

Please read the following informative Newsletter

I would like to start off by thanking the residents in the community for coming out and supporting the community's recreational functions this year. I would like to give a special thanks to all the people who made donations and were involved in making sure all of the community's events went off without a hitch. A special thanks to the women's group for always helping out at all our events, it is greatly appreciated.

Several years ago when I came on the board I was put in-charge of the equipment and vehicles. At that time all of the equipment was in desperate need of repair. After some long hours we finally got everything up and running. Once everything was in working order, that's when all the hard work started. We started repairing the roads and restoring our infrastructure. We have replaced rotted culvert pipes, added stone to put the crowns back in the center of the roads, cleaned and added stone to the ditches alongside of the roads. Once all of the prep work was complete we were able to have Morris Asphalt come in to tar & chip the roads. Roads that weren't completed by Morris Asphalt were completed by PA Water and Pioneer with asphalt pavement. As of now, all of the roads are paved with asphalt or tar & chip.

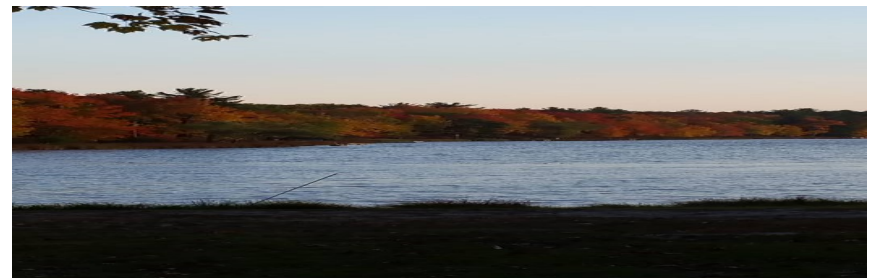
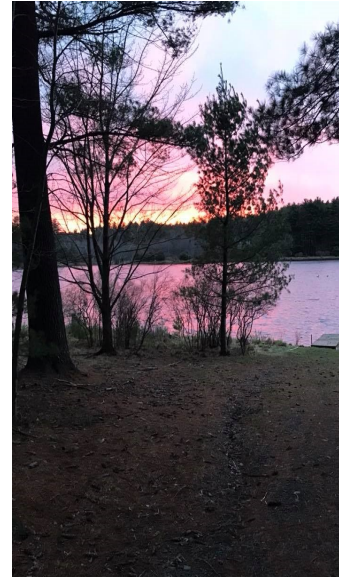
Other noticeable restorations are the clubhouse, office, front entrance, bus stop and mailbox area. Future projects will be a new dam, pool house and park / beach restoration.

Equipment we've purchased over the past several years, Ford

F-350 mason dump, Ford F-250, mini excavator, zero turn lawn mower and equipment trailer, along with many other tools to keep the community looking neat and manicured.



OUR BEAUTIFUL LAKE!





Please do not move your vehicle if the bus lights are flashing and children are still loading or unloading on/off the bus.



After all of the hard work that the board members, maintenance personnel, office personnel and our volunteers have put in to make MLE a beautiful community to live in; it amazes me that we still have residents and their guests who throw trash out of the windows of their vehicles. Maintenance spends countless hours picking up trash on our roads. If you have trash that needs to be thrown out you should wait until you get home. To keep MLE a beautiful place to live it takes the cooperation of all the residents and their guests. Everyone who lives in the community needs to have respect for where they live!!!

As of now we have almost a full board. I'm glad my message about people volunteering on the board was heard. We still need to try and increase our attendance at our meetings with only 3 to 5 people showing up it's hard to get out important information, and sometimes it is the reason why the residents feel like they were blindsided by certain issues. We had a "Special Meeting" to pass a very important By-Law; we barely made the quota of 21 residents out of 376 homes. The notice of this "Special Meeting" was put out in September. We need to have more participation from our community members.

