

Marcel Lake Estates 2025 Annual Newsletter



Prepared by:

Frank Carrozza, President

Dick Hanel, V. President

Nancy Bernard, Treasurer

Garret Barcheski—Social Recreation

Hector Flores, Pool Director

Joan Skillin, Environmental

Tom Schwenzer, Building/Co-Dam Director

Administration

WANTED!!!

Lifeguard/Pool Attendant

Marcel Lakes will be looking for Lifeguard/Pool Attendants ASAP for the 2025 season.

Marcel will reimburse certification fees for Lifeguard/CPR class at the end of the season provided they submit a receipt and has been employed with Marcel from

Memorial Day – Labor Day.

If you apply for the position of Pool Attendant, Marcel will pay for the CPR certification course, provided you are

employed from Memorial Weekend to Labor Day.

You will be responsible for obtaining the PA Criminal and PA Child Abuse Clearances

Fish Fund Donation

(please submit this form with your donation to the office)

Name: _____

Address _____

Donation: \$ _____

Please check below the lake you would prefer your donation to fund.

Lake Renee/Bass _____ - Make Check out to M.L.E.P.O.A., Inc.

Lake Marcel/Trout _____ - Make Check out to Old Marcel Lakes

NOTICES

The community will be conducting aerial spraying to address the spongy moth infestation in May and June. This problem needs to be addressed immediately to avoid further destruction of healthy trees. The estimated cost of \$34,000 will come out of our 2025 Capital Expenditures. There will be no additional charge incurred by residents. We have already applied for assistance from Pike County.

Please see below for details on this program.

Funding: The program is supported by a \$400,000 grant secured through the Department of Community and Economic Development Initiative Program.

Application: Are on a first-come first serve-basis until funds are exhausted. We have submitted our application for approval.

Eligibility: Applicants are classified by acreage and land ownership to ensure equitable distribution of funds. Approved applicants are eligible for reimbursement cap of \$100,000 for our category.

Treatment Method: The program supports the aerial application of *Bacillus thuringiensis*, a naturally occurring soil bacterium effective in suppressing spongy moth caterpillar populations.

For more information, please visit Pikepa.org.

Should you have any questions, please contact the office.

Thank you,

BOD

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PRESIDENTS LETTER

Hello Members,

As I mark a decade as President of our Association, I want to take a moment to reflect on the progress we've made and share some thoughts about the role we play in maintaining and improving our community. Over the past ten years, we have completed numerous projects aimed at enhancing our living environment, increasing property values, and creating a welcoming space we can all be proud of.

Your support and cooperation have been essential in making these accomplishments possible, and we are deeply grateful.

Living within a Homeowners Association (HOA) involves not only enjoying the benefits of a well-maintained community but also understanding the importance of adhering to the rules and regulations that guide us. These rules were carefully crafted with the well-being of all residents in mind. They help us create an atmosphere of mutual respect, uphold property standards and ensure that everyone has a shared commitment to maintaining the high standards we set for our neighborhood.

We acknowledge that there is always room for improvement, and we are committed to continuous progress. Our goal is to keep refining our approach to make Marcel Lakes the best it can be, providing an environment where everyone feels valued and heard.

Thank you for your ongoing cooperation and for being an essential part of our community's success. As we move forward let us continue working together, supporting each other, and embracing the guidelines that make our neighborhood a wonderful place to live.

Thank you,

Frank Carrozza

2025/26 Proposed Capital Income/Expenses

Projected Capital Budget	
May 2025 through April 2026	
Projected Income -	
Capital Improvement Fees-2024-25	\$10,000.00
23/24 Surplus	\$45,202.40
23/24 Surplus	\$45,473.66
21/22 Surplus	\$45,473.66
Anticipated 5% Transfer	\$30,383.00
Anticipated Transfer EOY CDARS	\$90,000.00
	\$266,532.72

