



Box 62, Bracebridge, Ontario P1L 1T5  
[www.balsamchutes.com](http://www.balsamchutes.com)

**Minutes for BCRA Annual General Meeting 2024**  
**Port Sydney Community Hall, Port Sydney**  
**Saturday, June 25, 2024 at 9:30am**

No.	Item	Notes
1	<b>Call to order &amp; Roll Call to establish quorum</b> <b>(15% = 25 members)</b>	Call to order 9:35am 37 eligible votes in attendance, quorum established Mary-ann Kosela counted votes.
2	<b>President's Message by Holly</b> Intro of Executive State of the Road: 81% Occupied, 17% vacant Land, 5% Town of Huntsville Goals: Primary goal is accountability and fee collections. Secondary goal is road maintenance and upgrading. Third goal is to create a sense of community.	Thank you to road member Tyler Jalapeno for recently helping to fix the problem with the board email not sending mail.  Thank you to Colin Dunnett for helping to coordinate last minute snow removal contract with Windermere Garden Centre last fall.
3	<b>Approve the Minutes of the 2023 Annual General Meeting:</b> Motion to approve the Minutes from 2023 AGM	First: Andre Arndt Second: A.J. Masson Vote: passed with 29 votes
4	<b>Approve the Financial Statements for the year ended December 31, 2023</b> Motion to approve the Financial Statement from Balancing Muskoka for year ending December 31, 2023	First: Brad Fortner Second: Cindy Warby Vote: passed with 30 votes
5	<b>Appoint an auditor for the 2024 year</b> Appointment of a Member to audit the bookkeeping prior to the 2025 AGM as required by BCRA By-law 13.01.	Cindy Warby volunteered to review again.
6	<b>Introduction of the Board and election of the slate of Directors by Holly</b> Current Board Members are: Kelly Green – second term Allison Kikauka – second term Ed Kikauka – second term Charlie Latino – first term Bob Mahon – ratified remainder of first term	Directors are elected for two years and can serve for three consecutive terms.

	<p>Dave Taylor – second term</p> <p>Sharron Taylor – second term</p> <p>Introduction of Bob Mahon and Charlie Latino by Holly</p> <p>Motion to ratify the remainder of Bob Mahon’s first term and to elect Charlie Latino to the Board of Directors for a two-year term.</p>	<p>First: Andre Arndt</p> <p>Second: Brad Fortner</p> <p>Vote: passed with 33 votes</p>
7	<p><b>Approve the two (2) special resolutions for the Articles of Incorporation to comply with (ONCA) to state the number of directors and member classes. Holly Strickland, on behalf of the Directors and members, hereby updates the Articles to say:</b></p> <p>“The corporation shall have no less than 6 and up to 10 directors, who shall be elected from the members.”</p> <p>“There are two classes of membership, Ordinary and Auxiliary (By-law 8.02). Each property shall have one owner as an Ordinary Member with one vote in proceedings of the Corporation. Auxiliary Members are family and spouse and may attend and speak at meetings but not vote unless by proxy (By-law 9.10).”</p>	<p>First: Melissa Stewart</p> <p>Second: Shea Greenleaf</p> <p>Vote: passed with 29 votes</p>
8	<p><b>Road Superintendent report by Dave Taylor in Ed Kikauka’s absence</b></p> <p>Snow clearing 2023-24</p> <p>Current condition of road</p> <p>Identified issues</p> <p>Road safety/signage</p> <p>This is your road! Engage</p> <p>Introduction of James Miller of C.A.T.T. – James to speak</p>	<p><i>Snow Clearing 2023-24</i></p> <p>The road was in very good condition this winter thanks to Collin Dunnett (Windermere) and James (C.A.T.T.) and we’re pleased that they’re returning next year.</p> <p><i>Road Condition</i></p> <p>The road is in the best condition it’s been in for a long time.</p> <p>Identified Issues</p> <p>Road needs widening at Pinedale end.</p> <p>Ditching &amp; culverts are needed in places.</p> <p>Site alterations have caused drainage problems.</p> <p>Lack of funds from non-payments limits the work we can do.</p> <p><i>Signage</i></p> <p>Road safety signs are available for member properties and can be picked up at the back of the hall.</p>

