



CENTRAL OKANAGAN BURSARY & SCHOLARSHIP SOCIETY

THANK YOU!

Your generosity and thoughtfulness make a difference to a young person's future.

A Message from the President



Anne Pistawka
COBSS President

"I would like to thank all of the community donors that have given so generously to support Central Okanagan graduating students in their post secondary dreams at this pivotal point in their lives. Your gifts have honoured students' accomplishments, the values of your organization, and in some cases the memory of a loved one in such a meaningful way. Congratulations on your contribution to building a strong community by supporting young people in their pursuit of further education."

1/3 of COBSS Awards are SCHOLARSHIPS:

Students receive scholarships based on ACADEMICS however they can be determined by student PARTICIPATION in Extra Curricular Involvement or a combination of Academics, Participation and Need.

2/3 of COBSS Awards are BURSARIES:

Students receive bursaries based on NEED first; ACADEMICS and PARTICIPATION are then taken into consideration.

In Loving Memory...

This year COBSS was honoured to distribute **120 MEMORIAL AWARDS** contributed by you in memory of your loved ones.

The legacy of your loved one lives on by your contribution to our future generation.

INTERESTING FACTS

- COBSS is now 42 years old! We continue to give thanks to our three remaining COBSS Founders: Ken Harding, Harry Dewar and Lou Dedinsky.
- COBSS is a very unique organization made up of generous donors, approximately 30 volunteers, representatives from eleven schools in the Central Okanagan, and one paid part-time administrative financial assistant.
- Our understanding is that we are the only organization of this kind in Canada.
- COBSS volunteers collectively spend more than 600 hours over a 7 day period allocating bursaries and scholarships each year.

2013 COBSS AWARDS

652

Student Applicants

503

Awards

Total Value of Awards

\$391,985

AMAZING!

That's because of you
DONORS!



A Message from our Founder

Reminiscing about the spirit that sparked the creation of COBSS in 1971-72, cofounder Ken Harding offers this challenge to the community:

“Look at the past and look at what COBSS has done for the community, and look at what it’s done for the young people in the community and what it can do in the future. It’s fantastic what can happen. Not all families can afford to send their child to post secondary education, and this just gives them a leg up and starts them on the road that they wanted to be on. I am really quite proud of COBSS and the way it’s been handled and the way the volunteers get in and pitch in... and it’s quite remarkable as far as I’m concerned.”

Ken Harding
COBSS Cofounder

Messages from Student Recipients:

“In my opinion, there could be no better graduation present”

“The COBSS Founder’s Award has helped alleviate the financial burden of college... The Financial support that I have received from COBSS has helped make college a reality for me.”

“Your generosity has put me one step closer to my goal and I am very appreciative. I hope that one day I can help students achieve their goals just as you have helped me achieve mine.”

“Thank you for helping me into my future in carpentry.”

“I would like to thank you sincerely for your contribution to my academic journey. The gift you have given me will aid me in reaching my ultimate goal of becoming a doctor.”

A Special Thanks to COBSS Donors

I consider it a great privilege to write on behalf of the Central Okanagan School District’s 3,000 staff members and offer a sincere thank you to all the donors who generously support the Central Okanagan Bursary and Scholarship Society. With 22,000 students in our care, close to 2,000 of whom are in the current grade 12 class, the needs of our graduates are many.

According to the State of the Child Report published by the CATCH organization (Community Action Toward Children’s Health), 23% of children aged 0-17 are living in poverty in the Central Okanagan. Tragically, this number rose by almost 12% between 2006 and 2010, clearly indicating that many of our current graduates do not have the financial wherewithal to be able to engage in post-secondary programs. Many of these young people are coming from families who are struggling to make ends meet. To illustrate this point, according to Statistics Canada, between 2007 and 2011 the monthly food bill for a family of four went up by 30%. Providing for the basic necessities of life is all that many of our parents can do for their children.

Having said this, I can assure you that the vast majority of our students are cognitively very capable, and they can be successful in a wide array of post-secondary programs, if only given the chance. We’re fortunate in the Central Okanagan to have a variety of program options available to our students following their grade 12 year. What so many of them need is the financial incentive that an award through COBSS provides to get them started. Once entered in a program, these same students will recognize that they can be successful and that there are other financial supports available that can help them achieve their dreams.

