

CORTLAND MONITOR

November 2023



Board of Directors through August 2024

Sandy Shutt - President (Maintenance)
989-545-2965 sshutt922@gmail.com

Dwight McCulloch - VicePresident (For Sale Signs, Lawn Care, Pest Control, Snow Removal)
989-239-3137 dwightmc@chartermi.net

Judy Miller - Secretary (Bulletin Board, Directory, Newsletter, Mailboxes, Welcome Committee)
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Linda Parent -Treasurer (Cable TV, Mortgage Questionnaires, Welcome Committee)
989-859-4199 ldparent@charter.net

Mike Panknin - Director (Ponds & Sprinklers)
989-671-9181 mzpankinin@gmail.com

Charles Schwartz - Director (Painting/staining, insurance)
989-684-5143 artguy519@hotmail.com

Cindy Woodward - Director (Landscaping)
989-316-1683 cdwoodward@gmail.com

THOUGHTS FROM THE PRESIDENT

As we end another year, Cortland Farms has seen many changes. New board member, Charlie Schwartz, was appointed to fill a vacancy. We had a very informative annual meeting and continue to maintain CF a place we are all proud to live. The primary responsibility of your board is to be good stewards of your money and to that end, we will be having strategic planning meetings to look at our budget, which is defined by our monthly HOA fees, to determine where changes need to be made and explore all options to ensure our financial stability. As these meetings proceed, you will all be kept informed!

This past year we have had numerous changes in our co-owners, some relocating and some who we have lost, all will be missed. We welcome our new co-owners, so please take the opportunity to introduce yourselves to each other.

The board takes its responsibilities seriously and we are working diligently to keep our reputation as the premier condominium association!

Happy Holidays to you all - Sandy Shutt

WELCOME OUR NEWEST RESIDENTS

Tom and Nancy Laskey
5631 W.Spring Knoll

Scott Lippoldt
3106 Winfield

Norm and Jeannine Pratt
5653 Cortland Circle

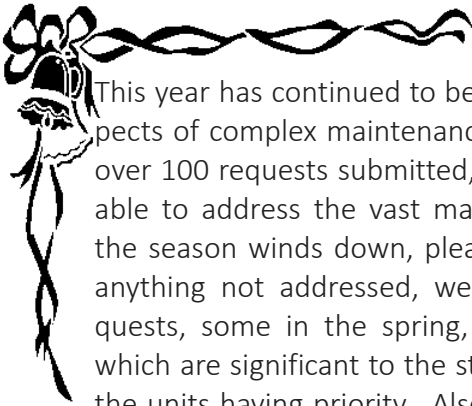
Kim Reno
5584 Spring Knoll Dr.

Janet Yesmunt
5627 Cortland Circle



MAINTENANCE REPORT

Sandy Schutt



This year has continued to be very busy in all aspects of complex maintenance. There has been over 100 requests submitted, and we have been able to address the vast majority of them. As the season winds down, please be assured that anything not addressed, we will get to all requests, some in the spring, prioritizing those which are significant to the structure integrity of the units having priority. Also, refer to Rule and Regulation 35- the Association is responsible for all maintenance on the exterior of the unit - this includes roofing, trim, siding, windows and exterior doors. Anything within the unit is the responsibility of the co-owner. Roofing replacement was completed and is scheduled for 2024, with Dave Peters, continuing to act as our Roofing Coordinator -utilizing Ultimate Exteriors as our vendor. REI will again be providing painting and staining services, along with Bay City Builders doing our structural work, including window installation, among many other things. This year, we contracted with SHINE of Midland to service our eaves and downspouts - please remember this is done annually, any additional cleaning that is requested is not covered.

Many thanks to everyone who continues to complete the Maintenance Request Forms, either

online or placing them in the mailbox by the bulletin board. I know there is frustration when a request is made, but not under the purview of the HOA per our established rule/regulation to cover. The simple equation for this area is:

Materials + Manpower + Money

Materials still are an issue, taking weeks if not months to obtain some items, such as windows and there is a finite amount of money within the budget to accomplish a vast majority of need. In preparation for 2024, we have already started a list for possible window and slider replacements, they will all be reassessed for need in the spring, along with possible deck repair. Several of our co-owners took the initiative, at their own expense, to upgrade their decks to composite materials, which will save monies which restaining would cost, plus these are definitely value-added improvements.

Our complex continues to be the premier condominium development in the area and that is validated by the quick sales within the past several months - thank you to everyone who is doing what they are able to assist in maintaining their units, this is definitely a collaborative effort.

Happy Holidays

Sandy Shutt / Maintenance Director

Maintenance Tidbit

Deck Cleaning - several residents have asked what product they can use on their wooden decks to clean off the green mold, which occurs primarily on the north facing decks. I conferred with Vince Dubay, REI, he provided that you can use any cleaning product, as long as it's not a bleach or chlorinated product. He suggests Simple Green in a bucket per product instructions, scrub and rinse thoroughly.