		<p>Thank you to Mary-ann Kosela for helping to make the signs.</p> <p><i>James (C.A.T.T.)</i></p> <p>Identified past and current issues and future plans:</p> <p>Last Summer:</p> <ul style="list-style-type: none"><li>- road widening was done, and cross culverts were put in to help with water flow &amp; standing water</li></ul> <p>Winter:</p> <ul style="list-style-type: none"><li>- negotiations were made with a road member to keep the grader on their property, which lessened the cost of transporting it</li><li>- Collin (Windermere) kept the snowbanks further back for a wider, safer road and plans to make it even wider next winter</li></ul> <p>This Summer:</p> <ul style="list-style-type: none"><li>- projects include culverts and fixing the issue at #310 where water is flowing across the road</li><li>- there are 4 lots in the #300's and possibly one in the #400's where trees must come down to widen the road; price is being obtained from a professional due to power lines in the area</li><li>- will finish with grading and fresh gravel</li><li>- new by-law requiring payment by owner of 2 loads of gravel on new builds has been helpful</li></ul>
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		<p>Holly asked road members to be mindful of the following items:</p> <ul style="list-style-type: none"> <li>- Those with culverts on their properties to check regularly to make sure they're cleaned out and water is flowing</li> <li>- Move downed branches from the road if possible</li> <li>- Let the board know of any issues that become apparent on the road</li> </ul>
9	<p>Approve the addition to By-law 4.06 for Special Assessments: Motion to approve the addition to By-law 4.06 for Special Assessments:</p> <p>"4.06.4 Owners who use the road contractor to replace or install a driveway culvert, as deemed necessary by the board in consultation with said road contractor, will be invoiced for the cost of the culvert (as a special assessment, Schedule H) and the installation cost will be covered by BCRA. The exception will be new driveway installations, which must follow the Town of Huntsville entrance permit guidelines at the owner's expense. "</p> <p>Discussion</p>	<p>First: Andre Arndt Second: A.J. Masson Vote: passed with 21 votes</p>
10	<p><b>Treasurer's Report with budget for 2024-2026</b></p> <p>We will no longer use the collections company Dixon Commercial Inc. after 2024 and are researching a new collections company for 2025 who will be easier to work with.</p> <p>Payment plans are available by contacting our valued bookkeeper, Faye French.</p> <p>Current fee structure:</p> <ul style="list-style-type: none"> <li>- occupied lot \$600.00 + HST</li> <li>- vacant lot \$450.00 + HST</li> </ul> <p>Possible total revenue for 2024: \$95,850 + \$2,454.64 from new builds fees that were recently invoiced.</p> <p>Nonpayment of fees affects our ability to complete projects &amp; costs us in fee collections.</p>	<p>Outstanding member fees:</p> <p>\$5,756 past years fees \$20,987 this year, 2024 \$26,743 total outstanding</p>

	<p><b>Approval of the amendment to by-law 4.03 payment terms, to charge interest for late payment of membership fees:</b></p> <p>Motion to amend By-law 4.03</p> <p><i>FROM</i></p> <p>“Payment terms are net 30 days. Members with payments owing the Corporation beyond 90 days places the Member Not in Good Standing in accordance with Payment terms. Schedule F.”</p> <p><i>TO</i></p> <p>“Payment terms are net 60 days. After which a penalty of 1.25% per month will be added to unpaid fees on the last day of each month. Members with payments owing the Corporation beyond 60 days places the Member Not in Good Standing in accordance with Payment terms. Schedule F.”</p> <p>Discussion</p> <p>Operating budget (see next page)</p>	<p>First: Brad Forner</p> <p>Second: Dan Whalen</p> <p>Discussion was held</p> <p>Vote: passed with 26 votes</p>
11	<p><b>FOCA &amp; Insurance by Allision Kikauka</b></p> <p>Federation of Cottage and Road Associations and representing more than 500 associations and over 140 road groups.</p> <p>Looking for more information?</p> <p>Association insurance is now through Cade Associates which offers a free legal hotline to our association and a home and cottage insurance plan for FOCA members.</p>	<p><a href="https://foca.on.ca/cottage-roads/">https://foca.on.ca/cottage-roads/</a></p>
12	<p><b>Community Matters</b></p> <ul style="list-style-type: none"> <li>- French’s and Stephenson’s properties</li> <li>- Dogs must be kept on leash when off property. They can terrorize both people and other dogs.</li> <li>- To report a concern with an operating Short-Term Rental, call the Town of Huntsville 24-hour hotline @ 705-990-3438 to connect with a live representative</li> <li>- Helmets are the law if under 18 yrs old</li> <li>- “Licensed vehicles only” are to be on the road</li> <li>- Hwy traffic act does not apply to our road because we are privately maintained, however, the criminal act does apply.</li> <li>- If you see unsafe driving on our road call 911 or the OPP non-emergency line 1-888-310-1122</li> </ul>	<p>French’s and Stephenson’s properties – please be respectful of the trails</p> <p>BCRA follows the Town of Huntsville By-laws</p>
13	<p><b>Q&amp;A/New business by all</b></p>	<p>On behalf of the board, Dave Taylor thanked Holly for all her hard work and dedication during</p>

		her time as President of the board.
14	<b>Closing comments &amp; adjournment by Holly</b> Motion to adjourn the meeting.	First: Brad Fortner Second: Chris Kosela Vote: passed with 30 votes



