

BALSAM



CHUTES

Box 62, Bracebridge, Ontario P1L 1T5

www.balsamchutes.com

Annual General Meeting Agenda Saturday, May 28th, 2022

Board Executive: *President*-Holly Strickland, *Secretary*-Kristeen Cormack, *Treasurer*-Mary-Ann Kosela, (Bookkeeper, paid third party - Faye French) *Directors:* Kelly Green, Ed Kikauka, Allison Kikauka, Chris Kosela, Dan Srgo, Dave Taylor, Sharron Taylor,

No.	Item	Notes
1	Call to order	9:36am
2	Welcome & introduction of Board Executive by Holly -Intro of executive - Goals: <i>Primary goal is accountability and fee collections. Secondary goal is road maintenance and upgrading. Third goal is to create a sense of community.</i>	Recognition of prev. Board. Intro current board of directors
3	Approval of minutes from previous AGM -See Minutes page 4 & 5 <u>Motion:</u> Motion to approve the Minutes from AGM September 2021 Moved by: Seconded: Motion: carried or defeated	Motion: Linnea Dempsey 2nd : Shea Greenleaf Accept: 21 property owers
4	Treasurer's report by Faye French of French's Bookkeeping -See balance sheet page 3 -2021 financial statement audited by Linnea Barfoot <u>Motion:</u> Motion to approve the financial report 2021 Moved by: Seconded: Motion: carried or defeated <u>Nomination:</u> Nomination of an auditor for the current fiscal year as required by BCRA by-law 13.01. Nominated: Voted: -Taxes for 2019, 2020 & 2021 were recently compiled and filed on BCRA's behalf by Balance Muskoka.	Motion: Mary-Ann Kosela 2nd: Linnea Dempsey Accept: 30 property owners Audit done by Linnea Dempsey Nominated for next year Linnea Dempsey, accepted. Allison and Faye to discuss Taxes
5	Fees & Collections by Holly	

	<p>State of the Road: -79% Occupied, 19% vacant land, 3% Town of Huntsville -Current fee structure: <i>'occupied lot' owners pay \$300.00 and 'vacant lot' owners pay \$200.00 due by March 31 each year</i> -Collection of outstanding fees: Member's list was updated in December 27 registered letters mailed out January 2022 requesting to collect \$23,301 Cost of registered letters \$232.31 payments received \$9,238 Outstanding \$13,451 Dixon Commercial Inc. contracted to collect the outstanding accounts -Process of fee collection</p>	<p>Dixon will take care of liens, etc 3 year contract. Commission 3% for payments over \$300. Court fees for liens are \$500 to start.</p>
6	<p>Road Maintenance & Capital Improvements by Ed Kikauka 2021 Winter maintenance: -contracted to Paul Fuller NO sand application due to insurance increase -sand applied by Muskoka Grounds Care on an as needed basis Plans for 2022 include: road improvement by C.A.T.T. (completed), material and grading by Hall Construction, new road signs seton.ca, dead tree removal by Davey Tree & leaf blowing in October by Muskoka Grounds Care -request for quotes winter plowing and sand application are out <u>Motion:</u> The Board moves to increase road fees as follows: \$450 plus HST for occupied lots in 2023, increasing by \$50 in both 2024 and 2025 and \$250 plus HST for vacant lots as of 2023. The increase in fees allows for general operating expenses, capital road improvements and an emergency reserve. Moved by: Seconded: Motion: carried or defeated</p>	<p>Ed Kikauka present state of road. Unprecedented quick melt this spring. With more full-time residents, construction and traffic, took a toll on the road. 4 seriously damaged areas. Emerg. Fix from Wes Finch just before Easter on severe spots. \$3500.00 to make the road barely passable. Post-pandemic, can not get a contractor. Us too. Found a contractor in Burks Falls, James Miller. Did major road repair before May long weekend. Was not enough material on the road to just grade. Had to opt for a phase 1 road repair option. James Miller did the work, willing to do repair work going forward. Ditching, material etc. Question: are they returning with more material? Answer: will be done with grading by Hall Construction Question: written proposal for long-term? Answer: upcoming in discussion Insurance for winter sanding has increased exponentially. Muskoka Grounds Care was on-call for sanding. Looking for contractor that can do both for upcming winter. Question: Multi-year RFQ for grading? Answer: Yes Question: What is Paul Fuller's increase? Answer: Yes...we want to ask...and contract us in as first priority. Faye: Insurance increase is \$7000.00 3 tenders out for winter maintenance, 2 can't fit us in, 1 not taking on anymore. Calcium chloride coming for road.</p>

ACTION: Holly to clarify with ProLink Insurance to find out if we are covered as volunteers to do the Calcium Chloride application ourselves. (AJ Masson inq.)
What is Calcium Chloride for: Dust suppressant. Provide ingredients/enviro consequences to this? Veg. oil? Alternatives? (Jenny inq.)
Limit loads during spring? (Dan inq)...upcoming
Proposal for long term work? Can it be made available? (Dan Inq.)

