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PROPAGANDA

THE ARTIST'S ISSUE

HOW TO READ



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BE SURE TO CLICK THE LINKY LINKS
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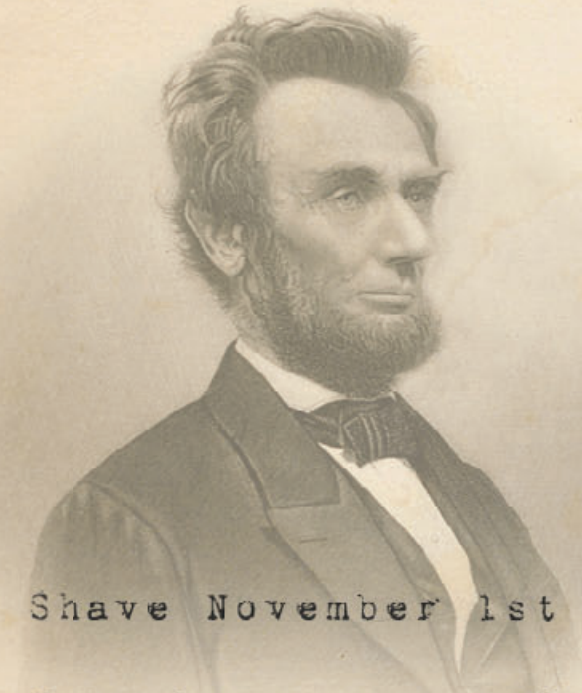
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No shave November



- 1) Shave November 1st
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PROPAGANDA DICTIONARY

Nano Nap: noun. An unintentional, seconds-long nap that often occurs in class or a meeting. The nano nap is so short that in most cases nobody but the napee notices. eg. "I caught myself taking a nano nap while Mavis was telling the story about her favourite types of spoons."

Pow Wow: noun. An assembly of nerds typified by playing World of Warcraft.

Challs: Everyone and everything. Challs is a noun, adjective, verb, adverb, preposition, conjunction, etc. eg. "Dude, that's totally Challs." "My friend is a challsist." "My gf dumped me over this stupid challs." "Don't worry dude sometimes girls are too challs." "I had challs for dinner last night." "How long has it been since you brushed your teeth?" "Um about 40 Challs." "President Bush was a Challs".

Ambulsent: adj. The trait of a day-dreamer. Not with it; zoned-out; out of it eg. "Shahandra is the most ambulsent guy I know, he's always off in fairy land."

Cockamamie: adj: A descriptive word that substitutes for any other adjective when the the proper terminology cannot be recalled. eg. "This cockamamie washing machine never works properly."

Pachoonti: noun. a violent demonstration of rage or frustration; a sudden burst of ill temper; tantrum.

Sockodile: noun. A sock that has run away from home or got lost in the wash and become feral. If you come across a sockodile do not try to run or climb up a tree, sockodiles are fast runners and natural climbers.

Girlfriend / Boyfriend Drop: Subtly mentioning your girlfriend / boyfriend in a conversation in order to deter anyone who could be interested in hitting on you.

Crop Dusting: Farting while walking; walking while farting; eg. I crop dusted my way down the aisle at the grocery store.



I am going to explain what is happening in the economic world, especially the subprime panic that is gripping the headlines and pounding fear and loathing into the hearts and minds of the saver, the investor, and the spender. Over the past few years, financial institutions lent money to people who didn't have the means to support such a debt, enabling them to buy a house. This is where we get the term SUBPRIME mortgages. A subprime mortgage is granted to borrowers whose credit history is not sufficient to get a conventional mortgage. Often these borrowers have impaired or even no credit history. These can also include interest-only loans. An example of how this happened is well summed up in a sign I saw on the highway in Kelowna, "THE GOOD, THE BAD, AND THE UGLY, NO CREDIT DENIED".

A credit score is a measure of credit risk calculated from a credit report using a standardized formula. Factors that can damage a credit score include late payments, absence of credit references, and unfavourable credit card use. Lenders may use a credit score to determine whether to provide a loan and what rate to charge. What this boils down to is that basically, a credit score is based on how an individual handles their debt. If someone has a bad credit score, it implies that they don't pay their bills on time or something else is more important than their commitment to repay what they borrowed.

The standard of who was able to borrow money to purchase a home was lowered drastically, thereby allowing those who had poor credit scores to borrow thousands of dollars. Then, we saw housing prices soar. Houses that were selling for \$135,000 were sold for \$300,000 a couple years later. This kind of sale created \$165,000 of equity. Equity is unused value in an asset. It's the interest or value which an owner has in real estate over and above the debts against it. When you have equity in something – in this case we're talking about a housing property – you are then able to use the equity as collateral to borrow against that asset.