**BALSAM CHUTES ROAD ASSOCIATION**  
**As At December 31, 2022**

**Incoming**

Bank balance Dec 31, 2022	59,028.33
Total Fees Deposited (current year)	62,456.75
Total Fees Deposited (prior years)	6,609.25
Donation and Interest Received	702.46
	<u>\$ 128,796.79</u>

**Outgoing**

AGM Costs	190.96
Bad Debts	3,385.00
Bank charges	363.74
Insurance	960.11
Memberships, Website	1,115.17
Property taxes	81.86
Summer road work/grading	10,971.14
Road Repairs	24,193.32
Winter Road Work	27,550.00
Office supplies-QBO, postage, signs	1,089.36
Bookkeeping, Professional Fee	3,518.65
Collections Fee	1,889.88
	<u>\$ 75,309.19</u>
Less Accounts Payable	-18,680.66
Less HST Adjustment	-5,755.18
Bank Balance Dec 31, 2023	\$ 29,051.76 \$ -

**Accounts Receivable**

Balance Dec 31 2022	13,289.00
Billed in 2023 -Road Fees	58,750.00
Road Repairs	750.00
HST Receivable	7,735.00
	<u>80,524.00</u>

Payments Received	69,066.00
Write Offs	3,450.00

Outstanding at Dec 31, 2023	8,008.00
2022 and older	3,129.00
2023	5,584.50
2024	<u>-705.50</u>
	<u>8,008.00</u>

**Accounts Payable**

Beginning of Year	18,864.29
End of Year	<u>183.63</u>
	<u>-18,680.66</u>

Expense History						
Expenses	2018	2019	2020	2021	2022	2023
Bank Charges	156.36	176.53	187.79	318.57	387.59	363.74
Insurance	962.28	839.40	839.00	870.48	914.29	960.11
Property taxes	568.43	599.63	648.72	651.47	665.01	81.86
Grading, Road Repairs	3,395.88	25,634.77	3,115.98	7,216.18	66,778.21	35,164.46
Snow/sand	11,017.50	11,584.76	9,379.00	14,925.49	24,550.37	27,550.00
Legal & Prof. Fees	-	-	-	2,447.61	7,025.74	5,408.53
Office	332.59	407.20	709.71	917.01	1,508.23	1,089.36
Misc.	2,407.30	3,015.75	791.00	625.00	4,762.61	4,691.13
	<b>18,840.34</b>	<b>42,258.04</b>	<b>15,671.20</b>	<b>27,971.81</b>	<b>106,592.05</b>	<b>75,309.19</b>

2023							
2022-2026 5 YEAR OPERATING PLAN			Actual		FORECAST	FORECAST	FORECAST
	#		2023		2024	2025	2026
occupied lots	137	138	375.00	138	600.00	600.00	600.00
vacant lots	26	29	250.00	29	450.00	450.00	450.00
646 build damage and A gravel charge			702.46				
donation			500.00				
<b>Total Revenue</b>			<b>60,202.46</b>		<b>95,850.00</b>	<b>95,850.00</b>	<b>95,850.00</b>
General & Admin (all overheads)			9,419.73		12,000.00	12,600.00	13,230.00
Winter Maintenance (Plow and Sand)			27,550.00		28,000.00	29,400.00	30,870.00
Summer Maint. (gradings, tree trimming etc)			10,971.14		22,000.00	23,100.00	24,255.00
Road Repairs (repairs,ditching,brushing,culverts etc)			24,193.32		25,400.00	26,670.00	28,003.50
<b>Total Operating Expenses</b>			<b>72,134.19</b>		<b>87,400.00</b>	<b>91,770.00</b>	<b>96,358.50</b>
Income			-11,931.73		8,450.00	4,080.00	-508.50
<b>Summary</b>							
Beginning bank balance			59,028.33		29,051.76	37,501.76	41,581.76
accounts receivable			2,041.00				
accounts payable			-18,680.66				
accrued liabilities							
HST Payable			88.40				
HST Suspense			-1,493.58				
Income adjustment to reserves			-11,931.73		8,450.00	4,080.00	-508.50
<b>End of year bank balance (cash)</b>			<b>\$ 29,051.76</b>		<b>\$ 37,501.76</b>	<b>\$ 41,581.76</b>	<b>\$ 41,073.26</b>