Everyone who purchased a home or property in Marcel Lake was issued a resale package. It's up to you to read the information that's in the package, so you're familiar with the rules and regulations. Because some residents choose not to read what's in the package doesn't excuse them from following them. Every HOA has rules and regulations; it's not the responsibility of the Board members or the office personnel to inform you of these rules on an individual basis. If you ever have any questions you can call the office @ 570-828-8244 M-F 8am-4pm.

Thank you,

Frank Carrozza, President

Administration Reminders

Hello from the Office of Marcel Lake Estates.

Below is a summary from the office of issues that can either be avoided or just for your general knowledge.

Annual Dues

Your annual dues are due May 1st of each year. Invoicing is mailed out the end of March, beginning of April. If you wish to apply for a 12 month payment plan, please do so by April 15th. A 12 month plan runs from April 15th through March 15th. We also offer a 9, 6 and 3 month plan. All payment plan request **should** be submitted by April 15th with your first payment. For a payment amount, please contact the office.

When on a payment plan, you must make your payment each month on time. If you fail to make your payments by the 15th of the month you will accrue a 1.25% finance fee on the overall balance. If you are in the arrears, your amenities will be suspended until payment is made. This will include the use of the compactors. You will not receive a notice regarding this suspension; this is in your signed agreement that payments are to be made by the 15th of each month or amenities are suspended. In the past the Office Manager has sent out notices of compactor deactivation; due to the number of payment plans we receive each year and the number of late payments we have each month, it has become too time consuming and mailing is an additional expense.

Compactors

Please do not dump outside of the compactors for any reason. Household garbage and recycling are only to be put in the appropriate bins located by the mailboxes. Should you have any bulk garbage (Ex: couch, chairs, table, etc.), please call the office and they will provide you the cost to dump at the maintenance department. This dumpster is designated for bulk items, it does not have any hydraulic hoses or motors that can be damaged. This service is not included in your dues, this is a payable service; but it is a service that is provided so there isn't any reason we should have garbage thrown throughout the community.

Non-Household items being thrown into the trash has become a big issue; it is damaging the compactors. If you don't break down your boxes it puts a strain on the compactor making it work harder than it has to and causes the motor to break. When you throw items that don't belong in the household trash, the same thing occurs, the motor breaks.

Although we do not accept TV's or electronics, it doesn't mean you can dump it on Marcel's property, please save them for Township Electronic Dump Day or make other arrangements to have them disposed of.

ATV's

The riding of ATV's in Marcel Lake Estates remains a battle. You are not permitted to ride ATV's or dirt bikes on the roads of Marcel; this is in your covenants! There are trails for ATV riding within Dingmans Ferry, off of Silverlake and 402, please search the internet for these sites.

Proposed Capital Budget 2019/20

& Accounts

Projected Capital Budget	
May 2019 through April 2020	
Projected Income	
Capital Improvement Fees-2019-20 (CD)	\$ 10,000.00
15/16 Surplus	\$ 40,663.63
16/17 10% & Surplus	\$ 97,924.32
17/18 5%	\$ 30,020.00
17/18 Surplus	\$ 15,156.32
17/18 Surplus	\$ 57,660.69
18/19 Anticipated 5 %	\$ 27,583.15
Reserves	\$ 20,517.00
	\$ 299,525.11
Expenses	
Road Improvement	\$ 94,500.00
Backhoe - (new) 1/2 Anticipated (was 28,060.00)	\$ 42,869.11
Dam Engineering Fee	\$ 7,189.00
Dam Bond (no longer needed due to Bill that passed)	\$ -
Playground/Accessories	\$ 24,850.00
Pool Resurfacing - Adding water refill	\$ 92,100.00
Mailboxes	\$ 10,000.00
Salt Shed -	\$ 10,000.00
Pump Replacement for Pool	\$ 9,017.00
Paving for handicap parking at Pool house	\$ 9,000.00
	\$ 299,525.11
The Legal Defense Fund Account	
balance as of 10/18	\$ 9,364.03
Savings Account	
balance as of 10/18	\$ 73,206.16
Catastrophe Fund CD	\$ 108,169.45