****Increase in Fees: Amend Motion to increase road fees as follows: \$375+HST for occupied lots in 2023 and \$250+HST for vacant land in 2023, change capital spending to \$40K for 2023, revisit in 2024 for fee increases in future.**

Motion: Lisa

2nd AJ Masson

Motion: Carried

2021: Road maintained @\$28k

2022: initiate 4yr plan include \$40k reserve

Four year budget: see attachment

Steve C: I used to maintain for \$20k a year. \$40k-\$50k too much.

Advised to have 4yrs expenses ahead by FOCA/Insurance. Allowing for What-ifs.

Steve C: vacant lots should be increasing same amount.

What does capitol improvements mean? Paving?
Road was built as courdoroy road with trees etc, no survey. Trying to upgrade would be \$500k or upwards.
Paving is not a long term goal for us. But, working with a contractor changing the structure of the road is in our plan. Ditching, properly and addition of culverts.

Linnea: Insurance? Option to increase coverage for contingency? **ACTION:** Allison to look into.

Linnea: Option to issue "build fee"? \$1k - \$2k?
Answer: can consider, however, what about a large reno? Is it equitable for us to ask? Steve C: security deposit instead of fee?

		<p>Reduce 2023 Capital Rd Improvements to \$40k?</p> <p>Ed: ditching \$400/6m of culvert, compact excavator better than a grad-all. Locates? Some are in the middle of the road. Estimate for : \$25k...verbal guess, just at 1st part of road.</p> <p>ACTION: TFSA for reserve funds</p> <p>Lisa: ammend motion above, hold back for now on future years.</p> <p>Road repair should reduce capitol expenses in future, not necessarily maintenance fees (plowing/sanding/grading)</p>
5	<p>Governance Report by Allsion Kikauka</p> <ul style="list-style-type: none"> -Corporate director's records - Service Ontario - updated. We now have online access for submitting the annual return. -Membership record -updated - Now must start tracking dates members buy and sell. -Still much to do -Insurance -Corporate reports: Service Ontario 	<p>Owners to advise when selling/buying so list can be submitted to Provincial Government. Need to update by-laws/articles. HST etc needs to be reported.</p> <p>FOCA will be used as an advisory. FOCA looking to see if municipalities can help private roads. BCR is longest private road that connects 2 municipal roads.</p>
6	<p>INSURANCE by Allsion Kikauka</p> <ul style="list-style-type: none"> -Association insurance through ProLink is for protection against any non member claim. We as members cannot lay a claim against our own policy. 	<p>Advised by insurance to advise visitors of conditions, speeds etc. Advise insurance company of upcoming claim rumours.</p> <p>\$3m liability with current insurance company, PROLink. May look at CAID in the future. FOCA's insurance company comes with free legal advice.</p> <p>Insurance company suggests good idea to help support plow/sand operator with insurance fees.</p> <p>Ontario Service records had not been updated since 2009. Had to pay some fees to update our records and gain access.</p>
7	<p>FOCA by Allsion Kikauka</p> <ul style="list-style-type: none"> -Federation of Cottage and Road Associations and representing more than 500 associations and over 140 road groups. -Looking for more information? <p>https://foca.on.ca/cottage-roads/</p>	