Thank you for being a donor to COBSS. I realize that your reasons for donating are many, however, I can assure you that the results are the same. In each case you are improving the life chances for a young person in our community, who in turn will have the opportunity to ‘pay it forward’ in the future.

Hugh Gloster
Superintendent of Schools
Central Okanagan School District

On average
there are 600
applications for
approximately
500 awards.



A Message from our Treasurer

As the Treasurer for COBSS, one question I am frequently asked is why does the organization charge a \$25.00 administration fee? It is a question I welcome as it gives us an opportunity to inform people about the process each and every award goes through and how COBSS works hard to maintain transparency within our organization.

On average there are 600 applications for approximately 500 awards. To grant each award the following steps must be taken:

1. Donor contracts must be drafted and signed. This usually involves multiple meetings and/or correspondence until the process is complete.
2. The award must be set up in the systems – the financial accounting system, the database of awards and the student application system.
3. Donor money must be received and receipted correctly following the Canada Revenue Agency's guidelines for registered charities and entered correctly in the financial accounting system.
4. Once allocation of awards is complete, a certificate must be drafted for every award and distributed to each school.
5. COBSS receives the certificate of award from the Post Secondary Institute where the student has registered, COBSS verifies that the post secondary institution is an acceptable school under the Canada Revenue Agency rules, records the award in their financial accounting system and sends a cheque directly to the post secondary institution for payment.
6. COBSS monitors the current year awards while starting the process for next year's awards.
7. COBSS prepares annual financial statements for the annual general meeting and prepares and files an annual charity tax return with the Canada Revenue Agency.

This list is by no means exhaustive but is meant to give a general overview of the process each and every award goes through. I find that once people understand the process, the \$25 administration fee attached to each award represents good value for services received.

We are very grateful for the generosity of our donors who help to make post secondary school a reality for our Okanagan graduating students.

Deb daSilva
Chartered Accountant, KPMG
COBSS Volunteer

The “Return for Deposit” Epiphany

Like so many things in life, this started as a simple need to get rid of the “Return For Deposit” excess in our home. It was a necessary evil that was often a chore. There were times when I’d drive to the bottle exchange and just hand my bag to whomever was standing in front of me in the line and let them take home the coins. Then, one day I thought I should start throwing this change into a Ziplock bag and see how much would collect in a few months. It really didn’t take long before I had a surprising amount of cash. That was when I experienced an epiphany!! I knew I had to take that cash and give it away.



I had only just learned about COBSS and this was my opportunity. I spread the word amongst our friends and told them my plan. I promised I would relieve them of all their “Return for Deposits” any time they called. I have been so fortunate to have such great support for this small, but significant, project.

I’ve taken it to a whole new level of “harassment” and have been known to tear just-emptied water bottles out of people’s hands. There is no one and no event that is immune to my relentless pursuit of returnables. Even our dog was trained to grab the cans and water bottles from the ditch on our walks. There is always a downside to every endeavour and the sorting is just that. It’s not that it’s a dirty job, it’s just that our neighbours are starting to think that there is wa-a-a-y too much partying going on at our house.

My sorting happens about every three weeks and I’m always a little embarrassed by the excessive crashing of bottles and cans that can be heard from our garage. The new neighbours next door have been taking quite a wide berth around our house! But, they’re next on my list! I am so thrilled to be able to make a small contribution to the education of one young student from this community. It takes us so little time and effort and we know that it can make all the difference in their lives.

COBSS is a truly remarkable organization; I still can’t believe how fortunate the students and the contributors are to have this amazing society. So, armed with my bags and boxes I’m working toward next year’s contribution to our “Reduce, Reuse and Recycle” bursary. Wouldn’t it be wonderful if we could turn one into two?

Eleanor Rusk
The Three R’s Bursary

A New Donor’s Experience

Our whole experience with COBSS has been nothing short of great. A year ago we hosted a celebration of our store’s 10th Anniversary because we wanted to give back and thank the community for all the support we have received.

My wife’s involvement with COBSS led us to our decision of donating the funds raised from the Anniversary event to this organization. By attending two of the donor days myself, reading through applications to pick our two candidates and seeing the hard work by organized volunteers, I now have a new perspective. It truly has been a wonderful experience for us.