Proposed Fees for 2019/20

2019-20 FEES TO BE	
ASSESSED MAY 1, 2019	
Dues - Improved	\$ 976.00
Dues - Vacant	\$ 822.62
Dues - Adjoined	\$ 279.65
Dues - 1/2 Adjoined	\$ 139.82
Rental - House	\$ 500.00
Clubhouse Rental - Residents	\$ 250.00
Clubhouse Rental - Business	\$ 300.00
Clubhouse Security Deposit	\$ 250.00
Capital Improvement Fee-Improved	\$ 885.59
Capital Improvement Fee-Lot	\$ 407.24
Capital Improvement Fee-Adjoined	\$ 135.75
Re-Sale Certificates-Improved	\$ 250.00
Re-Sale Certificates-Vacant	\$ 250.00
Re-sale Certificates-Adjoined	\$ 83.33
Building Permits - Admin Fee	\$ 75.00
Zoning Permits - Admin Fee	\$ 35.00
Gate Card - In Good Standing	\$ 10.00
Gate Card - In Arrears	\$ 20.00
Gate Card - Contractors	\$ 40.00

Pets

Be respectful of your neighbors and keep your pet on your property. When walking your pet, make sure you are cleaning up after them as well. Please take your pets in on the cold nights! If your pet is left outside in extreme temperatures; we will notify the Dog Warden.

Stop Signs

Come to a complete stop at all posted stop signs. A roll through does not count as a complete stop. Stop signs are not "Stoptional" they are mandatory.

Visitors/Contractors

Please make sure your guests have your directory number for the call box. If you do not know your directory number, please call the office. If they do not have the code, they can scroll to your name. Unless the homeowner calls the office to authorize gate access, WE WILL NOT GRANT ACCESS. This has been procedure for many years and still we have to turn people away from the gates. This is a private community; we cannot allow anyone in without authorization.

Bus Stop Parking Lot

PLEASE, PLEASE AND PLEASE DO NOT MOVE YOUR VEHICLE WHEN THE BUS IS AT THE BUS STOP. This goes for the DVSD van as well. Please be careful when driving through the bus stop parking lot to avoid any incident. If you witness anyone moving, please contact the office, we will not go off Facebook posts. If you are seen moving your vehicle when the children are loading or unloading, you will receive a fine.

Utility Companies

Be aware that Pennsylvania American Water Company is a private utility company as is Met-Ed. If you are having trouble with your water/sewer, please call the water company at 800-565-7292. If you are having trouble with your electric, please call the Met-Ed 800 number. These utility companies are private entities and the office is not authorized to speak on behalf of a resident.

Selling Your Home

If you are selling your home, you will need to provide the new homeowner with a resale packet. If you live in an HOA, you are required to provide the new homeowner's with the Covenants, By-Laws and Rules and Regulations. This will assure the HOA that the new owners are fully aware of these rules and have chosen to abide by them when going for closing and signing documents. If they do not have a resale packet, they will not be registered into the community.

Tenants

If you are currently renting your home, please make sure your tenants are registered with the community. Please see your By-Laws on renting your property. Reminder that all homeowners are initially responsible for any violations their tenant's acquire.

Short Term Rentals

Short Term Rentals are prohibited in Marcel Lake Estates. A one year lease is required on all rental properties. Penalty for short term leasing is \$200.00 per day.

Social Rec. & Pool 2019

By Nickie Tolerico

Over the last couple of months, the committee has been busy with planning the Halloween Pizza and Movie night. There was a great turn out, and so many creative costumes! In December we hosted a Breakfast with Santa. I don't think we could have fit any more people in the clubhouse that morning!

We'd like to thank everyone who has made a donation, helped us set up, clean up, and volunteered their time to help us in any way. All of the help is greatly appreciated and it helps us to be able to have things run as smoothly as possible.

A few things to keep your eyes open for in the next few months:

March 02 - Chili Cook-off

April - Easter Egg Hunt

Community Clean-up day

Details about events will be posted on the marquee and in the member's mailbox at the gates as the date approaches.