**Yard waste pickup
ends on Nov. 29TH!**



Treasurer's Report for Fall/Winter2023

Linda Parent, Treasurer



For those that did not attend the annual meeting this year, I will give a short summary of my report. I provided a statement of our assets, our 2022 income, expenses, and the 2024 budget. I have these reports available if anyone wants to get them. I reported that I have set up a savings account at Huntington for reserves so that we can minimize the reserve account at Financial Plus. I reviewed our reserve monies and explained that this money is used for community expenses such as roofs, roads, windows. We are required by law to put money into reserves each year from our operating budget. The special assessments that we are now paying also go into these reserve accounts. Since the annual meeting, we are now going to make a change in our banking. Huntington Bank has continued to increase

the fees that they charge for our ACH process. ACH is the service that is used to make everyone's automatic payments. I have found that Frankenmuth Credit Union can provide the ACH service for a fraction of the cost we are now paying. Therefore, the board has approved moving our money from Huntington Bank to Frankenmuth Credit Union. You will not need to do anything. You will notice starting with the December fees, that your bank statement will state the new bank. I am hoping that this will be a smooth transition and will keep everyone informed. Please remember that you will need to provide me with any changes you make to your banking or account number. The forms you need are on our website.

By the time you receive this newsletter, I am hoping that most of you will have paid the 2023 special assessment. This is the third year of the six-year assessment. The fee per year is \$500.

Payment is due December 1st. Checks should be made out to Cortland Farms.

IN MEMORIAM

*You can shed tears that he is gone,
or you can smile because he has lived.
You can close your eyes and pray that he'll come back,
or you can open your eyes and see all he's left.
Your heart can be empty because you can't see him,
or you can be full of the love you shared.
You can turn your back on tomorrow and live yesterday,
or you can be happy for tomorrow because of yesterday.
You can remember him only that he is gone,
or you can cherish his memory and let it live on.
You can cry and close your mind, be empty and turn your back.
Or you can do what he'd want: smile, open your eyes, love and go on.*

Frank Goldberg

Landscaping

Cindy Woodward

We had a busy and successful landscaping season. A big factor in accomplishing so much is the support we received from our co-owners. Many were willing and able to assist in their areas. They trimmed overgrown or dead tree branches and trees, pulled weeds from mulch beds, treated trees with pesky diseases, transplanted old and planted new items. A few presented co-owner funded proposals for approval of new landscaping and brought in approved contractors to freshen their areas. We want to thank you for doing what you could manage while practicing safe procedures. Your contributions helped more than you know, and we are grateful.

Ron Gibson volunteered daily. Brian completed his annual winter, spring, summer and fall pruning of shrubs and ornamental trees while spraying our bumper crop of weeds and removing dead and overcrowding shrubs. Jack's tree service took out trees/branches and roots that were causing problems with the structures and sprinklers. **Jack's is very expensive so we are using their expertise sparingly. Their projects are carefully evaluated.** Great Lakes did a great job to repair the slope on the north pond.

This year a co-owner offered to help organize a volunteer group to work in areas that need extra help and clean-up for next year. This will help us

manage the overgrown landscaping while working to stay in budget.

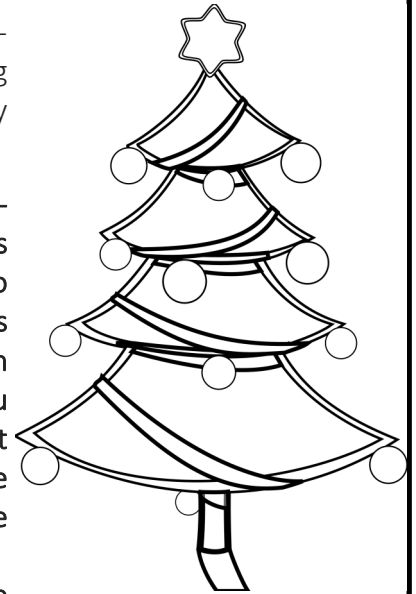
As always, we continue to follow the Rules and Regulations to ensure Cortland Farms maintains our high property values. If you have questions about them, they can be found on the cortlandfarmsbc.com

website under the Information link or by requesting a copy from a Board member.

We extend our sincere gratitude to our co-owners for your assistance and understanding as we work to manage our ever-growing green spaces. This is quite an endeavor when you consider we have over 44 acres and 139 units.

We all benefit and win by working together!

Many thanks!



*Christmas
& Party*

**BY NOW YOU SHOULD HAVE
RECEIVED YOUR INVITATION**

The annual
Cortland Farms Christmas Party
will be held Friday,
December 15
at the DoubleTree Hotel.

We hope you will join us for this festive event.

RSVPs are due December 4