Our only wish is to help spread the word about COBSS and the wonderful job this organization does for the students of our school district.

Greg & Beate Evtushevski
Chevy’s Source For Sports



Thank you School
District #23 for
covering the cost
of printing this
newsletter

COBSS Board of Directors 2013-14



empowering generations to give.



The Central Okanagan Foundation, working through COBSS, provides scholarships or bursaries from their donors for students in the Central Okanagan. Through the generosity of COF donors, the COF is able to distribute 66 awards this year totalling \$62,250.

President	Anne Pistawka
Vice-President	Loretta Davis
Secretary	Theresa Little
Treasurer	Debbie daSilva
Director	Heather Holmes
Director	Louise Arkle
SD#23 Counsellor	Sandy Corrado
SD#23 Liaison	Mark Watson
SD#23 Liaison	Gordon Kirsch
Administrative Financial Assistant	Pauline Kirk

This is our first newsletter. We are interested in your feedback, questions or concerns. Also, if you know anyone who may be interested in starting a bursary, please contact the COBSS office at:

(250) 861-4980 (phone) or
cobss@shaw.ca (email)

Newsletter designed by Sandy Magee
redsand@shaw.ca • www.redsandcreative.com

A huge "thank you" to SD#23 for all you do for COBSS.
We couldn't survive without you!



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THE COST OF EDUCATION – A COMPARISON

THE COST OF EDUCATION – A COMPARISON					
	Okanagan College Heavy Duty Mechanic	Okanagan College University Transfer (Arts)	University of BC Okanagan (Arts)	University of Victoria (Arts)	University of Calgary (Arts)
Tuition			\$4,700	\$4,959	\$5,365
School Based Extended Health/Dental	\$4,860	\$3,887	\$937	\$739	\$1,022
Student Fees					
BC Medical	Students may have independent medical coverage through a parent's employer & could therefore omit this cost				
	\$432	\$432	\$432	\$432	\$432
Books & Supplies	\$800+	\$2,000	\$2,000	\$2,000	\$2,000
Residence (Double Room)	live at home	live at home	live at home	room & food package deal \$6,508	\$3,271
Food (Small Plan)	eat at home	eat at home	eat at home		\$3,025
TOTAL	\$6,014	\$6,319	\$8,069	\$14,638	\$15,115

In 2012, Central Okanagan students cashed their COBSS awards at the following government accredited institutions

Algonquin College
 Apprenticeship Programs (Tools)
 Capilano University
 Carleton University
 Centre for Arts & Technology
 College of the Rockies
 Columbia Bible School
 Emily Carr Univ. Art/Design
 Eston College
 Gallaudet Univ. - Washington, DC
 Justice Inst of BC
 Lethbridge College
 Marvel College
 MBS Hairdressing

McGill University
 Mount Royal College
 Nova Scotia Community College
 Okanagan College
 OK Valley-College of Massage Therapy
 Queen's University
 Quest University
 SAIT Polytechnic
 Selkirk College (Nelson)
 Simon Fraser University
 Sprott Shaw Community College
 Trinity Western University
 University of Alberta
 University of Calgary

University of Fraser Valley
 University of Lethbridge
 University of Toronto - Music
 U of Toronto - Trinity College
 University of Toronto
 University of Waterloo
 University of BC - Vancouver
 University of BC - Okanagan
 Univ. of California Santa Barbara
 Univ. Of Sydney Australia
 University of Victoria
 Vancouver Academy of Music
 Vancouver Career College
 Vancouver Island University

In 2013, Central Okanagan students from the following schools applied for and received COBSS awards

Central Programs School
 Ecole de l'Anse-au-sable
 George Elliot Secondary School
 Heritage Christian School

Immaculata Regional High
 Kelowna Christian School
 Kelowna Secondary School
 Mount Boucherie Secondary