<p>8</p>	<p>Road Safety & By-laws by Dan & Ed</p> <ul style="list-style-type: none"> -Spring load restrictions -Short term rentals -“Licenced vehicles only” -Fireworks -Noise -Dogs -Hwy traffic act does not apply to our road because we are privately maintained however, the criminal act does apply. -If you see unsafe driving please call the OPP non-emergency line 1 888 310-1122 <p>*Recently the Huntsville Fire Depart had an emergency on the road and recorded an extra 4 minute travel time from Stephenson Rd 1 to #138 due to road conditions.</p>	<p>Advise visitors and contractors of speeds/safety. No exceptions.</p> <p>ATVs/e-bikes, helmets - call OPP with concerns (non-emerg line)</p> <p>No daytime burning. 6pm start.</p> <p>Fireworks permitted Fri-Sun 6pm-10pm</p> <p>No excessive noise after 7pm.</p> <p>Bylaw phone number: ***** no wake, junk/surplus freebees, keep back from road POST TO WEBSITE</p> <p>Construction noise: 9pm to 7am mon to sat, sun 12-6 only.</p> <p>½ loads is not enforceable by bylaw. Need to call OPP with plate number.</p> <p>Digging: call before you dig. Fibre optic is not very deep.</p> <p>Air BnB: By-law shows every licensed property. No short term rental without permit. Currently only 1 licensed on BCR. Town of Huntsville, 1-2 strike law.</p> <p>Garbage should only go out late Wednesday or Thursday morning. Ensure bins are not impeding snow plowing. Cottagers, take garbage to the dump.</p> <p>FRENCH TRAIL/PROPERTIES: Please respect them. It is a priviledge</p>
<p>9</p>	<p>Nomination of Board of Directors</p> <p><u>Motion:</u></p> <p><i>Election of Board Directors for a two (2) year term whose duties will be to serve on the Board of Directors with the Road President, Secretary, and Treasurer, by attending monthly or bi-monthly meetings, which shall manage the affairs of the Association in accordance with the By-laws and to respond to emergencies as they occur.</i></p> <p>Nominated - Continuing: Kristeen Cormack, Kelly Green, Allison Kikauka, Ed</p>	<p>Motion: Cindy</p> <p>2nd: Linnea</p> <p>Carried</p>

	<p>Kikauka, Chris Kosela, Mary-Ann Kosela, Dan Sgro, Holly Strickland , Sharron Taylor, Dave Taylor</p> <p>Motion to elect the nominated Board of Directors.</p> <p>Moved by: Seconded: Motion: carried or defeated</p>	
10	Q&A by all	
11	<p>Closing comments & adjournment by Holly</p> <p><i>Motion:</i> <i>Move to end the meeting.</i></p> <p>Moved by: Seconded: Motion: carried or defeated</p>	<p>Motion:Linnea 2nd: Tayton 12:03pm</p>
	<p>New Business: Holly</p> <p>When we purchased road, we became responsible for property taxes on 2 lots that are the road.</p>	<p>Motion: Letter of memorandum for ToH to waive taxes on the “road” properties.</p> <p>Halifax, NS, have by-laws in regards to privately maintained roads. Would like to initiate something similar in Muskoka.</p> <p>502 to just before French trails owned by Huntsville.</p> <p>Requested from ToH documentation that says they are exempt from fees.</p>

BALSAM CHUTES ROAD ASSOCIATION
As At December 31, 2021

Incoming

Carry forward from 2020	75,442.55
Total Fees Deposited (including prior years)	44,350.00
	<u>\$ 119,792.55</u>

Outgoing

Bank charges	318.57
Insurance	870.48
Memberships	625.00
Property taxes	651.47
Summer road work/grading	7,216.18
Winter road work (plowing/sanding)	10,913.99
Payment for 2020 Winter Road Work	4,011.50
Office supplies-QBO, postage, signs, zoom	670.12
Website	51.40
Canada Post - mailbox	195.49
Bookkeeping	2,331.39
Collections Fee	-
	<u>\$ 27,855.59</u>
Carry forward	<u>\$ 91,936.96</u>

Accounts Receivable

Balance from 2020	20,592.00
Billed in 2021	46,300.00
	66,892.00
Payments Received	44,550.00
Outstanding	22,342.00

Accounts Payable 116.22

Expense History				
Expenses	2018	2019	2020	2021
Bank Charges	156.36	176.53	187.79	318.57
Insurance	962.28	839.40	839.00	870.48
Property taxes	568.43	599.63	648.72	651.47
Grading	3,395.88	25,634.77	3,115.98	7,216.18
Snow/sand	11,017.50	11,584.76	9,379.00	14,925.49
Road purchase	-	-	-	
Lawyer	-	-	-	

Office	332.59	407.20	709.71	3,248.10
Misc.	2,407.30	3,015.75	791.00	625.00
	18,840.34	42,258.04	15,671.20	27,855.29

Four year operating budget

	2022	2023	2024	2025
General operating cost estimate 3% increase/yr <i>Including summer maintenance, winter plowing & administration</i>	\$32,000	\$33,000	\$34,000	\$35,000
Estimated capital improvements	\$40,000	\$50,000	\$50,000	\$50,000
Occupied & vacant lot fees	\$300 & \$200	\$450 & \$250	\$500 & \$250	\$550 & \$250
Income	\$47,600.00	\$69,700	\$76,500	\$83,300
Emergency Reserve	\$40,000	\$40,000	\$40,000	\$40,000
Estimated Bank Balance Year End	\$75,500	\$62,500	\$55,000	\$53,000