

2013

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.

2013 COBSS AWARDS

652
Student Applicants

503 Awards

Total Value of Awards

\$391,985

AMAZING!

That's because of you DONORS!

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.



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



WE KNOW OUR STUFF.

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

COBSS Board of Directors 2013-14

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



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



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.

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						
	Okanagan College Heavy Duty Mechanic	Okanagan College University Transfer (Arts)	University of BC Okanagan (Arts)	University of Victoria (Arts)	University of Calgary (Arts)	
Tuition	\$4,860 -	\$3,887	\$4,700	\$4,959	\$5,365	
School Based Extended Health/Dental			\$937	\$739	\$1,022	
Student Fees						
Students may have independent medical coverage through a parent's employer & could therefore omit this cost BC Medical						
	\$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 Tunningley 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

Okanagan Mission Secondary Grad Parents Award

OK Mainline Real Estate Board Central Div.

Okanagan Mission Resident's Assn. Award

Okanagan Mission Secondary PAC Award

OK Mission Youth Soccer Association Award

Okanagan Young Authors' Conference Award

Order Of Eastern Star - Grand Representative

Okanagan Mission Secondary Awards

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 - Ogopogo/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

St. Charles Garnier Catholic Women's' League

South Kelowna Elementary PAC Bursary

South Rutland Elementary PAC Bursary

St. George's Masonic Lodge #41 Bursary

Springvalley Middle School 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