Okanagan Adventist
 Okanagan Mission Secondary
 Rutland Senior Secondary

Central Okanagan Bursary & Scholarship Society: Donors & Bursaries 2013

Aces/Jonathan Neitsch Memorial Award
ACT/UCT Kelowna Council #1002 Bursary
ACT/UCT Kelowna West Council #1003 Bursary
Al Jones Memorial - Oyama Firefighters Bursary
Alex Monty Memorial Bursary
Alumni & Friends of KSS Awards
Am Corrado Memorial Scholarship
Anne McClymont Elementary PAC Bursary
Army, Navy & Air Force Kelowna Unit 376 Bursary
Arthur/Wanda Koss Memorial Award
ARTSCO/CATO
Ashlee Hyatt Memorial Bursary
Bankhead Elem PAC Bursary
Barbara Kathleen - St. Paul Butler Textbook Bursary
Barbara Primrose Aaron Memorial
Benvoulin Christian Education Bursary
Beta Sigma Phi/Joyce Adam Memorial Bursary
Beth Patterson Memorial Bursary
Big Brothers & Sisters /Norm Williams Mem.
Black Mountain Elem PAC Bursary
Bostock Family Bursary
Bruce Stewart Memorial Award
Bryce Essler Memorial Bursary
Buckland Family Bursary
Camp Hatikvah Leadership Bursary
Canada Loyal Financial Award
Canadian Tire/Bert Gostlin Memorial Bursary
Capri Insurance Bursary
Captain Michael J. Black Memorial Award
Catherine & Roy Pollard Scholarship
Cecil/Vera Moore Engineering Award
Centenary Bursary
Central OK Autoettes of Vintage Car Club
Central OK Crime Stoppers Bursary
Central OK Naturalists Club Bursary
Central OK Retired Teachers Association
CFUW - Kelowna Scholarship
Chad Chretien Memorial Bursary
Chief Tomat Elem PAC Bursary
Christina Elizabeth Dennett Mem. Bursary
Cliff & Lois Serwa Bursary
COBSS Awards
COBSS Members/Mae Ito Memorial Award
Connor Cochrane Memorial Award
Connor Fennessy Memorial Award
Constable Neil Bruce PAC Bursary
CORE Rugby Development Award
Cottonwoods Auxiliary Bursary
CUPE Local 3523 Bursary
CUPE Local 3523/Ken Sieben Mem. Bursary
CUPE Local 3523/Pat Mullan Mem. Bursary
David Kleineberg Memorial Award
Davidson Road Elem PAC Bursary
Dick/Jean Hall Fund
District of West Kelowna Bursary
Donald Roome Memorial Bursary
Donna Elliot Award
Doug Evans - Dorothea Walker Elem PAC Bursary
Dr. Alf McLean Bursary
Dr. David Clarke Bursary
Dr. Harold R. Henderson Bursary
Dr. Knox Middle School PAC Bursary
Dr. Lance Richard Memorial Bursary
Dr. Ron Rubadeau Bursary Fund
Ecole Casorso Elem PAC - English Bursary
Ecole Casorso Elem PAC - French Bursary
Eileen Morrissey Memorial Award
Elaine Cameron Memorial Music Bursary
Eleanor Morrison Bursary
Ella Alice Lindsay Memorial Bursary
Ellison Parks & Rec. Society Bursary
Eloise Moore Allan Memorial Bursary
Elsie Burnell Pursuit of Education Award
Emil Gundrum Memorial Bursary
Encompass Benefits Scholarship
Eugene Yablonski Memorial Award
Evelyn Mushta Memorial Bursary
Evtushevski Family Scholarship
Flett Family Bursary
Frank Webster Award
Frank Wostradowski Award of Excellence
Garth Nelson Carpentry Bursary
Genoveffa Russo & Daughter Cynthia Bursary
George Elliot Memorial Bursary
George Pringle Elem PAC Bursary
Gerry Brumpton Memorial Bursary
Gerry Robertson Memorial Bursary
Gertrude Adams Memorial Bursary
Girl Guides Of Canada/Central Okanagan Division
Glen Mervyn Memorial Scholarship
Glenmore Elementary PAC Award
Glenrosa Elementary PAC Bursary
Glenrosa Middle School PAC Bursary
Gordon Finlay Memorial Award
Gordon MacLean Memorial Bursary
Gorman Bros. Lumber Bursary
Grace Lutheran Education Award
Gyro Club Of Kelowna Bursary
Hank Grenda Memorial Award
Hans Peter Schaeffer Memorial Bursary
Harbans & Narinder Kaloti Memorial Bursary
Harold Murray Memorial Bursary
Harold/Marina Pettman Bursary
Harris & Company LLP Law 12 Scholarship
Hayley Pipher Swimming Award
Helen Gorman Elementary PAC Bursary
Holland-Rusk Scholarship
Hudson Road Elem PAC Bursary
Ian Snow Memorial Bursary
Ida & Al Vecchio Bursary (Languages)
Ida & Al Vecchio Bursary (Medicine)
Interior Savings Credit Union Bursary
IODE - Dr. W. J. Knox Bursary
IODE - Jack McMillan Scholarship
IODE - Lee Taylor Memorial Bursary
IODE - Mary I. Kerr Memorial Bursary
IOOF - Orchard City Lodge #59 Bursary
Jacqui Rickard Memorial Bursary
Jane C. Alton Scholarship
Jeff Bajer Mem. /OKM Volunteer Fire Dept.
Jean Wilson - Dique Bursary
Jesse Mirko Casorso PAC Bursary
Jessica Jack Memorial Bursary
Jim/Peggy Battershill Memorial Award
Joan E. Chamberlain Memorial Scholarship
Joe Rich Fire Department Award
Joe Zwaagstra Memorial Award
John/Nancy Woodworth Awards
Josie Evans Award
Kay & Russ Hawley Family Bursary
Kelowna & District Assoc. of Japanese Canadians
Kelowna & District Dental Society Award
Kelowna & District Fish & Game Club Award
Kelowna Branch OK Historical Society Bursary
Kelowna Calligraphy Guild Bursary
Kelowna Canadian Italian Club Bursary
Kelowna Capital News Bursary
Kelowna Central Lions Club Bursary
Kelowna Chapter Adoptive Families Association
Kelowna Christian School Awards
Kelowna Curling Club Bursary
Kelowna Daily Courier Bursary
Kelowna Golf & Country Club Junior Development
Kelowna Hospital Auxiliary Educational Award
Kelowna Medical Imaging Bursary
Kelowna Minor Football Award
Kelowna Minor Hockey Bursary
Kelowna Minor Lacrosse/Andy Woods Memorial
Kelowna Professional Firefighters Bursary
Kelowna Skating Club Bursary
Kelowna Ultimate Players Society Young Athlete
Kelowna United FC Soccer Award
Kelowna Youth Soccer/Ron Hatch Memorial
Kenneth B. Day Memorial Bursary
Kerri Lynne Chilton Memorial Bursary
KGCC Bryce Essler Memorial Bursary
Kiwanis Club Of Kelowna - Summit Bursary
KLO Middle School PAC Bursary
Knights Of Columbus - Our Lady of Lourdes
Council 8520 Bursary
Koss Family Award
Krueger Electrical Bursary
KSS Rugby Scholarship

