

## **COPLAY WHITEHALL SEWER AUTHORITY**

**THE REGULAR MEETING of the Coplay-Whitehall Sewer Authority was called to order by Chairman James Hahn at 7:00 p.m. on the 16<sup>th</sup> day of April 2026.**

**BOARD MEMBERS present were:**

<b>Paul F. Geissinger (Absent)</b>	<b>Paul D. Boyle</b>	<b>Joseph Bonshak</b>
<b>James Hahn</b>	<b>Joseph J. Marx</b>	<b>James Roth</b>
<b>Dennis Wehr, Jr</b>		

**MANAGER: Matthew Harleman      ACTING BUSINESS MANAGER: Anita Smith  
Rana Hadeed (Business Manager in Training)**

**AUTHORITY SOLICITOR: Andrew Schantz, Davison & McCarthy P C**

**ENGINEER:**

**LIAISONS: Ken Snyder, Whitehall Township**

**PRESS: Jim Weber, Times News**

**CITIZENS present: Mike Melosky, Operations Manager  
Scott Stoitsits, Field Foreman  
Mark Buchvalt T&M Associates  
Chris Betley, Buckno, Lisicky and Company  
Paul Pugielli, Brown & Brown Insurance**

**CHAIRMAN: James Hahn called the meeting to order.**

**Mr. Hahn called for the Pledge of Allegiance to the Flag.**

**Mr. Hahn called for the reading of the minutes of the Regular Meeting of March 19, 2026.**

**MOTION WAS MADE BY MR. WEHR, SECOND BY MR. MARX, APPROVING THE MINUTES OF THE REGULAR MEETING MARCH 19, 2026 WITH ANY AND ALL ADDITIONS /DELETIONS AS NOTED, DISPENSING WITH READING OF SAME. 6 AYES, 0 NAYES, 1 ABSENT. MOTION CARRIED.**

**Mr. Hahn asked if anyone would like to address the board.**

**1. Written –**

**MOTION MADE BY MR. BOYLE, SECOND BY MR. MARX, TO ACCEPT THE MARCH 2026 MANAGER'S FIELD REPORT AS PRESENTED AND TO MAKE THE WRITTEN REPORT PART OF THE OFFICIAL MINUTES. 6 AYES, 0 NAYES, 1 ABSENT. MOTION CARRIED.**

**2. Verbal-**

**Mr. Matthew Harleman said I would like a motion to add items to the agenda. I want to add to the agenda a release on the letters of credit for Haven Ridge Phase I in the amount of \$27,900.00 and Haven Ridge Phase II & III in the amount of \$32,000.00.**

**MOTION MADE BY MR. WEHR, SECOND BY MR. BONSHAK, TO ADD TO THE AGENDA A RELEASE ON THE LETTERS OF CREDIT FOR HAVEN RIDGE PHASE I**

**IN THE AMOUNT OF \$27,900.00 AND HAVEN RIDGE PHASE II & III IN THE AMOUNT OF \$32,000.00. 6 AYES, 0 NAYES, 1 ABSENT. MOTION CARRIED.**

**Mr. Harleman continued by thanking the Board, Staff, and Consultants for all work done in 2025. We want to welcome our new Business Manager, Ms. Rana Hadeed. We are happy to have her. After the meeting, everyone is welcome to tour our maintenance facility to review and see any of our equipment.**

**B. ADMINISTRATIVE REPORTS - Monthly Financial Report presented for Board review after general review:**

**MOTION MADE BY MR. WEHR, SECOND BY MR. BONSHAK, TO APPROVE THE MARCH 2026 FINANCIAL REPORT AS PRESENTED BY THE TREASURER. 6 AYES, 0 NAYES, 1 ABSENT. MOTION CARRIED.**

**See attached listings for the invoices listed to be paid.**

**MOTION MADE BY MR. BOYLE, SECOND BY MR. ROTH, TO APPROVE THE MARCH 2026 INVOICES FROM THE 1<sup>ST</sup> NORTHERN BANK ACCOUNT AS PRESENTED BY THE TREASURER. 6 AYES, 0 NAYES, 1 ABSENT. MOTION CARRIED.**

