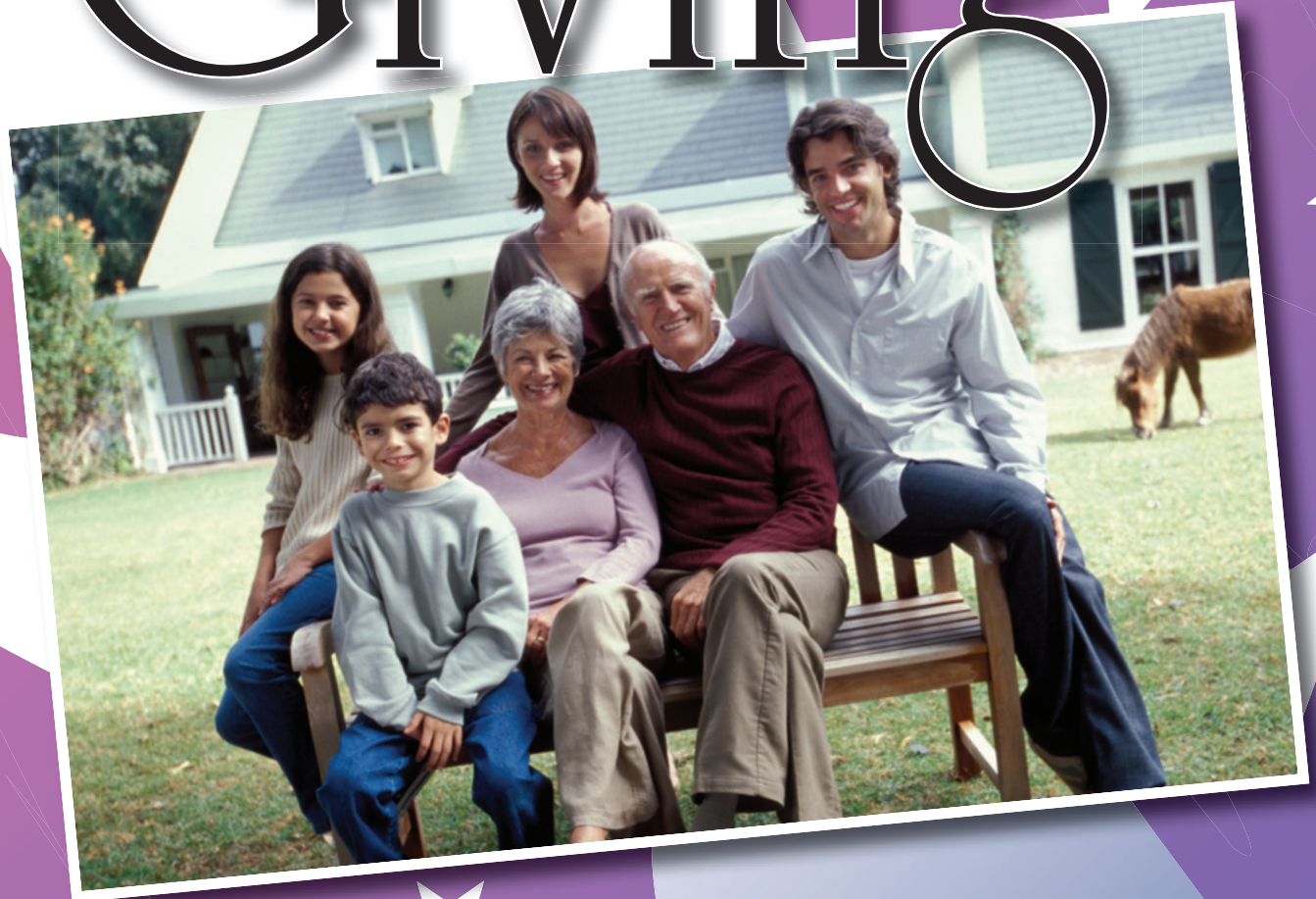


2013 Legacy Giving

Your guide
to leaving
a legacy
and estate
planning

INSIDE

- *BC Cancer Foundation; believe in a cancer free future.*
- *Boys & Girls club; helping youth reach their potential*
- *Society of Hope; addressing the Okanagan's need for affordable housing*



THE DAILY COURIER

B.C. CANCER FOUNDATION

Believe in a cancer-free future



Cancer survivor Don Robertson and his family

“My life was saved because someone donated to cancer research, so now I want to give back,” says cancer survivor and committed B.C. Cancer Foundation legacy donor Don Robertson.

One day, 15 years ago, Don experienced severe pain in his side when he went to work at his menswear store, Elliott Row in Penticton. He was rushed to the hospital that afternoon with what he thought was appendicitis, but when he woke up after emergency surgery, doctors had removed a six-inch tumour from his bowel.

The tumour was benign, but five years later doctors found another tumour in his abdomen. And this time, it was cancer.

“It was GIST cancer – gastrointestinal stromal tumour,” Don says. “Basically, it’s a rare form of cancer where tumours continue to grow around my abdomen. My doctors continued to remove the tumours, but it was only a matter of time before they grew back. And the intervals got shorter and shorter.

“By 2003 I was having surgery every six months.”

During this very stressful period, Don knew that the typical life expectancy for someone with his type of cancer was around two years – devastating news for anyone, and especially hard for Don, who was a happily married man in his 40s with two young sons.

“But then Gleevec was made available to me. It has kept my tumours away. It’s absolutely awesome!” he says.

Don whole heartedly believes that he’s here today because someone supported research which helped find the drug which is literally keeping him alive. And, equally important is the top-notch care he received at the B.C. Cancer Agency’s Sindi Ahluwalia Hawkins Centre for the Southern Interior.

“It really helped that I could be close to my family.”

This is why Don chose to support the B.C. Cancer Foundation by making a legacy gift in his will.

“You really can make a difference in someone’s life,” says Don.

Legacy gifts support cancer research programs in Kelowna and across the province, benefitting patients and families in every community. Thanks to legacy gifts made each day, other patients, like Don, will hopefully get to enjoy healthier and longer lives.

