# CORTLAND MONITOR

## Fall 2026

### Board of Directors through August 2027

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

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

**Linda Parent -Treasurer** (Cable TV, Mortgage Questionnaires, Welcome Committee)
989-859-4199 ldparent@charter.net

**Judy Miller - Secretary** (Bulletin Board, Directory, Newsletter, Mailboxes, Welcome Committee)
989-450-3928 jamiller852.jm@gmail.com

**Bill Moseley** (Lawn Care, Pest Control, Snow Removal)
757-570-8335 mostuffinc@aol.com

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

**Kathy Schwartz—Director** (Landscaping)
989-321-0043 kathy@kathyschwartz.com

## THOUGHTS FROM THE PRESIDENT: Sandy Shutt

As your Board continues to work to maintain both the physical and fiscal integrity of our community, finances are always at the forefront. We are actively pursuing cost-saving options not impacted by our current contracts. This past year we have actively engaged in submitting RQPs for all services where we were not under specific contract including Roof Replacement, Eave Cleaning, and Insurance. One of our largest costs is the Insurance coverage. Your Director, Charles Schwartz, spent countless hours contacting insurance vendors, most of whom will not even entertain insuring a condo complex, to see if we have any alternatives to our current vendor. We do not.

As I continue to remind you, our buildings have essentially aged out and require attention and money to maintain. We are now having additional cost increases due to imposed tariffs. We have on the horizon additional costs to address, including but not limited to refurbishing or replacing our generator to ensure the functioning of the pond pumps and road resurfacing. I fully appreciate that the current economy is uncertain and any changes which we as a Board make affects us all.

I want to personally thank all the co-owners who have stepped up to volunteer their time and talents to assist in maintaining our community. We are currently continuing to work on our Bylaw revision project with volunteer readers doing their first reads. As progress continues, you all will be notified. This is a monumental task and will ultimately require the vote and consent of the co-owners. Watch for updates.

This year we filled 3 Board positions, with Linda Parent and Mike Panknin continuing their service and Bill Moseley joining as our new Director. Thank you to Kim Reno for volunteering. You'll see her name again!

Your Board is dedicated to the work that we do and appreciate everyone's support!

## MAINTENANCE REPORT

Sandy Shutt

As the fall season begins, we are ending another extremely busy maintenance season as evidenced by the multiple trucks, trailers and equipment which have been here throughout the summer. As I have previously stated, and will continue to remind everyone, our buildings are aged and continue to require very expensive materials and labor to maintain. Window replacement is one of the prime utilizers of our maintenance monies, with replacement windows costing several thousand dollars each, not including the installation costs. Decks are another ongoing issue, and I must thank those individuals who are replacing their aging wooden decks with composite products at their own expense. Of course, this will enhance their enjoyment of their deck and increase the value of the property.

Roofing replacements will continue until all roofs have been replaced. Dave Peters continues to be our Roofing Coordinator and dedicates countless hours to ensure that every aspect of this project is completed. This past year, we solicited competitive bids for roofs to address our fiduciary responsibilities to the co-owners. Three bids were obtained and it was determined that we will continue with Ultimate Exteriors as our vendor for 2027 and contracts have been signed.

The same bid process was completed for eave cleaning, and this year TriCityScrubbin' was awarded the contract. They service a number of condo associations in Bay County, including Appletree. We are scheduled for them to be here the week immediately preceding Thanksgiving.

Please remember to submit any Maintenance Requests or Co-owner Funded Project Forms! Also, it is the Association's responsibility for maintenance is to the "original" exterior – any alterations/modifications which have been made either by a previous and/or current owner, are the responsibility of the current owner. When you purchase your unit, you also purchase the heritage of the property.

Thank you to everyone who is doing what they are able to contribute to assist in maintaining our community.

## Insurance, Painting/Powerwashing

Charlie Schwartz

All maintenance projects for this year have been completed. The power washing, deck staining and painting were completed as scheduled. Any miscellaneous items were also completed by our contracted company, REI.



A report was successfully completed as required by our insurance carrier, McCredie Insurance. This report has become a yearly requirement as we continue to replace all roofs in our complex.

## WELCOME
## OUR NEWEST RESIDENTS

**Sandi Kolder**
5616 Windfield Dr

**Theresa Bright-McFarland & Brian McFarland**
5610 W Spring Knoll Dr.

**Bill & Donna Hebert**
3023 Hawthorne Dr.

**Jan Okon**
5620 W Spring Knoll
(pending)

**The last day for yard waste pickup will be November 25.**

## Landscaping — Kathy Schwartz

Welcome to Jimmy's Tree & Landscaping. We signed a 3-year contract with them on July 21, 2026. His contract states:

1. Trims only shrubs in early summer
2. Trims shrubs and trees in late fall

Tree trimming includes shaping ornamentals, trimming those overhanging on condos, tree elevation, sucker growth, and dead removal. Jimmy will also be taking out two trees this fall as part of the contract.

Advanced Arborist will continue to work with us on saving the ornamental crab, serviceberry, and cherry trees and the Austrian Pines.

