such as basements, crawl spaces, unheated rooms and outside walls, are most vulnerable to freezing.
- Eliminate sources of cold air near water lines by repairing broken windows, insulating walls, closing off crawl spaces and eliminating drafts near doors.
- Know the location of your main water shut-off valve. If a pipe freezes or bursts, shut the water off immediately.
- Protect your pipes and water meter. Wrap exposed pipes with insulation or use electrical heat tracing wire; newspaper or fabric might also work. For outside meters, keep the lid to the meter pit closed tightly and let any snow that falls cover it. Snow acts as insulation, so don't disturb it.

When temperatures are consistently at or below freezing:

- If you have pipes that are vulnerable to freezing, allow a small trickle of water to run overnight to keep pipes from freezing. The cost of the extra water is low compared to the cost to repair a broken pipe.
- Open cabinet doors to expose pipes to warmer room temperatures to help keep them from freezing.

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PENNSYLVANIA AMERICAN WATER ADVISES CUSTOMERS TO BE WINTER READY

If your pipes freeze:

- Shut off the water immediately. Don't attempt to thaw frozen pipes unless the water is shut off. Freezing can often cause unseen cracks in pipes or joints.
- Apply heat to the frozen pipe by warming the air around it, or by applying heat directly to a pipe. You can use a hair dryer, space heater or hot water. Be sure not to leave space heaters unattended, and avoid the use of kerosene heaters or open flames.
- Once the pipes have thawed, turn the water back on slowly and check for cracks and leaks.
- When you are away:
- Have a friend, relative or neighbor regularly check your property to ensure that the heat is working and the pipes have not frozen.
- Also, a freeze alarm can be purchased for less than \$100 and will call a user-selected phone number if the inside temperature drops below 45 degrees.

KEEP FIRE HYDRANTS CLEAR OF SNOW

Pennsylvania American Water reminds residents to clear snow from hydrants. Substantial snow accumulations combined with the after-effects of plowing roads and parking lots can leave fire hydrants partially or completely buried in snow.

"Pennsylvania American Water maintains approximately 36,000 hydrants across the Commonwealth," added Tambini. "By keeping fire hydrants clear of snow, the public can help firefighters easily locate them and access water quickly, preserving valuable time to potentially save lives and structures."

If you have a hydrant on or near your property, please take a few minutes to clear away the snow. If you cannot clear the hydrant, please ask a neighbor or someone else who can do it for you. Remember, quick access to fire hydrants benefits everyone.

REPORT LEAKING PIPES

Pennsylvania American Water also noted that sub-freezing temperatures can hasten aging water mains to break and cause unsafe driving conditions. If you see a leak, or your water service is disrupted, please contact the company's 24x7 customer service center at 1-800-565-7292.

More cold weather tips can be found at www.pennsylvaniaamwater.com, or by visiting the company's YouTube channel (youtube.com/paamwater) or its Facebook page (facebook.com/pennsylvaniaamwater.com).

Pennsylvania American Water, a subsidiary of American Water (NYSE: AWK), is the largest water utility in the state, providing high-quality and reliable water and/or wastewater services to approximately 2.2 million people. Founded in 1886, American Water is the largest publicly traded U.S. water and wastewater utility company. With headquarters in Voorhees, N.J., the company employs approximately 6,700 dedicated professionals who provide drinking water, wastewater and other related services to an estimated 14 million people in more than 30 states and parts of Canada.

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MARCEL LAKE ESTATES NEWSLETTER WINTER EDITION 2014

OFFICE WINTER SCHEDULE

Office Hours: Monday – Friday 8 AM to 4 PM

OPEN BOARD MEETINGS

Open meetings will be held the third Wednesday of each month, at 7:30 PM.

REMINDER

If you still have unpaid dues and are not currently on a payment plan, please contact the office to discuss available options. We are in the process of filing civil liens on properties with outstanding dues.

RECYCLING

Recycling is helping to save the environment, and keeping down the cost of garbage hauling. **SINGLE STREAM RECYCLING** allows you to put glass and plastic bottles, all metal and aluminum cans, newspapers and cardboard boxes into the same container without having to sort. **PLEASE BE SURE TO BREAK DOWN ALL CARDBOARD BOXES BEFORE PLACING THEM IN THE RECYCLING BINS. THIS IS NOT BEING DONE CONSISTENTLY BY ALL RESIDENTS WHICH CAUSES OVERFLOWING BINS. WE HOPE TO AVOID FINING RESIDENTS WHO DO NOT COMPLY WITH THIS PROCESS.** All other regular household garbage continues to go into the regular compactor.

REMEMBER, THE COMPACTOR IS NOT TO BE USED FOR APPLIANCES, FURNITURE, CONSTRUCTION MATERIALS, OR ANY OTHER BULK DEBRIS. Call the office for bulk garbage rates and disposal procedures. For free pick up of appliances and metal objects, you can contact George Shaw, a resident of our community, at 862-354-0304.

