

Balsam Chutes Road Association



Message from the President

Hello Neighbours,

As your new President, I'd like to begin by saying how grateful I am to call Balsam Chutes home. My partner, Tisha, our puppy, Carbon, and I moved here in June 2024 — and from the moment we arrived, we've felt the warmth of this community and the magic of this place. Whether it's paddling along the Muskoka River at sunrise or hiking the French trails on a crisp morning, it's clear that life here is something special.

Some of you may already know me from seeing me out on the water — I'm an avid canoeist and often out training for upcoming races (or just taking in the calm and beauty of the river). Beyond the paddle, I'm excited to contribute to the continued care and stewardship of our road and the community that connects us all.

I'd like to take a moment to thank Sharron Taylor for her dedicated service and leadership over the years. Sharron and the entire Board have done a remarkable job guiding our association with care and integrity.

I look forward to building on that strong foundation — with open communication, shared responsibility, and a sense of neighbourly cooperation at the heart of everything we do.

I encourage everyone to stay engaged: attend the AGM, join a committee, or simply say hello when we cross paths on the road. Together, we can continue to make Balsam Chutes a place we're all proud to call home.

See you on the trails, at the river, or around the community,

Paul Adams

Fall/Winter Reminders

Garbage & Recycling

[Visit the District of Muskoka website for information on waste management, including the collection schedule.](#)

[Don't forget to download the Muskoka Waste App for quick access to customized information along with alerts and reminders.](#)

Dates to Remember

[November 6, 2025:
Last Day of Weekly Garbage
Pickup](#)

[March 31, 2026:
Road Fees Due](#)

Fall Road Report

We are reaping the rewards of an ongoing maintenance/improvement programme that has seen our road widened in sections, more gravel applied, technical grading to maintain drainage and minimize potholes. This has been a very dry summer so there were 2 applications of dust suppressant put down. Also a few light gradings were done to smooth out some rough spots.

In general your road fees have accomplished an amazing amount of work for a minimal cost. We are fortunate to have good contractors who care about our road and will meet up and consult with owners about related issues.

We have contracted Muskoka Tree Mulching to trim overhead and encroaching tree limbs as well as roadside debris to create safer passage and prepare for winter snow removal.

Our snow contractor has specified that all garbage bins and any obstructions be moved to a safe distance from the edge of the road to ensure damage does not occur and of course do not push snow onto the road.

In closing, drive safe, report any abusive behavior, and to those few who are freeloading, PLEASE PAY your ROAD FEES!



Federation of Ontario Cottagers Association (FOCA)

BCRA is a member organization of the Federation of Cottage Owners (FOCA) and benefit from their advocacy and broad scope of information from across the province. Through FOCA we have direct access to other road associations and benefit from their member discount on our insurance policy with Cade Associates. Our members may individually access their website and FOCA benefits under our membership:

"Please use the link below to create your own Username (many people use their email address for this) and Password (known only to you), as a "Sub Account" of our association:

<https://foca.on.ca/register/member-association/?ca=a5a06464d9a8a3bfb54daddb18ede81f>

Treasurer's Report - October 2025

Balsam Chutes Road has 174 lots

- ❖ 169 owned by members
- ❖ 5 by the Town of Huntsville

Member Ownership

- ❖ 77 residences
- ❖ 65 cottages
- ❖ 27 vacant lands, 25 are buildable lots

Collection Status as of October 2025 --
\$10,721 outstanding

- ❖ Residences
 - 64 paid, 1 partial paid, 9 unpaid
- ❖ Cottages
 - 61 paid, 1 partial paid, 3 unpaid
- ❖ Vacant Lots
 - 24 paid, 3 unpaid

OUTSTANDING FEES

2024 Outstanding fees: \$11,424

2025 Outstanding fees: \$10,721

Collecting from unresponsive owners is an ongoing struggle
and unfair to those who pay.

If in arrears, please pay immediately so contractor commitments
can be made for 2026 and the annual budget set.