You can express your commitment to changing cancer outcomes and ensuring more patients survive each day by including a legacy gift in your will. To learn more about making a legacy gift contact the B.C. Cancer Foundation at legacy@bccancer.bc.ca or 1-888-906-2873.

Cynthia Waldek-Peters
 Director of Development, Southern Interior
 BC CANCER FOUNDATION
 250.712.3910
cwaldekpeters@bccancer.bc.ca



GUIDANCE

“Our family was referred to Pihl Law Corporation when my father passed away. Nancy Ling helped me administer my father’s estate and probate my father’s will. She provided much needed assistance and guidance and was a pleasure to work with during this difficult time.”

Bryan Fulton

Okanagan Montessori
 on Lakeshore



FIND OUT FOR YOURSELF

PIHL
 LAW CORPORATION
www.pihl.ca
 250.762.5434

KELOWNA COMMUNITY FOOD BANK

Foundation leverages donations

Every day through the work week, you can walk or drive past the Kelowna Community Food Bank and see a lineup of people who need assistance in providing food for their family.

Each day, the lineup changes, sometimes growing, sometimes shrinking, but never going away. Each day, the people in the lineup change. They are parents, children, seniors and single people. Some are unemployed, some are working for minimum wage and some are on fixed income.

For many, a change in circumstance has made it necessary for them to be there. Most, if not all, do not want to be there.

At the Kelowna Community Food Bank, we are committed to helping these people by providing good, nutritious and healthy food. In doing so, we alleviate some pressure from those who struggle with basic decisions such as 'do we feed the children or pay the rent this month?'

We understand that distributing food hampers does not in itself eradicate poverty, but it is a place to start. We also do not wish to set our clients up for long term dependency on our system, so we are constantly evolving and expanding programs to better meet the needs of our recipients and help them move off our services.

Providing the food and various services requires money, of course, so where does it come from?

We are not government funded, so we rely on community support. We are a self-sustaining, non-profit organization, receiving cash and food donations through annual campaigns, special fundraising events, individual donations and bequests and corporate partnerships. Yet, despite the generous community support, we often run short of funds due to varying demand.

In 2009, we established our charitable foundation account in the Strategic Charitable Giving Foundation to create a lasting funding so-



lution. Eventually, the foundation account will provide annual grants to help meet our operational expenses. Additional contributions will grow the fund each year, thereby increasing the amount of the annual grant.

Ultimately, we aim to reduce our reliance on direct fundraising, sustaining our budget through foundation grants while growing the fund principal. It is a win, win, win!

The food bank can continue to do what we do best – serving families and children in need, ensuring the growing demand for our services is met while spending less time on fundraising.

Our charitable foundation provides clients the nutritional support they require and helps contributors meet their philanthropic goals while maximizing their tax and other financial benefits.

You do not have to be wealthy to leave a legacy. Today, the individual contributions of ordinary people help keep the food bank going on a daily basis. By establishing a bequest to our charitable foundation account, individuals can leave a legacy that supports our mission now and in the future. Whether as a specific one-time donation, an ongoing periodic contribution, or a willed legacy, the benefits of contributing to this or any charitable foundation can be both flexible and long-term for individuals, corporations or estates.

Gifts including cash donations now or as an estate bequest with a specified or residual amount, life insurance policies securities and registered funds are all viable and can provide for a myriad of tax benefits. Such a plan is a way to perpetuate annual giving and create a lasting gift to the community that will invest in our future well-being.

For information on how to make a donation to our foundation account, call Mark O'Hara at Investors Group. A gift to our charitable foundation is an investment in the future health of our children.

FOODBANKFACTS

Today, one in seven students attends school hungry in Kelowna.

Hungry kids face multiple physical and development challenges, disadvantages which can last a lifetime. Healthy children learn better, are stronger, more productive and have a better chance of breaking cycles of poverty and realizing their full potential.

In 2011, over 11,700 hungry children came to the Kelowna Food Bank.

It's difficult to believe that despite our relative abundance and prosperity in the Central Okanagan, we continue to see some of the highest levels of child poverty and family hunger in B.C. and Canada.

Forty per cent of Kelowna food bank recipients are children. Hunger affects us all, but children suffer the most. Adequate nutrition in the first six years of life is critical for growth and development. Hungry kids face life-long disadvantages.

In 2004, the Kelowna Food Bank implemented children-specific nutrition programming to provide better health for local families with kids under age 15. In 2009, we partnered with Investors Group to establish our charitable foundation fund account, enabling people to plant a seed, feed a family and grow a legacy.

From humble beginnings in a church basement, we have become the fourth largest food bank in B.C. serving nearly 40,000 individuals per year. Our mission is to work in partnership towards the alleviation of chronic hunger in the Central Okanagan through short-term food relief and long-term capacity building.

The Kelowna Food Bank's operational budget is not government funded and therefore we've always relied on community support. Our revenue comes from a variety of sources, including grants, corporate sponsorship, individual donations and bequests.

Create Your Own Legacy - Make a difference in the lives that follow!



Kelowna's
Gospel Mission

Leading people into wholeness

**Income benefits, tax benefits - but the greatest benefit...
Supporting the work of Kelowna's Gospel Mission**

250-763-3737

www.kelownagospelmission.ca

INN FROM THE COLD

Come on Inn From The Cold

Inn from the Cold-Kelowna is a society that began in 1999 as a group of concerned volunteers who worked together to provide shelter for those experiencing homelessness.

Today, IFTC is a registered charity that seeks to provide emergency overnight shelter to adult people living on the street during the coldest winter months.

In addition, we offer one on one support year round to the newly housed, outreach services to clients in need and the Kelowna Kodiaks Homeless Street Soccer Team.

The guest population that we serve is considered "high risk" and are often impacted by addictions and a variety of mental health issues.

A large majority of our guests and clientele have experienced failure at school, stress within their families, difficulties maintaining employment, challenges with activities of daily living, encounters with the criminal justice system and extreme difficulty in accessing and maintaining housing.