Expenses	
Boat Launch on Renee/Boat Racks/dock	\$4,782.72
Chipper	\$10,000.00
Paving Walkway Park Entrance by Pool	\$7,250.00
Maintenance Building (Build Up-Goal \$300,000)	\$150,000.00
Road Improvement	\$49,500.00
Spongy Moth Spray	\$45,000.00
Shed for Maintenance (On Hold) \$11,000)	
Swingset for Bridgette Ct.(On Hold)	
Bump Track Install (On Hold)	
	\$266,532.72

2025/26 Proposed Expenses

EXPENSES	Estimated
Accounting Fees	\$ 5,700.00
Attorney Fees	\$ 5,000.00
Bad Checks Received	\$ 50.00
Beautification	\$ 2,000.00
Cable/Internet Comm. Line	\$ 7,500.00
Clubhouse Maintenance	\$ 1,500.00
Communications	\$ 1,800.00
Contingency Fund (Unanticipated)	\$ 6,780.00
Credit Card Bank Fees	\$ 2,300.00
Dam Maint. & Inspections	\$ 28,200.00
Debt Service - Mortgage(removed)	
Electric	\$ 12,000.00
Filing Fees	\$ 600.00
Fuel Oil & Gas	\$ 10,000.00
Leased Office Equipment	\$ 4,000.00
Maintenance Supplies	\$ 5,000.00
Member Tags (New Machine)	\$ 2,500.00
Office Supplies/Program Renewals	\$ 5,000.00
Office-Program Subscription Renewal	\$ 5,000.00
Payroll-Bank Fees	\$ 520.00
Payroll-Co.Pd.Payroll Tax	\$ 20,000.00
Payroll-Workers Comp. Ins.	\$ 7,500.00
Payroll-Pool Attendants	\$ 9,750.00
Payroll-Maintenance	\$ 143,920.00
Payroll-Office	\$ 107,189.00
Payroll-Security	\$ 31,668.00
Playground Maintenance	\$ 2,000.00
Pool Maintenance	\$ 21,000.00
Pool Supplies	\$ 3,000.00
Postage	\$ 2,200.00
Property & Cas.-Liability Ins.	\$ 39,000.00
Road Maintenance	\$ 7,500.00
Rubbish & Recycling	\$ 50,000.00
Security Equipment Upgrades	\$ 5,000.00
Security Supplies	\$ 1,000.00
Signs	\$ 1,000.00
Social Recreation	\$ 2,500.00
Vehicle/Equipment Maint.	\$ 7,000.00
Water & Sewer	\$ 4,500.00
Winter Material	\$ 11,000.00
Yr. 5% Transfer	\$ 30,383.00
Total Expenses	\$ 612,560.00

VICE PRESIDENT'S LETTER/LAKE AND DAM

LAKE AND DAM

Winter has finally arrived and that brings very cold temperatures and snow. The lakes start to freeze and that gets people thinking about going ice skating and sledding. Here are a few tips about Ice:

1. Not all ice is the same, we have two lakes in our community if one lake has 4inches thick ice it does not mean the other lake has 4inches of ice.
2. Before walking out on the ice, measure it with a cordless drill with a 1-inch bit, or use a ax to put a hole in the ice to measure it.
3. Clear ice is usually stronger than ice with snow or bubbles
4. The ice has to be 4inches thick to safely walk on it. This does not mean the rest of the lake is 4 inches thick, use a sharp pointed pole to check the ice in front of you as you walk
5. Use ice cleats on the bottom of your boots to keep you from falling.
6. Have a pair of ice picks with you, so if the ice breaks and you fall in you will be able to pull yourself out. You can buy them on line or make a pair by using two dowls with a nail hammered into the center and a hole at the opposite end for a string long enough to go from the right sleeve, around your neck to the left sleeve and the picks hanging out about six inches.
7. If the ice starts to crack quickly lie down and use the ice picks to pull yourself to safety.
8. Wear warm clothing
9. Always have someone with you.

Marcel Lake Estates does not allow or suggest to go out on the ice at any time. If you do it is at your own risk

Dick Hanel
Lake and Dam Chairman

Proposed 2025/26 Proposed Budget Income

As you will see on the following page; during this board's tenure, we have successfully completed several key projects that have significantly enhanced our community. These accomplishments represent our commitment to progress and excellence. While there are projects for the future, the improvements that have been made thus far reflect our unwavering dedication to Marcel Lake Estates.