To set up a payment plan, contactadmin@balsamchutes.com.

2025 EXPENSES

Budgeted expenses for 2025: \$96,000

Spending for 2025 to date: \$75,559

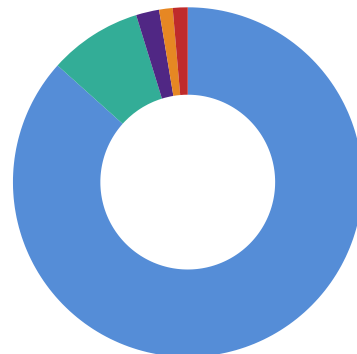
Spending to Dec 31 forecast: \$91,000

(We still have fall grading, tree trimming and
brushing expenses prior to the snow season.)

Cash forecast to Dec 31: \$45,000

Expenses Breakdown To Date

- \$65,454 Road Work
- \$6,503 Legal and Professional Fees
- \$1,616 Insurance
- \$948 Dues, Fees & Memberships
- \$1,038 Other



| | Forecast 2025 | Actual Oct 30 2025 | Forecast Dec 31 2025 |
|--|------------------|-----------------------|-------------------------|
| Total Revenue (including special assessments) | \$96,450 | \$100,285 | \$100,285 |
| General & Admin (all overheads) | 14,500 | 10,104 | 11,500 |
| Winter Maintenance (Plow & Sand) | 28,500 | 26,793 | 28,500 |
| Road Maintenance & Repair | 53,000 | 38,661 | 51,000 |
| Total Operating Expenses | 96,000 | 75,558 | 91,000 |
| 2025 unpaid member fees to date | | 11,424* | |

| | | | |
|---------------------------------|--------|--------|--------|
| Income | 450 | 13,303 | 9,285 |
| Bank Balance Jan 1, 2025 | 36,388 | 36,388 | 36,388 |
| Income Adjustment to Reserves | 450 | 13,303 | 9,285 |
| End of Year Bank Balance (cash) | 36,838 | 49,691 | 45,673 |

***THE YEAR END BANK BALANCE ASSUMES ALL MEMBER FEES ARE PAID**



Reminder...

Check out our facebook page
(Balsam Chutes Road Association)
for communication between residents and
property owners of Balsam Chutes Road.
It is a place for information and community
building. Feel free to share links and
recommend services.

For information on road fees, by-laws, FOCA
and more, please visit our website
balsamchutesroadassociation.com

Community Guidelines & By-laws

To ensure a solid relationship with your neighbours and abide by community rules, please visit the Town of Huntsville website, www.huntsville.ca to view the town by-laws, especially those pertaining to community living, including:

- FIREWORKS BY-LAW #2020-34
- NOISE BY-LAW #2018-155
- OPEN-AIR BURNING BY-LAW #2019-74
- PETS BY-LAW #2021-7
- SHORT TERM RENTALS BY-LAW #2021-91

For a variety of information that helps facilitate cohesive neighbourly living, familiarize yourself with the "Home Property and Planning" section of the town website.

Volunteer Opportunities

If you feel you have a particular skill, time to contribute to your community or are looking to meet some of your neighbours and are interested in volunteer opportunities, please consider reaching out.

The BCRA is currently seeking one or two road assistant helpers. Duties would include regular inspection of the road to monitor the need for snow clearing, debris removal and road safety concerns. Also we could use help to assist our road contractor with odd jobs when he is working. If interested, please contact the board at admin@balsamchutes.com

ROAD SAFETY !!

Speeding continues to be a major concern for residents of Balsam Chutes. It poses a serious risk to children, pets, pedestrians, and other drivers.