Hence, our clientele has experienced repeated failure that has contributed to loss of hope and self esteem, excessive substance use, loss of friend and family support and the ultimate loss of housing.

The IFTC shelter is a low-barrier temporary housing unit that promotes stringent guidelines that support routine and structure.

It is a caring place where common sense prevails first and foremost amongst the staff members and volunteers.

We as a staff and volunteer body pride ourselves on the fact that we treat and acknowl-



edge our guests in a manner that promotes dignity and non-judgemental care.

We also promote forgiveness, thus allowing each and every one of our "extended family members" to authentically live their "humanness" knowing that second chances are often just around the corner.

We at IFTC are nothing short of a large family. Our family is composed of guests, volunteers and staff. Our extended family consists of a diverse group of community partners who continue to support and work closely with us on a daily basis. Without "all" we

would not be where we are today.

Our involvement in the professional community has allowed us to continue to demonstrate our commitment to our guests and to the community in which we serve.

Our guest clientele is unique unto themselves. They are often considered by many as the "down and out," however they too were all once considered an innocent babe.

Many of these souls may be perceived as weak, but only the strong can survive through what they endure on a daily basis.

Our guests are eternally grateful, for the

Inn From The Cold's strategic plan and operational goals

Volunteer Development: Grow our volunteer base while maintaining and nurturing our current volunteers

Emergency Housing and Supports: Continue to provide emergency housing with essential supports that meet our diverse guests' needs

Permanent Housing for the Hardest to House: Consider options for providing permanent housing for the "hardest to house"

Social Enterprise: Explore options for developing a social entrepreneurship initiative to help sustain our program.

simple things in life like a warm meal and a squeaky bed.

Our volunteers are the heart and soul of IFTC. During the past season, IFTC has garnered the gifts of over 300 volunteers agency wide, with thousands of hours of volunteer time committed to this passionate cause.

Our staff are consistently going the extra mile to make sure that the best interest of our program is being well served.

There are very few organizations that truly operate on faith and passion alone. IFTC is one of them!

Faith in the fact that all will be OK, despite the never ending challenges that come our way and Passion – the innate drive which recommitts our souls and purpose for doing what we do each and every day.

The Society of **HOPE**

*Providing Quality
Affordable
Housing
to the Okanagan
since 1989*

www.societyofhope.org



OKANAGAN BOYS AND GIRLS CLUBS

A good place to be

The Okanagan Boys and Girls Clubs provide a safe, supportive place where children and youth experience new opportunities, overcome barriers, build positive relationships and develop confidence and skills for life.

Our award-winning organization provides programs to more than 7,000 young people and families each year throughout the Okanagan Valley.

As a member of the Boys and Girls Clubs of Canada, we have helped young people discover, develop and achieve their potential for more than 50 years. We are the largest Boys and Girls Club in geographical area in Canada and the second largest in economic size.

Our programs support the healthy physical, educational and social development of young people and their families. We focus on building an individual's strengths and capabilities and all programs embrace the principles of equality and inclusion. We help young people grow healthy, happy and safely from birth to adulthood — and are a resource and support for parents throughout their family's involvement with us.

Our continuum of services addresses the needs of children, youth and families within each unique community. We believe that neighbourhood and community-based approaches that reach out to children, youth and families hold the greatest promise of meeting community needs.

We also provide real life changing opportunities for at-risk and vulnerable youth who may otherwise not be able to achieve what other kids take for granted. Our youth shelter helps these youth move toward new, positive life directions — and is the only shelter of its kind in the vast geographic region between Vancouver and Calgary.

Many people living in the Okanagan grew up attending local Boys and Girls Clubs over the last 50 years. When considering your legacy giving needs, please remember Okanagan Boys and Girls Clubs — your generosity will help shape the lives of children in our community for generations to come.

For more information about what we do and how you can help, please give us a call at 250-762-3914. We accept monetary donations and will issue tax receipts for gifts. Also, check out our website at www.boysandgirlsclubs.ca.



Darrell and Margaret Porubanec
Legacy Donors, Kelowna, BC

KGH FOUNDATION
together we change lives

REMEMBER KGH IN YOUR WILL

Every gift to the KGH Foundation impacts the lives of your family and community now and for generations to come.

*To discuss ways to create your legacy,
please contact Diane.*

DIANE PATERSON *Manager of Gift Planning*
250.862.4300 local 7011 | diane.paterson@interiorhealth.ca

kghfoundation.com

OKANAGAN HISTORICAL SOCIETY

Recording the history of our community



John Vielvoye photo

OHS Kelowna branch directors set up for the 2013 annual general meeting.

The Okanagan Historical Society (OHS) formed in 1925 with the mandate to preserve, in writing and through photographs, the history of the Okanagan Valley.

Today, the society is comprised of seven branches each with their own objectives and events.

On Thursday, Feb. 25, 1948, a group of like-minded individuals met at the Royal Anne Hotel to form the Kelowna Branch OHS. For the past 65 years, the branch has worked hard to record our local history and the history of the communities around us.

Many of the same families who started the branch are still associated with the society and many more have joined in.

The Kelowna branch OHS is extremely active in the community and contributes immensely to the historical account of the area. Our year starts off in March with our annual general meeting. Here, the membership comes together to elect the directorship and learn about interesting and noteworthy aspect of our community, past and present.

As the year moves forward, the Kelowna directors partake in several activities of related historical interest.

The branch supports various associated societies, museums and other OHS branch initiatives and participates in activities whenever possible.

The summer season brings our membership together through our family picnic. The picnic was started in the 1980s and is an occasion where local families are acknowledged for their contributions to the community.

With autumn come our fall social and light lunch, where entertainment and presentations on various historical related subjects are enjoyed along with sandwiches and squares.

The branch also holds two annual bursaries with the Central Okanagan Bursary and Scholarship Society. These bursaries are awarded to secondary school students pursuing further education in History, Geography, Journalism and/ or Natural History.