We would like to ask that the members of the community to do their part in keeping Marcel litter free. The amount of trash that is disposed of on the sides of our roads is ridiculous. We are doing our best to provide a safe and beautiful environment, this is your home, please have pride in it!

With that being said, you are a member of the community just as much as Board Members, if you see trash on the roads, feel free to dispose of it; this is not just for Board Members to do. If you drop garbage at the dumpsters, pick it up! This will be considered littering, no one should have to pick up your trash.

We also encourage you to be involved, attend a meeting, volunteer for a committee, volunteer to be a board member. We are always looking for volunteers that have new ideas and will follow through with those ideas. It is very easy to make suggestions,, we need members that will set the plan in motion..



2025-26 BUDGET PROJECTIONS - PROPOSED	
FOR OPERATING REVENUE & EXPENSES	
INCOME	Anticipated
2024-2025 Rollover	\$ 10,000.00
Admin Fee-Bldg. Permits	\$ 500.00
Bad Checks received	\$ 100.00
Bank Interest	\$ 2,000.00
Bulk	\$ 1,800.00
Clubhouse Rental Fees	\$ 2,500.00
Credit Card Service	\$ 2,000.00
Current Dues 2024-25	\$ 556,560.00
Fines	\$ 8,000.00
Past Dues	\$ 10,000.00
Proximity Cards	\$ 4,000.00
Rental Fees 2024	\$ 11,100.00
Resale Certificates	\$ 4,000.00
TOTAL INCOME	\$ 612,560.00

2025/26 Proposed Fees

2025-26 FEES TO BE	
ASSESSED MAY 1, 2024	
Dues - Improved	\$ 1,075.64
Dues - Vacant	\$ 906.61
Dues - Adjoined	\$ 308.20
Dues - 1/2 Adjoined	\$ 154.10
Rental - House	\$ 500.00
Clubhouse Rental - Residents	\$ 300.00
Clubhouse Rental - Business	\$ 400.00
Clubhouse Security Deposit	\$ 300.00
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	\$ 150.00
Zoning Permits - Admin Fee	\$ 35.00
Gate Card - In Good Standing	\$ 10.00
Gate Card - In Arrears	\$ 20.00
Gate Card - Contractors Initial - \$20.00 additional	\$ 40.00
Credit Card Fee	4%

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 Phone 570-828-8244 ♦ Fax 570-828-9370
 E-Mail: info@marcellakeestates.org

January, 2025

To: All Members of Marcel Lake Estates Property Owners Association

It is the responsibility of your homeowner’s association’s Board and Finance Committee to set a budget each year, which includes the monthly income from homeowners, or association dues. We are pleased to announce there will be no dues increase for the 2025/26 Fiscal Year.

As a Board it is our responsibility to the members of this community to stay honest, transparent, and proactive — and to always follow governing rules and state laws. We need your support to continue moving forward, making our community great.

The budget review will be part of the regularly scheduled open meeting on Tuesday, February 18, 2025. Final Board acceptance of the budget will be motioned at the March 18, 2025, meeting. We urge you to attend this meeting, so you are fully aware of our community finances.

Please review the Proposed 2025/26 Fiscal Year Budget located on the following pages. Any questions, please contact the office ten (10) days prior to the March 18th, meeting with your concerns so they can be properly addressed at the meeting.