Pool House Construction Update

We are currently in the process of building a new pool house. As you all know, the pool house was in desperate need of repair; as it turns out it was in desperate need of a new building! Once construction started it was determined that the foundation was caving in. This required a whole new set of drawings from an Engineer that had to be submitted to the Township. Once again, the construction was delayed due to Township Permits; the hoops we had to go through to get permits delayed the start date by 6 weeks. Once we received the permit; it was the electric company's turn to delay us. We requested power disconnect and meter removal; it took Met-Ed 6 weeks to come and "Assess" the situation and another two weeks to disconnect and remove the meter. Now dealing with the weather; we are not certain that the pool will be open for Memorial weekend. They are trying to keep the May opening date but it does not look good. Please be aware that it is out of our control and we did whatever was asked to get this project going.

Marcel is also having the pool resurfaced; this is mandatory, not optional. Every so many years it is necessary to resurface the concrete in the pool. Strand Pool Supply will sandblast paint off pool, prep for plaster, bond coat and re-surface pool and wading pool in white plaster and replace interior floor expansions joints and floor tile.

This is a costly project but one that had to be done. Estimated Cost for pool house and resurfacing pool is \$240,000.00.

We are always looking for new members to join the committees, just sign up at the office!

Proposed 2019/20 Expenses

EXPENSES	Estimated
Accounting Fees	\$ 5,500.00
Attorney Fees	\$ 5,000.00
Bad Checks Received	\$ 50.00
Beautification	\$ 1,000.00
Cable/Internet Comm. Line	\$ 6,500.00
Clubhouse Maintenance	\$ 1,500.00
Communications	\$ 300.00
Contingency Fund (Unanticipated)	\$ 8,267.06
Dam Maint. & Inspections	\$ 14,500.00
Debt Service - Mortgage	\$ 67,990.44
Electric	\$ 14,000.00
Filing Fees	\$ 1,300.00
Ford 2015 F250 pick up	\$ 3,000.00
Fuel Oil & Gas	\$ 13,000.00
Leased Office Equipment	\$ 4,300.00
Licenses	\$ 700.00
Maintenance Supplies	\$ 5,000.00
Member Tags	\$ 400.00
Office Supplies	\$ 6,000.00
Outside Coll. Commissions	\$ 1,000.00
Payroll-Bank Fees	\$ 400.00
Payroll-Co.Pd.Payroll Tax	\$ 20,000.00
Payroll-Workers Comp. Ins.	\$ 7,000.00
Payroll-Pool Attendants	\$ 6,750.00
Payroll-Maintenance	\$ 95,940.00
Payroll-Office	\$ 75,920.00
Payroll-Security	\$ 24,960.00
Pool Maintenance	\$ 26,000.00
Pool Supplies	\$ 5,000.00
Postage	\$ 2,500.00
Property & Cas.-Liability Ins.	\$ 28,600.00
Road Maintenance	\$ 8,000.00
Rubbish & Recycling	\$ 40,000.00
Security Equipment Upgrades	\$ 3,000.00
Security Supplies	\$ 1,000.00
Signs	\$ 300.00
Social Recreation	\$ 1,500.00
Vehicle/Equipment Maint.	\$ 7,000.00
Water & Sewer	\$ 1,500.00
Winter Material	\$ 13,000.00
Yr. 5% Transfer	\$ 27,772.50
TOTAL EXPENSES	\$ 555,450.00

Please review the following proposed budget. This budget will be up for discussion at the March Meeting. Should you have any questions, please submit them to the office ten (10) days prior to the meeting in order to have an answer question properly.

Please Attend The March Meeting If You Have Concerns

**Proposed Budget Income
for 2019/20**

2019-20 BUDGET PROJECTIONS - PROPOSED FOR OPERATING REVENUE & EX- PENSES	
INCOME	Anticipated
2018-19 Rollover	\$ 10,000.00
Admin Fee-Bldg. Permits	\$ 450.00
Bad Checks received	\$ 100.00
Bank Interest	\$ 1,100.00
Bulk	\$ 1,500.00
Clubhouse Rental Fees	\$ 1,800.00
Current Dues 2019-20	\$ 505,000.00
Fines	\$ 2,000.00
Past Dues	\$ 14,500.00
Proximity Cards	\$ 4,500.00
Rental Fees	\$ 11,000.00
Resale Certificates	\$ 3,500.00
TOTAL INCOME	\$ 555,450.00



Chili COOK OFF

**SATURDAY MARCH 2ND
2- 4PM**

Come Warm Your Belly...