One thousand dollars is awarded to the winner of the Kelowna Branch Bursary and the Buckland Family Bursary pres-

ents \$500 through the sale of the 1940s book *Ogopogo's Vigil*, which was written by F.M. Buckland, the branch's first president.

There is also a strong history of publications which are associated with the Kelowna branch. Directors and members from all of the branches and even non-members contribute articles to the OHS Annual Report.

This report contains stories which define the Okanagan. It is thought to be the longest, continually published historical book in British Columbia and is read by people all over the world.

With this, we are also very pleased to acknowledge that the Kelowna branch and its members have written over 800 articles for the Kelowna Daily Courier Monday history column since 1994!

That is quite an accomplishment and a significant contribution to the written and photographic history of our community and the Valley, which is ever growing and changing.

Directors from the branch also sit on the City of Kelowna Community Heritage Committee, the Father Pandosy Mission Committee and liaise with the City of Kelowna to provide them with a list of historic family names, provided by the community, as potential street name options.

In addition to all of this, we are hoping to provide our membership and the surrounding communities with a new family event at the end of August. So keep your ears and eyes open for more information as we move forward.

Our membership is comprised of people of all ages. History is being made every day and we would like to encourage all of you to participate.

If you are interested in joining the Kelowna Branch OHS or would like to contribute through a legacy fund, please feel free to contact any of our directors for further information or email us at ohskelownabrach@gmail.com.

*Tracy Satin, president,
OHS Kelowna Branch*

Okanagan Boys and Girls Clubs

A good place to be since 1959



Please help us help the Children, Youth and Families who look to us for support

33 Service Locations

from Osoyoos to Enderby

31,371 nutritious meals

were served to children, youth & their families

6051 families

accessed our programs & services

More than 9100

children and youth served annually

1 in 3 Members

were financially supported or had their fees waived.

250 Employees

worked throughout our Clubs & Centres

The Okanagan Boys & Girls Clubs provide a safe, supportive place where Okanagan children, youth and families can experience new opportunities and develop confidence and skills for life.



Okanagan
Boys & Girls Clubs
A good place to be

Donate online at www.boysandgirlsclubs.ca
or call 250-762-3914

SOCIETY OF HOPE

Society expands scope beyond affordability

Affordable housing is often identified as one of the most important needs in the Central Okanagan.

Since 1989, a dedicated hard working group of people at the Society of Hope have been working to help address this need. This non-profit charity has developed, and now manages, 487 housing units ranging from Peachland to Lake Country. It is now the largest housing society in the interior of B.C. The Society of Hope's housing portfolio consists of housing for single women in transition, family housing and senior housing. Every housing unit is rented so that the benefit of stable affordable housing can be shared by many.

The Society of Hope's mission statement is to "provide quality affordable housing." Keeping properties in tip-top shape is a priority for the organization.

The society takes pride in every site they own and manage. This group knows how important it is to be a good neighbor in each community they are located in. "Part of being a good neighbour is keeping the properties looking good," says Executive Director Luke

Stack, "If you can tell it is non-profit housing, then we are not doing a good enough job."

In 2011 the society expanded its housing vision by adding the Ziglar Recreation and Senior Support Centre to its portfolio. This unique facility brings together both affordable housing and active senior's living under one roof.

This all takes place at Apple Valley located just south of the Orchard Park mall in Kelowna.

The centre features daily activities for seniors (like Zumba, Senior-cise and coffee-time) and provides options to keep seniors healthy. The centre includes a full-size 6 lane bowling alley. Senior's love the camaraderie and fun they have as they bowl together on a weekly basis.

The cost of the centre is kept affordable as a result of the many volunteers that help out. Many of the residents volunteer to keep active and keep the centre operating smoothly. In addition to this, Interior Health operates its adult day care program, and the Senior's Outreach Society operate their programs



Above: Executive Director Luke Stack thanks Gordon and Helen Ziglar for their outstanding contribution to the Ziglar Recreation and Senior Support Centre. left: Providence Vista family housing.



from the centre. Together these organizations work side by side to provide quality services to Okanagan seniors.

It is a very effective model.

How does the society do it? The Society of Hope has established strong partnerships with BC Housing, CMHC, local municipalities and key donors. The Ziglar family donation was the catalyst behind developing the Ziglar Recreation Centre and Apple Valley seniors housing. In addition to the Ziglar donation, the federal and provincial governments and the City of Kelowna together con-

tributed approximately \$5 million in financial support to keep tenant rents affordable. It is through partnerships like these that the society has been able to deliver so many projects over the years.

The society isn't finished yet. It has a goal of expanding yet again and is actively working to secure equity funding for Phase 2 of the flagship Apple Valley project. This new building will add another 78 senior's rental units to this site.

For more information, please see societyofhope.org.



**OKANAGAN
OK REGIONAL
LIBRARY**
A haven for curious minds.

You can help the Okanagan Regional Library be the best source for information and entertainment in the Central Okanagan. Your gift supports programming, equipment, and collections at our branches, and keeps it all free for everyone in our community.

**For more information, visit
www.orl.bc.ca/about-us/support-your-orl
or visit your local branch for a
"Support your ORL" brochure.**



Help to make a lasting difference
in your community today
and tomorrow.



United Way

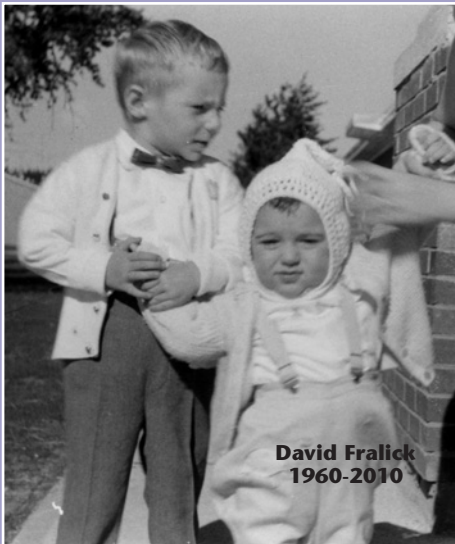
202-1456 St. Paul Street
Kelowna, BC V1Y 2E6
p: 250-860-2356
e: info@unitedwaycso.com

Thank you for your support.
Colin Campbell, United Way Volunteer

COHA
CENTRAL OKANAGAN
HOSPICE ASSOCIATION



Over 30 years of supportive, compassionate
care for those at the end of life and
their loved ones.