Sincerely,
 Treasurer & Finance Committee
 Board of Directors

Projects Completed

Roads	Lake and Dam
All roads have been either asphalted or chip and tarred – Each road was resurfaced several times	We continue to work with the DEP on the mandated Spillway upgrade – An estimated cost since beginning of project - \$222,000 and counting
Paved the Mailbox parking lot	New (used) docks installed on Renee – New dock installed on Marcel
Chip and Tarred Bus stop parking lot	Emergency Action Plan every 5 years – our cost \$6,000 – We have had to do this twice within our 10 years
Paved Clubhouse and Pool house area	Designed a new spillway – had to change design due to new regulations
Seal Coated the Tennis Courts in front of Marcel	Lake Treatments
Paved the Tennis Courts on Bridgette Ct.	Security
Prepared an emergency Exit On Riley Rd.	Updated callbox system
Building/Common Area Upgrades	Purchased a speed camera
Rebuilt the Clubhouse	Installed magnetic locks on compactors
Replaced the Pool house and added a patio	Upgraded all security cameras/system
Installed an Exercise Trail around Renee Lake	Purchases
Rebuilt and installed a new walkover bridge between Marcel Dr. and Bridgette Ct.	We have purchased 3 Maintenance Trucks – F350 2013, F350 2015 and an F350 2023
Installed a new park at Bridgette Ct.	2020 Backhoe
Replaced and updated park at the Pool house	A mini Excavator
Revived Beach Area On Bridgette Ct.	Commercial Leaf Blowers
Installed several new boat racks for storage	Commercial Lawnmower
Installed Benches at Bridgette Park, sitting area at the end of Lake Dr. and Marcel, picnic areas with tables and chairs at clubhouse and pool	Pool Expenses
Replaced Roof and siding on the office building	Resurfaced pool - \$130,000
Septic tank due to be replaced Spring 2025	Installed new filtration system/pumps-\$31,500
Redesigned the front entrance	Purchased new vacuum for pool-\$6,000
Installed a mailbox carport	Repaired pipe leak under pool decking area-\$5,820.00
Installed additional mailboxes	Purchased several rounds of lawn chairs
Relocated Basketball court from Clubhouse to New Basketball court on Bridgette Ct. Making additional parking area for clubhouse	Purchased 2 new Garbage Hubs – One with a container
Replaced all street signs	
Installed a pickleball court	PAID OFF MORTGAGE LOAN OF \$900,000 FROM 2003
Installed a new furnace after 26 years at the clubhouse	
Installed a communication Marquee	

Environmental/Aesthetics

Happy New Year 2025, I hope this year is a healthy and prosperous one for you and your family.

Sometimes I get the question of what I do when I perform a Drive-About the Community with my assistant.

To start with, my background of 27 years as a health inspector in New Jersey which trained me for performing inspections. Many mistakes have been made and many corrections along the way have led me to utilize my skills here in Marcel Lake Estates.

I try to evaluate per MLE Rules and Regulations property cleanliness and maintenance. I'm not looking for perfection or that every property should look the same. Sometimes it helps to look at the neighbor's best maintenance practices. I look, decide, and take action mostly regarding clutter. MLE would like to prevent unsightly hoarding of things outside of your homes under ugly blue tarps. When it breaks out to the general public's view, that's an aesthetics concern and brought to the attention of the homeowner. We appreciate your cooperation in correcting the violation as soon as possible.

Many times, high grass will generate a notice from the office to mow your lawn. Property maintenance issues like piles of debris, broken doors, windows, screens, tires or incomplete/deteriorated siding or decks. Gutters falling off the house, excessive children's toys or lawn equipment that does not move month to month will generate a notice. May I suggest maybe you need to declutter or provide a storage shed. Reminder: sheds require an MLE permit mainly to make sure the unit is on your own property. Township permits may be needed in certain cases. Please contact MLE office if you have questions.

Periodically, driveways or home decor regarding signs on front lawns generate notices. Flags and signs in windows are generally okay. Natural tone of house or roof means earth tone and neutral colors. Avoid using colors that are not complementary to each other. (#14, IV Architectural and Environmental rules). Roofs should be repaired or replaced in a timely manner, tarps on roofs for extended periods of time are unsightly. Some roofs have excessive moss buildup which grows in the shade. Things accumulate on and around it-dirt, leaves, branches, and pine needles.

Reminder: tree removal requires a permit in this Community. Front yards and backyards which are visible to the general public should be kept tidy. Fencing shall be of good quality, look nice and secure, requires board approval. Children's play sets maintained, old furniture and BBQs recycle, reuse, or remove.