So, individuals were then using the equity in their homes as an ATM or a VISA and bought cars, boats and trucks or they paid off debts, did renovations, and took vacations. Basically, they bought whatever they wanted and did what they wanted to do, without having to save for it. Now, instead of carrying a \$135,000 mortgage, they carry a \$290,000 mortgage and their monthly payments are more than they can afford. The other scenario is that the mortgage is higher than the value of the house because the housing market, in a lot of areas, has corrected itself. There is no equity in the property any longer – its value had gone way down. Either way people are walking away from their commitments to pay the debt.

Taking it one step further, the lending institutions are now sitting with all these properties, which people have walked away from. The lending institutions are now trying to sell them for lowered prices and are not receiving mortgage payments for the properties. The lending institutions are now in the same position of foreclosing themselves...this is why the government has to intervene with the BAILOUT.

There are many different views on the causes, including the inability of homeowners to make their mortgage payments, poor judgment by the borrower and/or the lender, speculation and overbuilding during the boom period, risky mortgage products, high personal and corporate debt levels, central bank policies, and government regulation (or alternatively lack thereof).

So this is the tip of the iceberg on the economy crisis and the subprime that is creating fear and loathing in our world today.

As a financial advisor, my observation is that the economic crisis has created a severe lack of confidence and the result is a society with little trust in anything. I deal with people and their money every day and I see the effects. My simple advice for today is this: turn down the TV and spend your energy and time in areas of your life where you have confidence. Build on that confidence. Be a great individual and an incredible employee or boss. Fuel the fire of confidence that is a mere flicker in the world today, and, for Goodness Sake, "DO NOT PULL YOUR INVESTMENTS OUT!"

Just because it seems that the financial world is going to end...I don't think it is. I think it is going to have to change. When someone goes bankrupt, when they are in the middle of the procedure I am sure it seems that their financial world is over...it can be, or they can rebuild and do things differently, restructure, and if they make the right choices they can be stronger than before. Our financial world is having to rebuild and do things differently, restructure, and make the right choices.

My Name is David Dodgson, our practice is the: Wealthy Tortoise Financial Group Inc.
616 Cadder Ave Kelowna B.C. ph:250-717-8800 office ph:250-859-5850 email:david@wealthytortoise.ca

NIEL THACKER

Known online as “grafikeer”, Neil is a member of the largest online digital art community, Renderosity, and is known for his scifi and fantasy images incorporating 3D software and Photoshop. Working in Bryce (one of the oldest 3D programs) and Daz Studio, he combines 3D models and scifi landscapes to create scenes that are reminiscent of classic sci-fi films. Adding real photo textures into the mix creates a realism that is at once familiar, yet alien, as the textures are often used in a way entirely different to their original source to create bizarre planetscapes or alien buildings. These images are then rendered and brought into Photoshop, where additional tweaking and overpainting completes the scene. Using his background as a traditional painter enables him to add portions to the image that blend seamlessly, His sense of colour and compositional skills also come in handy.

“Airborn Spies” - Niel Thacker



“The Hives” - Niel Thacker



“Her Own Corner of the World” - Niel Thacker



Neil has only worked in the digital realm for the past two years, and had little computer skills at the time. Being primarily a traditional painter and graphic artist, working in acrylics, watercolours and pen, he has paintings in private collections all over the world, and has shown his work at Picture Perfect for a number of years. His commercial work includes logo design, illustrations and murals. His client base includes Okanagan Life magazine, Robb Card Dance Studio and the RDCO. He has illustrated four children's books on the adventures of Ogi, a young ogopogo, written by local author Kathy Ferguson, as well as three cookbooks. His murals grace the walls of numerous homes in Kelowna, as well as the children's storytime corner of the Kelowna Regional Library and the Robb Card Dance Studio. Although he still works in the traditional mediums, Neil saw the advantages of digital work, and decided to teach himself this field. Using online tutorial sites and reading countless book and magazine articles he began putting this knowledge to use. Once happy with his efforts and skill level he decided to go online.