David Fralick
1960-2010

*Do you remember
the first person who
held your hand*

*...will you
remember the last?*

David passed away peacefully, surrounded by
his family and supported by COHA volunteers

Leave a Legacy of Caring

Please remember Central Okanagan Hospice Association in your will
Phone: 250-763-5511 Email: legacy@hospicecoha.org

www.hospicecoha.org

*It's Your Gift...
It's Your Choice*



*Seniors Outreach
relies on the
continued support
of the people who
care about seniors.
We thank you for
including us as part
of your legacy
giving plan.*



**Seniors Outreach
& RESOURCE CENTRE**

www.seniorsoutreach.ca (250) 861-6180

THE UNITED WAY

What's your 'generosity plan?'

By **MARLA O'BRIEN**

Executive Director of the United Way

Ask someone to name a philanthropist, and you are likely to hear a name like Rockefeller, Oprah, or Bill Gates - people with a lot of wealth known for giving multiple millions of dollars to charitable causes. Ask the name of someone who demonstrates love of humankind, and you'll get Gandhi or Mother Theresa.

What about you? Do you care for your fellows in humanity, care about the state of our society, or give of your time or funds to an important cause? Chances are you have said "yes", and this means you are indeed a philanthropist, a word derived from Latin roots meaning "love of humankind". We all can be philanthropists, and there is a growing movement in society encouraging that we all should be philanthropists.

With our economic, political and environmental world in flux, many believe that an Earth-wide attitudinal shift towards generosity and sharing is the only force with the potential to create a healthy planet and culture for the next generation. Changing the world is a daunting task for any one individual, but it is by mobilizing collective action that we can create positive and lasting impact on social issues; this is the

mission of the United Way.

In "The Generosity Plan", author Kathy Lemay asserts that anyone can share their time, talent and treasure to shape the world. Her book outlines how to unlock your vision and set priorities to focus giving, choosing charities that are most in line with your passions, and creating a formula to guide the amount of your contributions. "The Generosity Plan" is available at the Okanagan Regional Library.

One of the primary reasons I joined the United Way last fall was to encourage philanthropy in our community, not only for the United Way but for all issues and causes that matter to us. The Okanagan is known for its beauty, its wineries and golf courses, and the wonderful quality of life it affords; however no community is sustainable without the active involvement and investment of its citizens.

Unfortunately, there is some evidence to suggest that people in the Okanagan are less giving than counterparts in other regions; the National Survey on Giving, Volunteering and Participating shows that BC'ers donate and volunteer less than our prairie neighbours, and more locally, the United Way in Kamloops almost raises double what ours does.

There are likely many reasons for these statistics, but in the end we have to acknowledge our valued way of life here

won't stay this way without generosity.

So consider a generosity plan. Just like you've made a financial and retirement plan, researched the best options for insurance, found the right doctor and dentist...take the time to invest in our community's health by developing a plan to share your time, talents and treasure for the betterment of all. Think about the issues that matter to you and the outcomes you'd like to see. Learn about opportunities to volunteer, donate or advocate. Planning a gift in your estate may be part of this.

The United Way focuses on building the pillars that hold up our community - moving people from poverty to possibility, ensuring children have the opportunity to be all that they can be, and creating strong communities of healthy people.

Annually, we raise and distribute thousands to local charities working in these focus areas, as well as matching gifts of volunteer time with charitable needs, and leveraging partnerships with government and business in the Success By 6 and Better At Home programs.

If you are passionate about the Okanagan and keeping it the wonderful place it is, the United Way would be honoured to be part of your generosity plan.

marla@unitedwayco.com



Your legacy: a better future for everyone touched by cancer

Discovery needs willing partners.

When you remember the BC Cancer Foundation in your will, you'll be supporting world-renowned research in BC that is shaping the future of cancer care in your community.

Please be sure to use the full legal name of our organization:

BC Cancer Foundation

Registration Number: 11881 8434 RR0001

250.712.3921 | www.bccancerfoundation.com



Supporting the BC Cancer Agency

KGH FOUNDATION

Estate gift created to show appreciation for care

Margaret and Darrell Porubanec have supported the KGH Foundation with annual gifts for over 16 years.

Then their son's medical emergency inspired them to include a gift to the foundation in their will.

"About five years ago, our son collapsed at home and we called 911," says Margaret.

It was in the KGH emergency room that they discovered his cardiac disease. Within six days, he was transferred by medevac to Victoria. The hardest part was not being able to travel with him as he was of legal age.

Margaret flew down a few hours later and found herself alone in the city as Darrell made plans to leave his Kelowna office. To make matters worse, their son was kept in isolation due to hospital transfer regulations.

As he was no longer a minor, he was advised of his medical condition without his parent's support. Furthermore, it was Victoria Day weekend and all of the hotels were booked.

The doctors reluctantly agreed to let him fly home with them because there was nowhere to stay.

Five years later, their son is doing well and living in Kelowna. He continues to be monitored by cardiac specialists.

Calling Kelowna home for over 20 years, the Porubaneccs decided to make a difference and give back to their commu-



Margaret and Darrell Porubanec

nity. The KGH Foundation is one of three charities they have included in their estate plans.

"Kelowna is an aging population," says Margaret. "We recognize the need to support the Kelowna General Hospital."

Adds Darrell, "We have contributed to the KGH Foundation

for years, as we believe in giving back to our community."

"Like the Porubaneccs, most people become donors because they are grateful for the excellent care they or a loved one has received at Kelowna General Hospital," says Diane Paterson, Gift Planning Officer at the KGH Foundation.

"Including a gift in your will to support your favourite charity or charities is within reach for most people", she adds.