**C. CORRESPONDENCE AND OTHER MISCELLANEOUS DATA**

1. **Draft Financial Statements for year ended 12/31/25**
2. **Letter received dated 3/24/26 from ARRO consulting regarding the response to technical deficiency letter- Act 537 Planning**
3. **Email dated 4/3/26 from the DEP regarding the approval letter for KISS Regional Act 537 Plan**
4. **KISS Signatory Meeting Agenda 4/9/26**
5. **Authority Magazine, April 2026**

**Operations Committee – Mr. Roth reported normal operations.**

**Administrative Committee – Mr. Marx reported normal operations.**

**Financial Committee-- Mr. Wehr reported normal operations.**

**Clear Water Committee—Mr. Boyle reported normal operations.**

**Safety Committee—Mr. Bonshak reported normal operations.**

**E. OLD BUSINESS –**

**F. NEW BUSINESS—**

**MOTION MADE BY MR. MARX, SECOND BY MR. BONSHAK, TO AUTHORIZE THE RELEASE FOR THE LETTERS OF CREDIT FOR HAVEN RIDGE PHASE I IN THE AMOUNT OF \$27,900.00 AND HAVEN RIDGE PHASE II & III IN THE AMOUNT OF \$32,000.00. 6 AYES, 0 NAYES, 1 ABSENT. MOTION CARRIED.**

*Mr. Hahn said we will now start with our annual review. Mr. Pugielli, you will be first to give your report.*

*Mr. Pugielli from Brown and Brown Insurance, a copy of the 2025 review statement dated April 16, 2026 (Exhibit A).*

*Mr. Hahn said does anyone have any questions? No one responded. Thank you, Mr. Pugielli. Next, we have Mr. Betley from Buckno, Lisicky and Company about the financial review.*

*Mr. Betley said good evening and it is a pleasure being here tonight. Copy of 2025 Audit Summary (Exhibit B).*

*Mr. Hahn said does anyone have any questions? No one had any questions. Thank you, Mr. Betley. Attorney Schantz, it is your turn.*

*Attorney Schantz introduced himself as the solicitor for CWSA and I am with the firm Davison & McCarthy. Copy of 2025 review Memo dated April 16, 2026 (Exhibit C).*

*Mr. Hahn said Thank you Attorney Schantz. Mr. Buchvalt, it is your turn.*

*Mr. Buchvalt from T & M Associates Memorandum dated April 13, 2026 Annual report for 2025 (Exhibit D).*

*Mr. Buchvalt said thank you for your continued relationship with T & M Associates. Are there any questions? No one responded.*

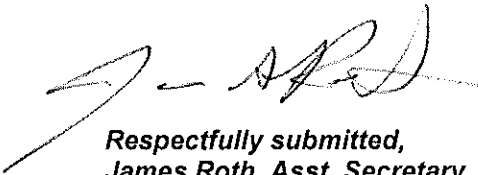
*Mr. Hahn said thank you Mr. Buchvalt.*

*Mr. Hahn said that former employee, Kathryn Demko, has passed away this week. Our prayers and thoughts go out to the family.*

**G. ADJOURNMENT –**

**MOTION MADE BY MR. BOYLE, SECOND BY MR. ROTH, TO ADJOURN THE MEETING. 6 AYES, 0 NAYES, 1 ABSENT. MOTION CARRIED.**

*The meeting was adjourned at 7:20 PM.*

  
Respectfully submitted,  
James Roth, Asst. Secretary



3. Munich: Premium quoted was 73,552, virtually the same as Selective but with higher auto and flood deductibles.
4. Trident: quoted premium of 68,588, BUT very limited coverage for the Pipeline distribution system and much higher deductibles for property and auto insurance.

Bottom line: Some of these other quotes were cheaper but missing vital coverages or had higher deductibles or both. However, knowing that we were getting other options did cause Selective Insurance to lower their premium by over \$6,000!

There were no work comp claims for the past policy year, and in fact very few claims over the long term. For the package policy, there were a few reported sewer backup claims for the past year but none of them have resulted in any payments and are all closed. The slip lining done over the years has helped to reduce the number of sewer backup claims that were particularly bad in previous years. Work comp claims remain excellent.