Central Okanagan Bursary & Scholarship Society: Donors & Bursaries 2013

Lake Country Chamber Of Commerce Business
Lake Country Family Practice Associates
Lake Country Garden Club
Lake Country Museum Arnold Award
Lake Country Youth Soccer Association
Lance & Michelle Marshall Scholarship
Larry Nicholas Memorial Bursary
Laura & George Macdonnell Memorial Bursary
Lake Country ArtWalk Fine Arts Award
Leonora & Dwight Moody Bursary
Lillian Ayres Citizenship Award
Lillian Nesbitt Moore Memorial Bursary
Linden Jared Allen Memorial Award
Lioness Club - Westbank Bursary
Lions Club - Kelowna Central Bursary
Lions Club - Kelowna/Orchard City Bursary
Lions Club - Kelowna/Rutland Bursary
Lions Club - Kelowna/Rutland - Alan Patterson
Memorial
Lions Club - Lake Country/Winfield
Lions Club - Okanagan Mission Bursary
Lions Club - Peachland Scholarship/Bursary
Lions Club - Westbank
Lions Westbank - Stu Tunngley Memorial
Lonny Tanner Memorial Bursary
Lori Whyte Memorial Bursary
Louise Booth Memorial
Margaret Carney Memorial Bursary
Margaret-Anne Smith Memorial Bursary
Market Place IGA - Lake Country
Mary Catherine Neave Memorial Bursary
May Bennett Memorial Bursary
McMillan/McKenzie Brothers Bursary
Mildred Lyness Moore Bursary
Mindy Tran Memorial Bursary
Mt. Boucherie Secondary School Awards
Mt. Boucherie Secondary PAC Bursary
National Bank Financial Leadership Award
Nor-Val Rentals Bursary
Oceola Fish & Game Club Bursary
Okanagan Business Excellence Award
Okanagan Gymnastics Centre Scholarship
Okanagan Japanese United Church Bursary
OK Mainline Real Estate Board Central Div.
Okanagan Mission Secondary Grad Parents Award
Okanagan Mission Resident's Assn. Award
Okanagan Mission Secondary Awards
Okanagan Mission Secondary PAC Award
OK Mission Youth Soccer Association Award
Okanagan Young Authors' Conference Award
Order Of Eastern Star - Grand Representative
Oyama Traditional School Bursary
Paddy Malcolm English Award