REMINDER

The dumpster and recycling bins are for residents only. Please do not permit friends and families, outside the community, access to these services. You will be fined for allowing non-residents to use these services.

PIKE COUNTY AGENCY ON AGING LUNCHEONS

The Delaware Township Municipal Building is now hosting the Pike County Agency on Aging luncheons every Tuesday, Wednesday, and Friday at noon. Additional recreational and social activities are available for senior residents from 8 AM to 3 PM. Check the Event Calendar on the Delaware Township web site for additional information.

www.delawaretownship.pa.gov

HOLIDAY DECORATING CONTEST

The Social & Recreation Committee selected a winner for the 2013 best decorated home for the holidays. The winning home, on Laverne Drive, is featured on the Newsletter cover. As in the past, a prize was awarded for the "best dressed house".

REMINDER FROM OUR MAINTENANCE STAFF

Please assist our maintenance staff by being sure to park all vehicles off the roads during the winter season. If your vehicle interferes with plowing, a sticker will be placed on your window and we will call for towing if necessary.

Just a reminder, we are not responsible for clearing driveways of individual residents. It is the responsibility of residents to clear their own driveway and apron. We cannot control some snow blocking the end of driveways during plowing; roads must be cleared and pushed back to permit two way traffic.

SOCIAL AND RECREATION COMMITTEE EVENTS

HALLOWEEN TRUNK OR TREAT

On Sunday, October 27, 2013 over 20 vehicles and numerous residents and children of all ages participated in the first annual Halloween Trunk or Treat celebration in the upper parking lot. Despite the chilly day, children got treats, received prizes for the best costumes, and had a great time. A prize was also awarded for the best decorated trunk.

M.L.E.P.O.A. WOMEN'S GROUP

Join us for exercise and a good time every Tuesday and Thursday, at 6 PM in the clubhouse (weather permitting). Other activities are being planned; check the bulletin board and the web site.

SUNDAY, FEBRUARY 9TH DUTCH TREAT BRUNCH AT LAFAYETTE HOUSE, Lafayette Village, NJ 11 AM \$21.95 per person (plus gratuity and tax)

WEDNESDAY, MARCH 19TH ST. PATRICK'S FESTIVAL AT EHRHARDT'S 10 AM – 3:30 PM \$39.00 per person

Call Kathy for more information 570-369-6965.

WANTED

We are looking for old photos of Marcel Lake Estates community events, landscape, wildlife, weather events, and anything else you are willing to share so that we can create a photo gallery in the entry of the refurbished office for all to enjoy. If you have any old photos you think our residents would enjoy seeing, please drop them off in the office.

We have received a gas range, donated by Anne Mattera and a gas flat-top grill, donated by James Sauvie (brother of Terry Sauvie) for the clubhouse. They will be installed for use during emergency events like Hurricane Sandy.

PENNSYLVANIA AMERICAN WATER

Pennsylvania American Water recently completed our water storage tank construction projects to improve reliability and service to customers.

A new 135,000-gallon storage tank in the Marcel Lake Estates Development, located along Adiene Court, replaced an existing 35,000-gallon tank. The projects, at a cost of approximately \$486,000, provide necessary storage and improved water pressure for customers.

Demolition of the existing tanks is expected to be completed by the end of January.

Pennsylvania American Water would like to thank all customers in these areas for their patience during these important investment projects.

MARCEL LAKE ESTATES WEB SITE

Our web site is at marcellakeestates.org The community activity calendar is updated regularly and the Board Agenda and Meeting Minutes are posted. The Newsletter will be posted on the web site as well as being mailed to everyone. We encourage you to register on the web site to receive future editions on-line to help lower the cost of postage.

FROM THE PRESIDENT OF THE BOARD

It is with great sadness that we mourn the loss of our board secretary, Anne Mattera. She dedicated numerous hours of service to our community, serving as a director of human resources, secretary, and volunteering on numerous committees. She was instrumental in organizing the Marcel Women's Group. She will be missed by many residents and friends.

There are currently 2 vacant positions on the board. If you are interested in working with us please contact the office and submit a resume. You must be a property owner in Good Standing for at least one year. The members of the Board of Directors and I look forward to continuing to make improvements throughout our community, while containing the cost of services to our residents. Thank you, to our maintenance directors and staff for the continuing improvements to our roads and repairs to our aging vehicles. Fortunately, a new truck was purchased.

We have had no major security incidents in the community. Our up-dated camera equipment provides better monitoring throughout community. As President of the Board of Directors of Marcel Lake Estates, I continue to be firmly committed to you, our residents, and to this community. If you have any concerns, questions, or suggestions, please do not hesitate to contact me directly. I will return your call as soon as possible, and try to resolve issues as they occur. You can leave a message for me at the office or call me directly at 570-369-6966.

And last, but not least - on behalf of the Board of Directors and staff of M.L.E.P.O.A, I wish you a happy, healthy, and safe 2014!

Terry L. Sauvie