

# NEWS

## ▼ KELOWNA

# Public input on Pandosy waterfront development/park options winding up

**ALISTAIR WATERS**  
ASSISTANT EDITOR

Time is running out for Kelowna residents to give their opinions about the work done recently at an urban planning workshop looking at the future of the south Pandosy waterfront.

Residents have until tomorrow to visit Kelowna City Hall to see the four models of possible future scenarios created by 30 charrette participants. Visitors can also view the participants' design drawings.

Feedback about the designs will be collected until tomorrow.

Next week, city staff will start reviewing the feedback about the project that has been collected since January through emails, phone calls, the city's online engagement tool, as well as two public review sessions following each day of the charrette

and an open house that followed it and was attended by more than 250 people.

The open house drew a mixed response from many in attendance, with some liking what they saw and others opposed, in large part because of two suggestions to move the current alignment of Abbott Street in the area to carve off portions of the properties currently owned by the city along the lakeshore.

While all four proposals call for the city-owned lots along the lakeshore to be turned into a park, they also include selling parts of the properties to allow for development that could be used, in turn, to pay to create the park.

The suggestions also include, as per council's instructions, space for a Kelowna paddle sports centre.

Heading into the charrette, city council mandated participants to

make sure their suggestions were revenue neutral.

But the group that led the opposition to a city plan to allow development on parts of the land three years ago, People For The Park, also submitted a proposal that calls for leaving Abbott Street where it is and using all the land—11 lots that the city owns north and south of Cedar Avenue—for the park.

The input from the public, as well as the work of the charrette volunteers—representatives of several area and city-wide groups, as well as five residents at large chosen at random from nearly 50 applicants who wanted to participate—will be analyzed and provided to city council in April.

For project information, visit [kelowna.ca/cityprojects](http://kelowna.ca/cityprojects). To share your final thoughts, go to [getinvolved.kelowna.ca](http://getinvolved.kelowna.ca).

## Naturalists welcome outdoor photographer

The next meeting for members of the Central Okanagan Naturalists' Club is Tuesday March 11, 7 p.m. It will be held at the Evangel Church on Gordon Avenue in Kelowna.

Refreshments will be served af-

ter the meeting.

This guest speaker will be Robert Lalonde, who will give a presentation entitled Insect Photography: Diverse approaches to getting good images.

"Mainly this is an excuse to

show off some of my photos, but I'll talk about where and how to find interesting insects," Lalonde said. "I will also talk about shooting insects with film cameras, digital point and shoot cameras and the digital SLR with a macro set-up."

## Hired Equipment Registration - Final Notice Okanagan Shuswap District

The Okanagan Shuswap District of the Ministry of Transportation and Infrastructure is creating its list of registered Equipment for Hire for the fiscal year of 2014/2015, which begins April 1, 2014. This district geographically covers the area from the United States border, east to Osoyoos, west of Princeton and north of Salmon Arm.

All individuals or companies registered in 2013 will have received invitations by mail to re-register hired equipment for 2014. If you have new equipment to be added to your profile, you can register online at [www.bcbid.ca](http://www.bcbid.ca) or contact the District Office in Kelowna to obtain the appropriate forms. Any individuals who were not registered in 2012/2013, but wish to have equipment listed are hereby invited to contact the District Office, either in person or by phone, to obtain the appropriate registration forms.

Note that while you do not need to have Commercial (Comprehensive) General Liability Insurance or up-to-date WorkSafe BC coverage to register, you will have to meet these requirements prior to working on any ministry projects.

Only owned or lease-to-own equipment is eligible for registration. Equipment may only be registered in one area in any given year. Seniority is not transferable from area to area.

The deadline for new registrations is midnight on Friday, March 14, 2014. Late registrations will be accepted, but may appear at the bottom of the open list. Note that there is no charge for registering new equipment, or for changing or deleting equipment information already listed.

**Register through the Okanagan Shuswap District Office at:  
1358 St. Paul Street, Suite 300, Kelowna BC V1Y 2E1  
You can also phone at 250 712-3660 or send a fax to 250 712-3669  
to have the forms mailed or faxed to you.**



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## Defend your legal claim

**B**eg, borrow or steal—a quick Internet search comes up with definitions of this expression such as: “to do whatever is necessary to get something” and “obtain by any possible means.”

That expression comes up often when I am advising my clients how important it is to find a way to pay for recommended medical treatment. When I say “recommended,” I mean medically recommended by your treatment team.

I don't mean recommended or “authorized” by whatever insurance company is defending your claim.

As obvious as that distinction might seem, it is not so obvious when the insurance company is holding the purse strings to the money you need to afford medical care.

Most of us carry on through life with monthly spending that seems to magically equal, if not slightly exceed, our monthly earnings.

Yes, our parents taught us to sock a bit of money away for unforeseen expenses but that's one of several life lessons that can seem impossible to follow. When injury strikes and that disaster relief fund doesn't exist, we turn to the insurance company to help us afford the medical care to treat our injuries.

A circular dance ensues. The insurance company won't pay for any rehabilitation care that they don't “authorize.”

Initially, all they require for their “authorization” is a referral note from your doctor.

After a few weeks the “authorization” expires



ACHIEVING  
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**Paul  
Hergott**

and you have to jump through the hoop of getting an updated referral note in the hopes that the insurance company will extend their authorization.

At some point the further referral note isn't good enough and funding for the medically recommended care is cut off.

It is at this point when the insurance company representative often steps in to play doctor, saying: “I won't pay for this care anymore, but I would pay for this other type of care.” Injured victims who rely on insurance company funding regularly stop therapies when funding for them is cut off.

Desperate to get better, they follow through with whatever therapy the insurance company decides to pay for. When funding is cut off completely, the rehabilitation stops completely.

Instead of your rehabilitation being directed by the medical doctor and others on your treatment team, your care is directed according to the whims of an insurance company representative who is unlikely to have any medical training whatsoever.

Not only is there a lack of medical expertise, but the insurance representative is in a direct conflict of interest. What better way to defend your claim than to prematurely end medical care, making it appear that you must

have recovered from your injuries? Why else would you stop attending for recommended physiotherapy, massage therapy or chiropractic care?

I have no medical training either, but Dr. Paul's medical advice is to follow the medical recommendations of your treatment team without any regard for what the defending insurance company might “authorize.”

How do you pay for care that the insurance company doesn't “authorize?” That's when “beg, borrow or steal” comes in.

Your first resort is to the cheap line of credit financing you can hopefully get from your bank.

If your injuries disabled you from continuing with work and interrupted your income flow, though, good luck with that.

Next resort is offering a fair interest rate to family members who might want to earn more than the two per cent interest they are likely earning on their savings.

If that avenue isn't open to you, swallow your pride and approach friends who might be willing to make some money off of you.

Loans from friends and family can be secured by way of an irrevocable assignment of the small portion of your claim that will be needed to pay them back.

However reluctant the insurance company might be to authorize and pay for medical care up front, they will always have to reimburse you for reasonably incurred medical expenses when your claim finally is resolved.

If those options are exhausted, you turn to a private lender if you can find one, though you can count on paying high (15 per cent) interest plus processing fees.

A last resort is commercial lenders who seem to prey on vulnerable victims by charging much more exorbitant interest rates. However exorbitant, though, it is worth it to get the medical care you need to achieve as full and speedy a recovery as is possible.

Any interest you incur can be added to your claim. If the beg (to the insurance company) and borrow options fail and you find yourself looking at the “steal” word at the end of the expression, contact me and I'll try to help you find funding for the care you need.

[paul@hlaw.ca](mailto:paul@hlaw.ca)

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