Last but not least, the number of vehicles around the house can be an eyesore and requires proof of valid State Registration. Registration requires Auto Insurance. We enforce our Long Term Covenant, as well as informing the Township so they can enforce their Vehicle Ordinance. Please read (#7, Article IX- Motor Vehicle Roads and Road Safety, Rules and Regulations).

Sincerely, Joan Skillin, Environmental Director

2025 Dues

Your HOA fees will be due on May 1, 2025. Invoices will be mailed to all homeowners the end of March, beginning of April.

If you are unable to pay the dues in full by the deadline, we encourage you to request a payment plan in advance. To ensure we can assist you in a timely manner, please submit your request prior to May 1, 2025. All requests after HOA due date of May 1st will not be granted. Please see the below information

- **PAYMENT PLANS ARE TO BE REQUESTED NO LATER THAN MAY 1ST. YOU WILL NOT BE ABLE TO APPLY FOR A PAYMENT PLAN AFTER! PLEASE CALL THE OFFICE TO SET ONE UP AS SOON AS YOU GET YOUR INVOICE. THIS WILL BE ENFORCED!**
- **There is a small fee for the payment plan, the fee will depend on the plan you choose**
- **We offer a 3, 6, 9 and 12 Month plan**
- **Payments are due the 15th of each month**
- **Payment plans are by Request ONLY**
- **Payment plans do not carry over each year**
- **Dues on a payment plan are to be paid within the fiscal year**
- **If you are late with your payment, you will be assessed a finance fee of 1.25%**
- **It is your responsibility to pay each month, you will not be given late notices. After two late payments, your amenities will be suspended.**
- **If you are consistently late with payments, you will not be eligible for future payment plans**
- **Rental fees cannot be included in payment plans**
- **You cannot request a payment plan if you have a prior balance, you may ask for a Special Payment Plan that must be approved by a Director.**

SECURITY

Wishing everyone a Happy New Year!

We have been busy in the Department. Once again, we have a few reminders. The speed limit is posted at the entrance and throughout the community, please do the speed limit. Our Speed Camera has been successful in capturing the residents and contractors that do speed. It is for the safety of everyone in the community to do the posted speed limit.

We have many residents that are putting bulk garbage in our compactors causing compactor issues. There are multiple signs that work as your warning not to dispose of bulk trash in the containers. Containers are for regular household trash, not household items. If you have bulk items for disposal, please call the office and you will be provided with the cost of disposal and direction on where to dispose of these items. Bulk disposal is not included with your HOA Dues but we do provide a low cost convenience of bulk disposal on site.

BREAK DOWN ALL CARDBOARD BOXES. If you do not breakdown the boxes, this will be considered misuse of the compactors which is a finable offense. The cardboard must be flattened for the compactor to work properly. Also, any trash you may have dropped around at the compactor please pick up. Yes, this is common knowledge, but a lot of residents do not pick it up. It isn't anyone's responsibility to pick up your trash and dispose of it. **NO PLASTIC BAGS PERMITTED IN THE RECYCLING COMPACTOR. ONLY LOOSE ITEMS; FINES WILL BE ISSUED.**

FINES – If you feel you are receiving a Fine in error: please follow the proper procedure and write a written request within 10 days of receiving the fine. The office must get a Disciplinary Committee together to hear your complaint. Once a Fine is issued, the office cannot remove it, it must go through the Disciplinary Committee then the Board of Directors.

I hope we have a Great Year!

If you have any questions, please feel free to call the office, we would be happy to help.

TOWNSHIP BULK DAYS

The Delaware Township Bulk Disposal will be open the first and third Saturday of each month from 8:00am – 4:00pm during the Spring, Summer and Fall. Bulk will only be open one Saturday of the month during the winter months.

January 4th, February 1st

March 1st , April 5th and April 19th

May 3rd and May 17th, June 7th and June 21st

July 4th and July 19th, August 2nd and August 16th

September 6th and September 20th

October 4th and October 19th, November 1st , December 6th

Bulk Dumping is available at Marcel for a small fee, please call the office if you wish to dispose of bulk items We do not accept electronics or any containing freon.