BYOB

**TASTING STARTS AT 2PM
VOTING BEGINS AT 3PM
PRESENTATION OF PRIZES TO FOLLOW**

if you are entering your chili into the contest, please make sure to prepare enough for everyone to sample and bring any fixins' you need for your chili.

**CONTESTANTS & TASTERS MUST REGISTER
WITH THE OFFICE BY FEBRUARY 25TH
(570) 828-8244**

Thank you again for your continued support and participation!



M.L.E.P.O.A., INC.
103 Lake Drive ♦ Dingmans Ferry, PA 18328
Phone 570-828-8244 ♦ Fax 570-828-9370
E-Mail: info@marcellakeestates.org

February 2019

To: All Members of Marcel Lake Estates Property Owners Association

NO DUES INCREASE THIS YEAR

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. An assessment will be inevitable for this project.

The budget review will be part of the regularly scheduled open meeting on Tuesday, February 19, 2019. The board will approve the proposed budget to be mailed in our Newsletter to all residents. If you have any concerns about the budget; please submit any questions in advance to the office, so that we can have information available to be discussed at the March Meeting. Final acceptance of the budget, by the board of directors, will be motioned on March 19, 2019 meeting. We urge you to attend this meeting so you are fully aware of our community finances.

You are given the opportunity to discuss your financial concerns at the March Meeting, please attend and educate yourself on the costs of running the community.

Please review the Proposed 2019/20 Fiscal Year Budget located on the next page. Any questions, please contact the office ten (10) days prior to the March meeting with your concerns so they can be address at the meeting.

We are always looking for Finance Committee Members; you can sign up at the office anytime.

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



Abandoned Vehicles & Property Aesthetics 2019

By Joan Skillin

During this Winter Season it is a good time to "Get Your Act Together" and Make a List of unsightly items you have on your property and decide what you want to keep and what you want to get rid of. Maybe you have junk that you are tired of looking at, if you are tired of looking at it, probably your neighbors and community members dislike looking at it as well. Please contact the M.L.E. Office if you need help deciding on how to legally dispose of those unwanted items/vehicles.

Tires always are a nuisance, they are ugly to look at and collect water in the Spring, Summer and Fall. They are perfect for breeding mosquitoes, creating West Nile Virus and illness for people and pets. To get rid of tires call the Office, they are considered a Bulk Disposal Item and the cost to dispose of them is \$4.00 a tire. Please pay at the Office first then dispose of them at the Maintenance Dumpster.

Bulk items like: Hot water heaters, couches, mattresses, washing machines, dryers etc.; please contact the Office to find out what the fee would be to dispose of these items at the maintenance dumpster. Also, you can contact the Township building at 828-2347 to find out when their Bulk days are and what they charge; it's two days a month and Electronics day is twice a year.

Remember: Large plastic bags left anywhere on your property are never allowed. That would be bad property maintenance.

Trimming your trees, moving brush and wood, mowing your lawn, raking leaves keeps insects and snakes away from your home. (Maybe a neighbor can help out for a small fee).

Please, Please, Please don't throw trash items out of your vehicle. If it's an accident on the way to the dumpster, pick up after yourself so others don't have to look at it. The natural scenery is Spectacular enough, "Don't Mess It Up", Respect your neighborhood. We are fortunate to live in such Beautiful place called the Pocono Region of the United States. Please wait until you get home to drop off your trash in a garbage receptacle or dumpster.

If you have any Beautification ideas, please contact the Office maybe we can incorporate them in 2019.

Don't forget, you can make a formal complaint on property aesthetics by filling out a form in the Office. We can contact the homeowner to have any aesthetic violations addressed in a reasonable timeframe or be fined for the violation.