Pat Underhill Bursary
Paul Leinemann Construction Bursary
Peachland Beach Run Memorial Bursary
Peachland Elementary PAC Bursary
Peachland-Corp. of the District of Peachland
PEO Sisterhood Bursary
Peter & Mary Wiens Bursary
Peter Greer Elem PAC
Piano Performance Scholarship
Quality Greens Farm Market Award
Rachael Geisthardt/Townsend Memorial Award
Ray Bostock Memorial Bursary
Raymer Elementary PAC Bursary
Regency Retirement Resorts Bursary
Rev Albert Baldeo Memorial Award
Robert Blaskovits Memorial Bursary
Roger Tait Memorial Award
Rose Valley PAC Award
Rotary Club - Kelowna/Capri Bursary
Rotary Club - Kelowna /Downtown Bursary
Rotary Club - Ogoopogo/Pat & Bill Fennel
Rotary Club - Okanagan Mission - Continuing
Education
Rotary Club - Sunrise Bursary/Leo Duhammel
Memorial Bursary
Rotary Club - Sunrise Bursary/Wes Gregory
Memorial Bursary
Royal Purple #56 Kelowna
Rutland Elementary PAC Bursary
Rutland Hospital Auxiliary Bursary
Rutland Middle School PAC Bursary
Rutland Minor Baseball
Rutland Senior PAC Bursary
Rutland Volunteer Fire Department Bursary
Rutland Youth Soccer Club Bursary
Sandy Fugger Memorial Scholarship
Sandy Schafer Memorial Art Bursary
Schwartz & Company - 'Rob MacLeod' Memorial
Scouts Canada - Central Okanagan Area Award
Sean Proulx Memorial Bursary
Shane Block Memorial Scholarship
Shannon Kuhner Memorial Music Award
Shannon Lake Elementary PAC Bursary
Sharon Porter Memorial Bursary
Shaun Crosby Memorial Hockey Award
Sigh Kobayashi Memorial Bursary
Sonia LaFontaine Memorial Award
Sons Of Norway/Tostenson Memorial Bursary
South Kelowna Elementary PAC Bursary
South Rutland Elementary PAC Bursary
Springvalley Middle School Bursary
St. Charles Garnier Catholic Women's League
St. George's Masonic Lodge #41 Bursary

St. Theresa's Catholic Women's League Of Canada
Stewart-Jensen Award
Tara Lynn MacKinlay Memorial Bursary
Temie Ann Harding Memorial Bursary
The Three R's Bursary
Tiffany Andrews Memorial Award
Tom Carney Memorial Bursary
Tony Pilato Memorial Bursary
Travis Lefebvre Dosch Memorial Bursary
Tri Lake Animal Hospital
Truswell Memorial Bursary
Tyler O'Farrell Memorial Bursary
Tyler Weston Citizenship Bursary
Vocals Unlimited Music Bursary
W.A.C. Bennett Memorial Bursary
Wally Engbrecht/Rotary Club Okanagan Mission
Watson Road PAC Award
West Kelowna Warriors Jr. Hockey Club
Westbank Elem. PAC Bursary
Westside Elks #592 Bursary
Westside Firefighters Assoc/Jack Maddock
Memorial Bursary
Westside Minor Hockey Association Award
Westside Youth Soccer Bursary
William Czarneske Memorial Bursary
William Schneider Memorial Bursary
Winfield Auxiliary to KGH Foundation Bursary
Winfield Oldtimers' Sports Assoc/Les Schaffer
Memorial Bursary
Winfield United Church Bursary
Wood Lake Publishing Bursary