We will continue to be your advocate, searching for the best coverage at the least expensive price. Thank you for your continued relationship with us, and we hope you will take advantage of the many safety and informational webinars we offer.

Sincerely,

Paul Pugielli, Director, Municipal Insurance Services

# Proposal Premium Summary

Line of Business	25-26 Expiring Premium	25-26 Expiring Exposures/Limits	26-27 Renewal Premium	26-27 Renewal Exposures/Limits
Property	10,353.00	Blanket Building \$5,144,487 Blanket Business Personal property: \$1,377,775 BI Incl Rental ALS	7,813.00	Blanket Building \$5,144,487 Blanket Business Personal property: \$1,377,775 BI Incl Rental ALS
Crime	65.00		65.00	
Inland Marine	16,282.00	Scheduled: \$134,272 Unscheduled: \$132,726 Pipeline Distr \$6,330,000 \$5,000 ded Valuable Papers: \$75,000 \$500 ded Flood Included at Loc1/Bldg1	16,309.00	Scheduled: \$134,272 Unscheduled: \$132,726 Pipeline Distr \$6,330,000 \$5,000 ded Valuable Papers: \$75,000 \$500 ded Flood Included at Loc1/Bldg1
General Liability	22,873.00	\$1,000,000/\$2,000,000 Sewer Back up: \$50,000/\$500,000	23,533	\$1,000,000/\$2,000,000 Sewer Back up: \$50,000/\$500,000
Public Officials	4,383.00	\$1,000,000/\$2,000,000 Deductible \$5,000 Public Off NonMonetary Def \$10K/\$50K	4,378.00	\$1,000,000/\$2,000,000 Deductible \$5,000 Public Off NonMonetary Def \$10K/\$50K
Auto	16,940.00	11 Vehicles \$250 Comp/\$500 Coll deductibles	12,689.00	11 Vehicles \$250 Comp/\$500 Coll deductibles
Umbrella	8,931.00	\$3,000,000/\$3,000,000	8,824.00	\$3,000,000/\$3,000,000
Cyber	73.00		91.00	
<b>Total Package</b>	<b>\$79,900.00</b>		<b>\$73,702.00</b>	

*This quote is valid for (30) days or until the proposed effective date, whichever is first.*

## Payment Plans

Currently on Direct Bill – 1 Pay Plan

### Available Options:

- **1-Pay:** Due in full at policy inception
- **2-Pay:** Two equal installments due at policy inception and in the 6th month of the policy term
- **4-Pay:** Four equal installments due at policy inception and in the 3rd, 6th, and 9th months of the policy term
- **Quarterly:** Four equal installments due quarterly starting at policy inception
- **10-Pay:** 19% due at policy inception, with the remaining balance billed in nine equal monthly installments

**Subjectivities are conditions or requirements that you must comply with to maintain coverage. Your subjectivities are as follows:**

Signed Auto Selection Forms  
Signed Statement of Values



*This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.*

# Proposal Premium Summary

Line of Business	Expiring Premium	Expiring Exposures	Renewal Premium	Renewal Exposures
Premium	8,577.00	Total Payrolls: \$720,717 Experience Mod: 0.836	8,407.00	Total Payrolls: \$720,717 Experience Mod: 0.853
State Assessment	208.00		187.00	
<b>Total</b>	<b>\$8,785.00</b>		<b>\$8,594.00</b>	

*This quote is valid for (30) days or until the proposed effective date, whichever is first.*

## Payment Plans

Line of Business	Payment Plan	Billing Plan
Workers Compensation	Direct Billed	Pay In Full



*This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.*

My firm, Buckno Lisicky & Company once again performed the annual audit of the Authority's financial statements for the year ended December 31, 2025.

One page 1 of the audit report is call the "Independent Auditor's Report". First paragraph explains what we are giving an opinion on. The balance sheet, income statement, cash flows and notes to financial statements and certain other supplemental information included in the financial statements. There are certain pension schedules that are required to be included in the financial statements. We do not audit or issue and opinion on those schedules.