Please read: M.L.E. Covenants: #9 & #10; Rules & Regs.: Pg. 9, Article XIV #6 and Building Codes: VI, Pg.5 #3 & Pg.6 #13.

Clubhouse Rental Fees

\$250.00 Rental -\$250.00 Deposit

Full Kitchen with 3 ovens

Wide open space



Lake and Dam 2019

By Dick Hanel

In the 2018 season we had both lakes sprayed for pond weed and lily pads. We still have some areas in both lakes that have to be treated again and some that we missed, but overall it was successful. We are only doing our side of Marcel Lake because Old Marcel wants to do their own side.

Remember for every action we take to remove the aggressive plants, there will be a reaction by Mother Nature, known as algae bloom, this will last until late June and then disappear. I called the fish hatchery in June to find out about adding bluegills, crappie and baitfish. The hatchery told me to call back at the end of September because this was the better time to add the fish. After several calls in September the hatchery finally called me back so I could order the fish. We added 125 bluegills and 50 crappies. The baitfish was too small to catch in their nets so we have no baitfish in Lake Renée.

While we are on the subject of fish, Old Marcel has not contacted me to ask if they want us to participate in stocking of Marcel Lake with trout or any other fish. This year we will not be asking for any donations for the fish fund as we do not want to overstock Lake Renée. Please keep in mind that crappies are in the bass family and the moratorium for bass will continue until 2020. You can still catch and keep sunfish, bluegills and pickerel. If you catch any pickerel over 18 inches, you can kill the fish and dispose of them in a proper manner. This size fish eats everything in the lake. If anyone wants to contribute to Old Marcel's trout fund, you can call their Vice President Dan McIntyre at 570-828-9500 and have them send a form to contribute to their fund. If I receive anything from them, I will put out the form, and you can pick it up at our office.

Last year we sprayed both lakes, this year our plan is to maintain the weed control in both lakes. We also plan to extend some of the boat racks for additional boats/paddleboats, to restore the beach on Lake Renée and the playground at the far end of the lake. We also plan to add an exercise trail around the lake with 8 exercise stations. If you are interested and willing to helping build the exercise stations and the boat racks, please contact the office and submit your name, number and best time to contact you. If you would like to store your boat/paddleboat on these racks and room permits, please come to the office and fill out the boat registration form with the following information, boat registration number, serial number, type of boat, boat color, etc. You will receive a numbered sticker to be placed on the stern of the boat that verifies you are a resident of Marcel Lake Estates. There is no charge for this sticker.

We are trying to improve our community and with your help we can do it. We are looking forward to seeing you all out there enjoying the amenities of the lake and lake side.

Security 2019

By Code Enforcement

Please note that we do not have patrolling Security at this time. We previously hired United American Security for a 6 month trial.

Unfortunately, we will not be hiring this company in the future.

We are currently discussing security/code enforcement options within Marcel Lake Estates. The previous Security Company we hired had to face a lot of harassment from residents while just trying to enforce the rules that were set in place. Addressing the speeding, ATV and failure to stop at stop sign complaints were met with a lot of hostility from our residents. There were more than a few times where their employees were threatened; this becomes a liability to Marcel. This company had two of their employees quit their route in Marcel due to these threats. Not only were their employees being threatened, but our office staff was as well. It is a shame to see how volatile residents became when enforcing our rules and regulations that have been a major complaint of this community.

So, now we will have to rethink security/code enforcement. Are we outsourcing, hiring our own security or doing away with security altogether and installing more surveillance equipment, remains to be determined.

PA American Water Construction

At this time, Pioneer has completed their part of the Water/Sewer project. If your property is damaged caused by this construction and you have not submitted a written notice to the office, please make a complaint directly with PA American Water. All issues/complaints submitted to the office have been turned over to PA American Water. If you have submitted a complaint to the office and it remains unaddressed, please contact PA American Water, they will be addressing them going forward.

Remember, PA American Water Company is a private utility company just like Met-Ed. Marcel Lake Estates Office does not have the authority to speak on behalf of any resident. Utility Services may require a service fee and we will not be responsible for making that decision for the resident.