The KGH Foundation welcomes legacy gifts of all sizes and is honoured to recognize donors on our Legacy Tree located in the hospital. We are also happy to discuss any specific details you may have as to how your gift is used.

"No person was ever honoured for what he received. He was honoured for what he gave." — Calvin Coolidge

For information on how to include the Kelowna General Hospital Foundation in your estate plans, contact Diane Paterson at the following:

Kelowna General Hospital Foundation

2268 Pandosy Street

Kelowna, BC V1Y 1T

2250- 862-4300, local 7011

Diane.paterson@interiorhealth.ca

www.kghfoundation.com

Help keep women and children safe with a lasting gift in your memory



Shelter • Crisis Support • Information • Counselling

Since 1980 the Kelowna Women's Shelter has provided safe, confidential services to women and children who's lives have been impacted by family violence and abuse. With your help we can continue to provide these valuable services.



250-763-1040

kelownawomensshelter.ca

finance@coess.ca

SUPPORT THINKING THAT CAN CHANGE THE WORLD

Balancing act.

Economist John Janmaat is studying trade-offs where water is involved, helping communities decide how to share water between agriculture, tourism and recreation, residential uses, and the environment.

His research at UBC's Okanagan campus is made possible by a funding partnership that includes generous support from the community, UBC, and the Leading Edge Endowment Fund.

Change the way people think.
Change the way the world works.
Donate to UBC's Okanagan campus.

invest.okanagan@ubc.ca
250-807-8565



a place of mind

startanevolution.ca

Is philanthropy the market for love?

By **DAWN WILKINSON**

Kelowna Community Resources

In preparation to write an article about the importance of the non-profit sector in our economy, I reviewed facts and trends.

You know the drill. Find out the number non-profits, charitable donation rates, motivations for giving, and how to select a charity. Then my plan was shattered.

I watched a TED Talks video posted on YouTube. Dan Pallotta spoke on the topic "The way we think about charity is dead wrong."

Catchy title, I casually thought; but I could not casually listen. His message is gripping.

Pallotta begins by stating that although business will move move the bulk of society forward, there remains about 10 percent of the most disadvantaged left behind; some issues have no money measures upon which to build a market.

He goes on to explain that the nonprofit sector then takes over and "philanthropy becomes the market for love."

This is a startling statement.

He says there are two rule books that define our thinking and strangle the non-profits' ability to effect change on the scale necessary to make a penetrating and permanent difference.

One rule book is for the non-profit sector and the other for business. These contrasting sets of rules discriminate against non-profits in five ways.

Compensation. Business can lure top notch talent with financial incentives, but people who work for charities are not expected to make much money.

He asks why people helping other people are not supposed to earn a healthy salary while people who do not help others do?

When phrased like that, it makes you wonder where are our values?

Advertising. Business is encouraged to advertise while non-profits are expected to seek donated ads and put up posters.

Risk. Business is expected to take risk, in order to produce something new and to generate revenues. Non-profits are expected to

avoid risk and use money only for direct service delivery.

Time. Non-profits are not permitted time to 'divert' funds into structural growth necessary to serve the needy. Business investors patiently wait years for return on their money to build market share.

Capital. Business can attract risk capital through the stock market where mega bucks are exchanged for innovation, growth and market share. Non-profits must focus on growth, risk and idea capital.

That leaves us with huge social problems and small non-profits.

Pallotta eloquently speaks about the "dangerous question: What percentage of my donation goes to the cause versus overhead?"

He cleverly summarizes that we do not really want our tombstone to read, "we kept overhead low."

So what questions should we be asking?

People who want to change the world ask about the scale of a non-profit's dreams and how they plan to measure their progress toward those dreams.

People who want to change the world ask what resources are needed to make dreams real, including the cost of overhead.

Pallotta asks, "Who cares about overhead if these problems are actually getting solved?"

The challenge is to develop "generosity of thought" so that non-profits can expand to meet real, live human need.

And so I ask you.

Are you truly exercising generosity of thought with your donation or does your gift have strings attached that tie the hands of non-profits that are serving the most vulnerable in our society?

If you are looking for a local charity, like Hands in Service, whose tagline is Love. Gives. Back., go to www.kcr.ca and click on Community Information Search Central Okanagan.

Oh and by the way, there are over 500 non-profits in the Central Okanagan listed on the KCR website. Over 30,000 Kelowna residents donated an average of \$380 in 2010, according to Statistics Canada.



Join the fight. Leave a legacy.

Did you know that a legacy gift to the Canadian Cancer Society can fight cancer and protect your estate from tax?

For your free copy of the Estate Tax Eliminator Clause and Will Planning Guide, please contact Toni Andreola at tandreola@bc.cancer.ca or call 1-800-663-2524.



cancer.ca



OVER 142,000 MEALS SERVED
OVER 24,000 NIGHTS OF SHELTER PROVIDED
OVER 100 PEOPLE HOUSED

CREATE YOUR OWN LEGACY

Make a difference in the lives that follow!



Kelowna's
Gospel Mission

Shelter - Meals - Dental Clinic
Thrift Store - Recovery Programs
Addictions Programs... and more

www.kelownagospelmission.ca

250-763-3737

UBC OKANAGAN

Planned gift alumna's way of saying thanks

When Anne Brewster left Penticton in 1955 to attend the University of British Columbia, she had no idea how her experiences would impact her career or that she would remain connected to UBC well beyond graduation.

UBC is more than an institution to Anne – it represents lifelong learning and the potential to succeed.

Doors opened for Anne to pursue her passion in chemistry research and now she is creating a lasting legacy at UBC to support the research endeavours of future students.

As a planned giving donor to the Department of Chemistry at UBC's Okanagan campus, Anne intends to give generations of students the opportunity to excel in research – her legacy will enable and inspire future research and student success.

In 1959, Anne was the only female student in Honours Chemistry and took what she describes as “hard core” chemistry classes. She laughs now about taking biophysics as an elective because “it was easy.”



UBC was an environment where gender did not indicate ability; Anne never experienced discrimination. While the boys were setting off explosions in the lab, Anne competed to be the one of the top students-and she was.