Social Recreation 2025

My wife and I have been residents of Marcel Lake since 2016 and have always been grateful for all our community offers. We could not think of a better place to be raising our two young children. This is why I am happy to serve on our Board of Directors.

When the world around us seems so uncertain, hectic, or overwhelming, I believe we should put more focus into our local community. In the role of Social Rec. Director, I will seek to offer fun and enjoyable opportunities for us to all connect on a true interpersonal level. When we know each other, we can help each other. My hope is to see you all at our upcoming events!

Sincerely, Garret

Pool Season 2025

The pool was open this past season from Memorial Day to Labor day, with a few necessary closures due to weather conditions, unexpected events, and maintenance challenges beyond our control. Occasionally, the pool was closed due to unforeseen issues such as sewer clogs, fecal contamination, and at one point, a pipe break that resulted in significant water loss and repair costs. Although these setbacks were inconvenient, they were addressed promptly, with all repairs completed within hours or a day or two. Scheduling emergency repair services, however, was also subject to availability, which wasn't always within our control.

We took immediate action to minimize downtime and ensure the pool remained functional for the remainder of the season. This included temporarily repairing the filter housing and eventually replacing the filtration system, which was outdated and no longer repairable.

As we look ahead, our goal is to open the pool on schedule next season, provided everything works in our favor.

Lastly, as we prepare for next season, we are always looking for reliable staff members to join our team and help keep our pool running smoothly for the community.

Thank you, Hector Flores

Board Positions Open For 25/26 Election

V. President, Secretary, 2 Directors

Section 2. The Board shall consist of nine (9) members. There shall be five (5) directors and four (4) officers.

Section 3. The members of the Board will serve alternating terms of two (2) years or until their successors have been elected and qualified. As a means of establishing the alternating terms in 1986, the President, Treasurer, and two (2) Directors shall be elected for two (2) year terms The Vice-President, Secretary, and three (3) Directors shall be elected to serve for a one year term. Board members may serve any number of consecutive terms in any position. The President or Vice-President, however, must have served on the Board in any position, at least one full year, prior to being elected President.

Section 4. Board members shall be citizens or legal residents of the United States and must be deed-holding members in good standing for at least one year prior to election.

REMINDERS

BOARD APPROVAL NEEDED FOR THE FOLLOWING

(NO EXCEPTIONS)

ANY STRUCTURE PLACED ON YOUR PROPERTY

FENCES

TREE REMOVAL

DRIVEWAY

ANY PERMIT OBTAINED FROM THE TOWNSHIP REQUIRES A MLE PERMIT AS WELL

ALL RENTALS REQUIRE BOARD APPROVAL

Please submit your request 2 weeks prior to the monthly meeting.
The Board meetings are on the 3rd Tuesday of the month. There are no scheduled meetings in August or December.

GATE CARD INFORMATION

Proximity Cards are for HOMEOWNERS and their immediate family members **ONLY**. Proximity cards are not to be issued to friends, contractors, or realtors.

This is a private community for homeowners and their family members. Guest(s) will have to be called in from the call box.

Contractors and Realtors are to obtain their own cards due to card restrictions; hours and no access to dumpsters. If they are given a homeowner's card, they have 24/7 access, which is not permitted or safe.

MORATORIUM UPDATE

PA American Water Company has reached an agreement with Delaware Township for the moratorium to be lifted for fifty homes. PA American Water has submitted their Township approval to the DEP, it will then be determined by the DEP if the Moratorium will be lifted for those 50 homes. If so, it will be a first come first serve basis, with all plans in completion to be submitted to the Township for a Building Permit. The DEP has had our spillway plans for approval in their procession since 2014, we have yet to get an approval, we cannot put a time frame on when this will be lifted.

WE HAVE NOT RECEIVED ANY UPDATES SINCE THE PLANS HAVE BEEN SUBMITTED TO THE DEP.