All planting and removal of shrubs has been deferred to next year. It's okay to call Kathy with questions but work orders are required before you do any work with your landscaping. Forms can be found in the Cortland Farms box by the bulletin board or on our website. Perennials, ground cover, and weeds are the co-owner's responsibility.

Brad and his team from Great Lakes Hydroseeding will be here in the fall to do the fall cleanup.

A huge, big thank you to Dan Luckowski for fixing the brick on several beds this past summer. They look great.

Thanks also to Jerry Sylvester who cut down a couple of trees for us, one by the bridge and one between W Spring Knoll and Firethorne.

Thank you to the garden club for putting a splash of color in so many areas around our beautiful condos.

## Treasurer's Report for Fall/Winter2026-- Linda Parent, Treasurer

At the annual meeting I presented information regarding our assets, expenditures and new proposed budget for 2027. I highlighted several budget areas that have increased costs. We received a 4% increase in the cost for Spectrum. This was part of the contract with them. We also anticipate increases in Insurance, Landscaping, and Administrative Expenses (to cover the cost of rewriting the by-laws). I explained that our 2026 expenditures for reserve money went for roof replacement and new mailboxes. If anyone would like to see this report, please contact me. It was announced at the meeting that because of increased costs the board has determined that an increase of 10% in monthly fees is needed to cover these expenses. This increase took effect on October 1st. You should have already received a letter with your new fee. I have notified our accounting firm, and this increase will show up in your debit amount coming out of your bank. It was also announced that we need to extend the current special assessment for 3 more years. This new, or continued, special assessment, will be for years 2027, 2028, and 2029. It will continue to be $500 per year. You can begin paying for the new assessment starting in January 2027. Each year, as before, it will not be due until December 1st. Checks again should be made out to Cortland Farms. I also reminded everyone that people are having their banking accounts hacked. If this happens to you, please complete a payment change form. It can be found on our web site, or in the mailbox at the bulletin board.

On another note, you'll remember the state requires a CPA review annually unless the association members vote it unnecessary. Review was completed by Robin Smith Martin, CPA of Smith & Associates, CPA, PC in July 2026. Assets, liabilities and equity as of December 31, 2025 were reviewed. Conclusions were that no material modifications were required and all was completed in accordance with the cash basis of accounting.

**Spectrum:** At the meeting, I highlighted the ever-increasing free streaming stations that are available. You must sign up for these accounts. If you have trouble doing this, ask a neighbor or younger family member to help. I have had calls about dropped internet. If you have an issue, call the customer service number in your directory.

**MARK YOUR CALENDARS!**

The Cortland Christmas Party will take place on
Thursday, December 10, at 5:30 p.m. at the Doubletree.
Watch for more details!

## Ponds and Sprinklers

Mike Panknin

What a year it's been. As a follow-up to our annual meeting, I have been working on trying to get as many sprinklers fixed this year instead of holding for next year.

I had my first experience with repairing a valve (with fingers crossed). The sprinkler system was shut down, pressurized and checked for leaks. So far, it's holding. Locating the pressure leak was lengthy and time-consuming within a 23-acre complex.

The new LED operations panel is still waiting to be put in -any day now. The vendor has told me that he would like to have the system pressurized so he can check for leaks. Once that's completed, the water will be shut off and winterization will begin. Fountains will be removed shortly.

The bubblers will start when ice starts forming on the edge of the ponds.

There are a couple of areas where the sprinklers need to be replaced but will have to wait till until next year, because MISDig 811 will need to mark the area. I tried to work my magic, but to no avail. They have held up for 25+ years, not bad.

My sprinkler supply houses have told me to expect a 10-15% increase in parts and sprinklers.

Recently I temporarily turned off the fountains due to our massive rain showers in an attempt to stop algae and sludge being stirred up and clogging the filters.

I recently had to borrow a pair of waders to fish/retrieve a fountain line from under a spruce tree that had broken away from the fountain. (No! I was not playing in the water). During that time, I removed the fountain for cleaning. The filter was wrapped with food wrappers, shingles wrap, and holding it in place was fishing monofilament line and lure.



This is one of the reasons we say no fishing As winter arrives and that white stuff starts to fall, I will be seen down at the pump house every so often to check on the operation.

FYI: We exercise (run) daily all three pumps for a minute at 7 AM and 7 PM to keep them from freezing up, so don't panic if they go off at those times.

Again. Thanks for all your calls, comments and emails.

## IN MEMORIAM

*Lives well lived,*
*Lasting legacies.*

Charles Jury Carpenter

Richard Learman

Kenneth Supanich

Shirley Supanich

Lane Valliere

Dale Lanway

## NEWS FROM THE GARDEN CLUB

We would like to thank everyone who graciously supported us through the 2026 planting season. Whether you adjusted bricks, donated pots or flowers, bought items at the bake sale, came to the Summer Social, gave financial support, or just showed appreciation for the work that was done, we would like to say, "Thank you!" We have a great team and are always looking for others to join.

We will suspend our bottle and can collections from January 1 through the end of March. Until that time, we continue to collect clean, empty bottles and cans as part of our budget. Please drop off your donations to Melody Wood at 5607 Cortland Circle. Again, thank you all for making Cortland Farms a beautiful place to live.

Cindy Waibel

(989) 733-0561