The second paragraph explains what that opinion is. Organizations can receive one of three audit opinions for their financial statements 1) Unmodified; 2) Modified; or 3) Adverse. Once again, I am pleased to report the financial statements contain an unmodified audit opinion, the same audit opinion the Authority has continued to receive for many years. What that means is you have received the highest audit opinion available that an organization can receive for an audited financial statement. This means your financial statements are prepared in accordance with General Accepted Auditing Principles and that they are fairly stated in accordance with those principles.

The rest of the "Independent Auditor Report" goes over what management's responsibilities are and what the auditors responsibilities when performing an audit. Management is required to prepare the financial statements in accordance with GAAP or Generally Accepting Accounting Principles. We as the auditors are required to perform audits in accordance with GAAS or Generally Accepted Auditing Standards. These procedures are very extensive and result in our firm being able to conclude and provide an opinion that your financial statements are prepared in accordance with General Accepted Accounting Principles.

Just to go over a couple financial highlights:

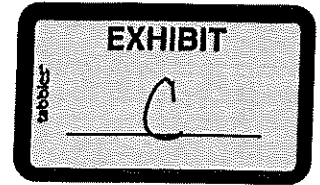
- If you turn to page 5 – the Authority's balance sheet
  - The Authority had \$29.7 million in Assets at the end of the year, which was a \$155k increase from the prior year. There was a \$776K increase in cash and a \$563k decrease in fixed assets due to depreciation.
  - The Authority total liabilities decreased from the prior year to \$5.7 million. Most of the decrease was the reduction in your outstanding debt.
- If you turn to page 6 – the Authority's income statement
  - The Authority's operating income increased by \$47k from the prior year to about 4.2 million. Operating expenses decrease by \$125k from prior year. Total operating income was \$189k. Non-operating revenue/expense was \$620k, which was an increase of 380k from the prior year. Most of the increase was the increase in our tapping fees.
  - When you add in the nonoperating income and expenses, the total net position increased 808k to \$24,265,803 as of 12.31.25.

The audit went very smoothly again this year. I am happy to say we had no disagreements with management or issues in dealing with management. Everything we asked for we received and we received timely. I would like to thank Matt, Anita and the rest of their staff for their cooperation.

# MEMO

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**To:** Coplay Whitehall Sewer Authority  
**From:** Andrew V. Schantz  
**Date:** April 16, 2026  
**Subject:** Coplay Whitehall Sewer Authority



The following serves my annual report to the Coplay Whitehall Sewer Authority Board.

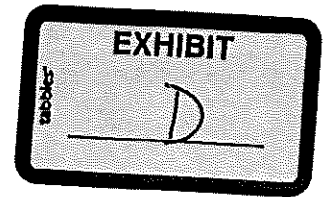
As Solicitor, my year has been relatively quiet. The issues that I have been involved in and that I feel warrant mentioning are as follows:

- There are no current, pending or threatened lawsuits against the CWSA which has always been a good thing and a goal I strive for in my representation.
- I continue to work with Matt on processing Agreements and responding to issues as they arise. Currently things are calm.
- The biggest issue at the present continues to be with LCA and the uncertainty over matters involving the Regional 537 Plan. I believe that a number of signatories also have concerns about the projects being mentioned and the costs and allocation of those costs by LCA.

This is important and collectively between staff, the Board, the Engineer and myself we have concerns that LCA is trying to reshuffle the deck and this could put the CWSA in a unfavorable position from a capacity and financial position.

If anyone has questions, please feel free to ask.

Thank you again and I look forward to continuing to work with each and every one of you.



# MEMORANDUM

**TO:** COPLAY WHITEHALL SEWER AUTHORITY – BOARD OF DIRECTORS

**FROM:** Mark J Buchvalt, PE

**RE:** ANNUAL REPORT for 2025

**DATE:** April 13, 2026

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T&M completed the following items for CWSA in 2025:

- Periodic inspections of continued sewer work associated with the Cementon bridge project.
- Assisted in an on-site inspection and write-up in support of minor warranty work for the recent roof replacement project.
- Assisted CWSA securing a PennDOT Highway Occupancy Permit to replace a damaged sewer line.
- Provided drafting support for an updated CWSA sewer map.