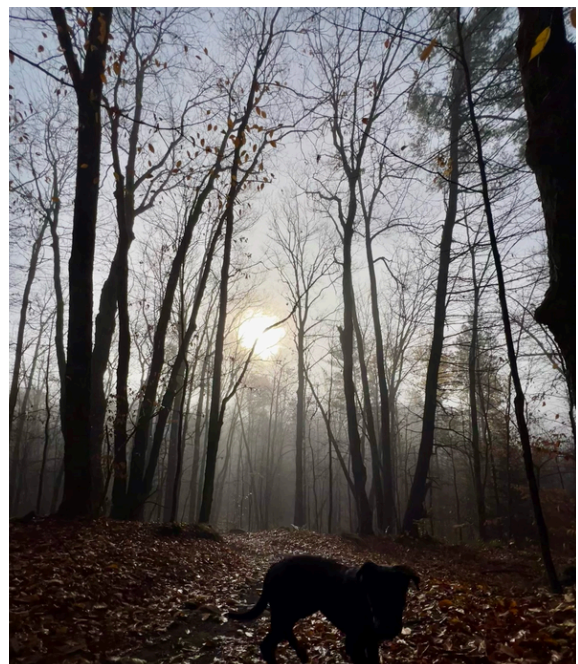
Please respect the posted speed limit of 30km/hr and help make Balsam Chutes Road a safe place for everyone.

Community Safety

Please take steps to ensure the safety of your property.

Security cameras & lighting may be a deterrent for theft and break-ins.

If you are going away for a prolonged period, consider letting a neighbour know so that they can keep an eye on your property.



ARE YOU 72 HOURS READY?

As another winter approaches, keep in mind it may take emergency workers some time to provide assistance when needed.

You should have an emergency plan and be prepared to be self-sufficient for at least 72 hours.

Here's what you should include in a basic emergency kit:

- Water, non-perishable food & manual can opener
- Wind-up or battery-powered flashlight & radio with extra batteries
- First aid kit

Extra items:

- candles & matches/lighter
- change of clothing & footwear for each household member
- sleeping bag/warm blanket for each household member
- toiletries, hand sanitizer, toilet paper
- utensils, garbage bags, water purifying tablets
- basic tools (hammer, pliers, wrench, screwdrivers, work gloves, pocketknife)
- small fuel-operated stove & fuel
- whistle or air horn
- duct tape

Special Needs:

- pet food, prescription medications, infant formula, equipment for people with disabilities
- Extra house & car keys
- Cash: include smaller bills such as \$10 bills and change

For more information visit:

www.getprepared.gc.ca



USE OF FRENCH/STEVENS FAMILY TRAILS

Please respect the privilege of using the trails so generously shared with us by the French family.

Do not advertise the trails or the chutes.

When accessing the trail system, do so at your own risk and be mindful of the following rules:

- Stay on the trails, keep away from the residences and do not make new trails.
- Do not take glass bottles to the chutes and take out any garbage you carry in.
- Firearms, loud machines and campfires are not permitted on their property.

Please respect the private property signs on the Stevenson family trails and stay away from their dwellings.

Balsam Chutes Road Association Insurance

The Association liability policy protects BCRA if a non member suffers damages from an incident on the road and therefore BCRA follows certain procedures to ensure we do not breach "Duty of Care". In other words to ensure we are not negligent of a wrongful act in governance of the road. We do this by using signage and communication with our members. Members cannot make a claim against our policy.

The following are ways BCRA keep our Duty of Care current:

- Signage at each end of the road:
 - Private Road- Use at own risk
 - Speed Limit 30 k
 - Drive Slow Rough Road Ahead
 - Pedestrian signage is being purchased.
 - Licensed vehicles only
- Bends and blind driveway signage. There is more driveway signage coming.
- Workers on the road use pylons and signage.
- Members work together on FB to remind others of slippery conditions in winter.
- Maintenance work on the road is posted on FB.
- Contractors working on the road carry liability insurance

Please tell visitors and service people we are a private road and they must drive safely according to the speed limit. Parking on the road is discouraged.

We have winter conditions coming soon and remind you to drive with caution at all times.



**We're looking for input
on road management.
Coming soon is an
email survey.**

THANK YOU FOR READING

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