Anne felt alive during her years at UBC; her UBC experiences helped her discover a world of possibilities for her future.

A UBC education led to a career as a chemist in B.C., Ontario and in the United

States. Anne worked in several major food and drug labs and became a teaching assistant at the University of Toronto. She even returned to UBC's Chemistry Department and started a master's degree while being a lecturer, research assistant and lab manager.

Throughout her career, UBC offered learning opportunities that broadened her horizons and Anne realizes the significance of supporting the future successes of UBC stu-

dents. “Giving to UBC is a thank you,” says Anne.

Her future gift will assist the Department of Chemistry in purchasing costly chemicals and lab equipment. “With the growing number of students and our limited resources we cannot help all the students as we would like” says Associate Professor Dr. Cedric Saucier.

“Donations can bring new scholarships or allow us to invest in new technologies...for our students.”

How can you transform your own passions into a legacy? By planning your gift today, you can help future generations of students and researchers meet the needs of tomorrow.

Donors like Anne encourage planned giving as an influential gift that will inspire generations of UBC students to excel in their careers as they make an impact on the global community. Combine your passions with ours and start an evolution to inspire the generations that follow – contact Sandra Mimic at 250-807-8532 or sandra.mimic@ubc.ca.

COPS FOR KIDS

**Devoted to Helping Little Hearts
...in our Community**

Cops for Kids are dedicated RCMP members and friends that are committed to providing financial assistance to children in medical, physical or traumatic crisis within the Southern Interior Region of British Columbia.



Please consider leaving your legacy to the children in our communities.

www.copsforkids.org

250-801-4438

COPS FOR KIDS



PROJECT LITERACY KELOWNA

Society helps build basic communication skills

Making big moves with young children is difficult. Moving halfway around the world to a country where you don't speak the language is difficult.

Put the two together, and it might seem impossible. But in May 2000, with their two and a half year old and seven year old children in tow, Kitti and Jamjit Karunyasopon did the unthinkable and moved away from their home in Bangkok and travelled halfway around the world to land in Kelowna unable to speak any English at all.

How did they manage?

They went to Project Literacy Kelowna Society for free English language tutoring.

"We spent two years working with our tutors," said Jamjit.

After working seven years in a family run restaurant, Kitti and Jamjit were able to save up enough money to open their own restaurant – Bai Tong.

And now, they give back.

From Feb. 18 to Mar. 28, the couple hosted their second Dine and Donate fundraiser for Project Literacy.

Diners were invited to purchase \$10 or \$20 vouchers redeemable at Bai Tong for lunch, dinner or take-out, with

100 per cent of the voucher value going to Project Literacy.

"We are so grateful to Kitti and Jamjit. I can't thank them enough," said Project Literacy board president Anita Boehm. "It's such a good idea. It could be called Donate and Dine – for free. It's as close to the proverbial 'free lunch' you'll ever get. And, of course, the food and atmosphere are fantastic."

Last year, they were able to donate \$4,000 to Project Literacy.

"We understand how hard it is for people when they don't know English," said Jamjit.

Project Literacy Kelowna Society recently celebrated its 25th anniversary of providing free tutoring to adults in the Central Okanagan.

They not only help people like Kitti and Jamjit to learn English, but they help people to upgrade their reading, writing and math skills so they can improve their education or employment opportunities.

The Daily Courier also partners with Project Literacy each year in its Raise a Reader campaign.

To find out more about the Project Literacy Kelowna Society visit their website at: projectliteracykelowna.org.



Kitti and Jamjit Karunyasopon

IT'S MORE THAN A GIFT. IT'S TIME.
Help give Canadians more time by including the Heart and Stroke Foundation in your will planning.



Jane Westheuser
Advisor, Gift Planning
(604) 730-7370
jwestheuser@hsf.bc.ca
heartandstroke.bc.ca

EXPERTISE

"Planning ahead is the best way to avoid costly estate litigation. There is peace of mind in knowing that you have a reliable and comprehensive estate plan in place."

Nancy M. Ling
Wills & Estates

PIHL
LAW CORPORATION
www.pihl.ca
250.762.5434



CENTRAL OKANAGAN HOSPICE ASSOCIATION

Hospice provides a history of care

By **SUSAN STEEN**

Central Okanagan Hospice Association

In the prehistory to 500AD era, when there was a life threatening illness, the village responded because death often posed a direct threat to the entire community.

Individuals worked together when sickness or injury requiring care was needed.

In Europe, with the spread of Christianity, monasteries started taking in the sick and disabled. Wealthy widows in the 6th and 7th century started working in these monasteries as “first nurses.”

In Medieval times, at the time of the Crusades 1095 – the end of the 17th century, weary travellers found places of refuge in monasteries and nunneries.

Often, they were in ill health or injured and many spent their last days cared for by monks, nuns and lay women.

The word hospice comes from the Latin

word hospes, meaning to host a guest or stranger.

As medicine and hospitals developed, the ill were treated in these facilities, but germ therapy was unknown. The disease would often spread and people would die from the infection – families began to keep their loved ones at home, rather than risking sending them to a hospital or “ death house” as they were often called at the time.

After the Second World War, hospitals gained a far better reputation, medicine improved lives and more lives were saved.

The name hospice was first applied to the care of dying patients by Mme. Jeanne Garnier, who founded Dames de Calaire in Lyon, France, in 1842. Later in 1967, the founder of the modern hospice movement, Dame Cicely Saunders started St. Christopher’s Hospice in England after a donor left 500 pounds to open a place that was better suited to pain control and facing death

than a busy hospital environment.

Today, hospice is no longer a place.

It’s an ideal and a philosophy of care for the patients, their families and loved ones facing end of life issues.

The purpose remains as it always was; to find rest, comfort, care and support at this most difficult time.

We are so fortunate to have the Central Okanagan Hospice House here in Kelowna, which was built over five years ago thanks to a committed effort by the people of the Central Okanagan.

The role of the Central Okanagan Hospice Association is to provide programs, 250 volunteers, training, bereavement and vigil services to those at home, at Kelowna General Hospital and at Hospice House, and we are grateful indeed for the continued and unflinching support of the community we serve.



Susan Steen is executive director of the Central Okanagan Hospice Association.



*Support the Musicians
Of Tomorrow.....
Share Your Legacy*



www.kelownacommunitymusicschool.ca
250.860.1737

YMCA of Okanagan

*Building healthy communities...
...yesterday, today and tomorrow.*

For information on how to make your Legacy Gift, please contact:
Allyson Graf—GM, Community and Strategic Initiatives
250-764-9621 ext. 302 | agraf@ymcaokanagan.ca

KELOWNA COMMUNITY MUSIC SCHOOL

Marie's lasting gift of music

Music was always an important part of Marie McIntosh's life. Having lived in Kelowna for more than half of a century, she was well known in the music community and played first violin in the Kelowna Community Music School orchestra well into her eighties.

Sadly, Marie passed away in November of 2011 at the age of 96.

Always an avid supporter of music education, she left a legacy of \$20,000 to the Kelowna Community Music School, where she was an honorary board member and generous donor.

As a former teacher, she combined her love of classical music with education by donating scholarship money to the music school for many years.

The scholarships are awarded annually through an adjudicated audition process. Over the years, many students benefited from her generosity and went on to pursue careers in music.

"Receiving the McIntosh award three times was very encouraging," said Pascal Piché, a talented Kelowna violist currently studying music at McGill University in Montreal.

When the music school received the news it would be receiving a legacy gift of \$20,000, its board of directors deliber-



ated on how best to honour Marie for her generous gift.

The board unanimously agreed to establish an endowment fund in Marie's name at the Central Okanagan Foundation.

"The endowment fund was established to ensure that future music students at the school will benefit from Marie's generosity, as all annual disbursements from the fund will go to school scholarships," said Michael Dorsel, president of the board of directors.

Many Okanagan residents have been involved with music at some point in their lives or understand the importance of music education to a young mind. Ensuring future education and honouring achievement through scholarships through endowment funds is a wonderful way to leave a legacy.

Several cash donations are received annually in support of the bursary and scholarship programs. Individuals may make a one-time donation when they are contributing to all of their favourite charities.

Established in 1976, the Kelowna Community Music School is a not-for-profit organization with 26 dedicated teachers offering high quality private lessons and group music programs to over 600 students annually.



The school currently has four endowment funds with the Central Okanagan Foundation to support music scholarship programs.

Individuals interested in supporting local music students are welcome to donate to these funds or establish a new fund in their name by contacting the Central Okanagan Foundation or Wendy Robertson, Executive Director of the Kelowna Community Music School at 250-860-1737 or exedir.kcms@shaw.ca.

Whether as a specific one time donation, an annual ongoing contribution or a willed legacy endowment fund to the Kelowna Community Music School, your generous donation supports a bright future for the arts in our community.



Sharing the glory of great music with audiences the length of the valley

OKANAGAN SYMPHONY ORCHESTRA

Rosemary Thomson Music Director

see it, hear it, love it

To discuss support options please call:
Scott Wilson, General Manager (250) 763-7544

Ensure that your estate is properly planned.

Visit Odina Skovgaard at Lakeside Notary Public to help organize a will. Without a will the law decides who inherits your property and assets.

Make sure your property and assets devolve how you choose.



Odina Skovgaard Notary Public
5878A Beach Avenue, Peachland, BC

778-479-4706

lakesidenotary.ca

CANADIAN CANCER SOCIETY

Celebrating extraordinary generosity: the legacy of Robert Gordon Gaetz

Robert Gaetz was born in Regina in 1942 and grew up on the Prairies.

After studying physics and graduating from the University of Alberta, he had a successful career in radio and television technology for many years in Toronto.

Later in life, after a trip out west, Robert fell in love with British Columbia and decided to move to Victoria to retire.

Like too many others, Robert's life was changed forever when he was diagnosed with cancer.

Robert was science-minded and he approached his cancer treatment with all the care and precision he so often demonstrated throughout his career and life. He diligently researched and analyzed his treatment and the technology behind it.

Sadly, after a courageous battle which lasted several years, the cancer spread. Robert passed away in 2011.

Like many of our supporters, Robert decided to leave a gift in his Will to fight back against cancer, a disease that affected both him and members of his family.

As we began working with Robert's executor, it became clear that his gift showed a great deal of trust in the Canadian Cancer Society. In fact, Robert's legacy turned out to be the largest legacy gift ever received by the Society in British Columbia.

Robert's generosity gives us an opportunity to re-

member him and to talk with others about the importance of legacy gifts for charitable causes. For the Canadian Cancer Society, Robert's gift has provided funding for leading research projects aimed at finding better ways to prevent, detect and treat cancer.

His gift will also bring comforting support services to patients and their families across British Columbia like our Cancer Information Service, Camp Goodtimes for children with cancer and lodge accommodation in four different cities.

Robert's example shows that legacy gifts to charities are not something given only by the rich and famous. Whatever amount is meaningful to you will make a difference. Charitable gifts in your Will make a statement about your beliefs and values after you are gone. Please consider leaving a gift in your Will.

The Canadian Cancer Society turned 75 this year. During the Society's early years in the 1940s, the cancer survival rate was about 25 per cent. Today, over 60 per cent of Canadians diagnosed with cancer will survive at least five years after their diagnosis.

Legacy gifts to the Canadian Cancer Society have played a major role in making this possible. Our legacy donors continue to amaze us with their generosity and we are inspired to work on their behalf to eradicate cancer.

The Canadian Cancer Society thanks Robert's family for sharing his story.

YOU CAN MAKE A DIFFERENCE IN THE LIVES THAT FOLLOW

**DONATE TO THE
Kelowna
Food Bank
Foundation.
LEAVE A LEGACY**



Call us today:
Mark O'Hara (250)762-3329



Kelowna Community
Food Bank

265 Ellis Street • (250)763-9116
www.kelownafoodbank.com