“Visitor to the Lake” - Niel Thacker



Although his traditional work is in landscape and realism, Niel's first real love was science fiction. This is the direction he took with his digital work. As a kid living in England he spent many hours watching scifi on TV. Shows like The Thunderbirds, Six Million Dollar Man and Battlestar Gallactica. An avid movie buff, most of his interest lies in the scifi and fantasy genre, which influences his images today. Within the last year, three of his digital images have been featured on the SciFi Channel's website, SciFi Weekly, and are part of their gallery archives. He has also been featured in an online magazine from the UK called "Forbidden Whispers" which specializes in fantasy art and literature, and is also a regular contributor to the Bryce Gallery at Daz3D.com.

Neil's work, both traditional and scifi, can be seen at Picture Perfect; 339 Bernard Avenue, Downtown Kelowna, which also happens to be his workplace. He is the store manager and master framer and has been with the company since its inception 25 years ago.

"Flight over a violent world" - Niel Thacker



"Desert Recon" - Niel Thacker. [Click here to see more of Niel's work](#)



HERE BE YETIS

FREE WIFI

UBCO

BLENZ

BEAN SCENE

THE ROYAL ANNE HOTEL

DEDUTCH RESTAURANT

THE APPLE BOWL PARKING LOT

DEBEANS SPECIALTY COFFEE

HERE BE BEARS

BLENZ

KVR CAFE

THE BREAD CO.

DEDUTCH RESTAURANT

BLENZ

THE COLLEGIUM

GOOD EARTH CAFE

HERE BE COYOTES



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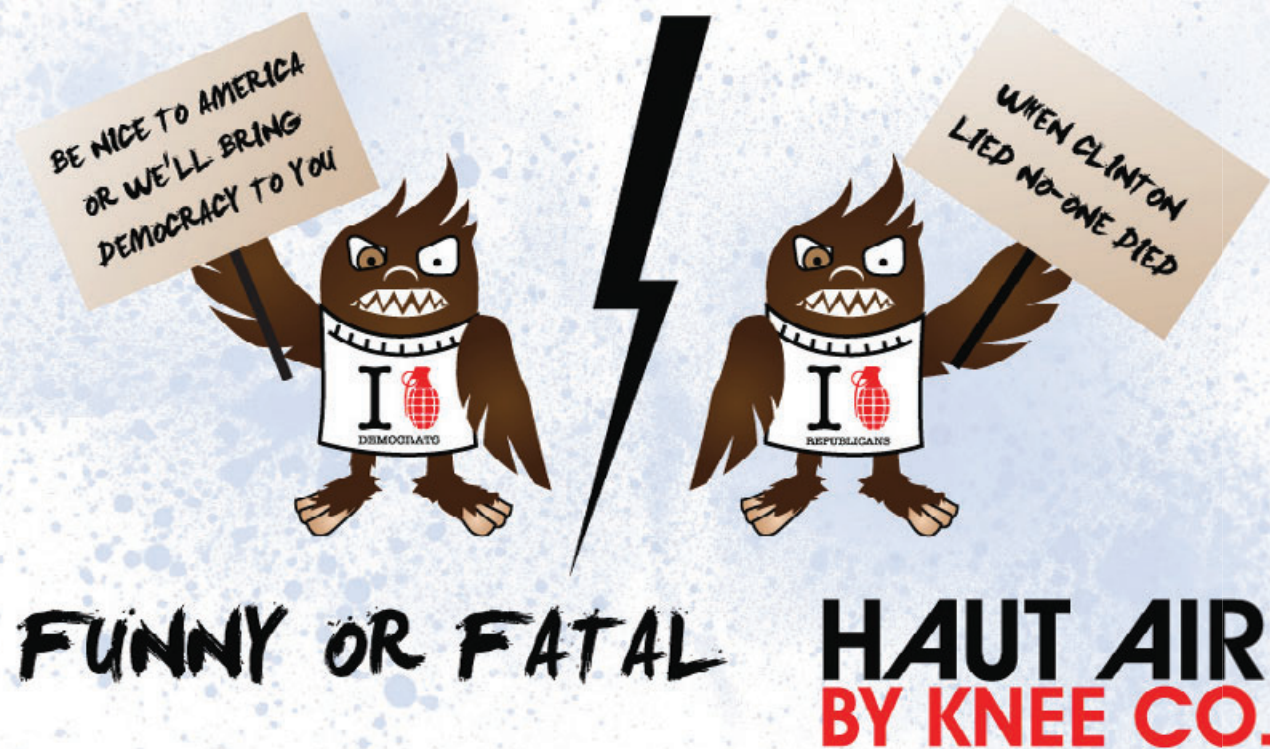
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WATER SHAPES

HARD SCAPES

ARCHITECTURAL CONCRETE



I just moved from back to Kelowna after living in the States for 10 years and noticed some major differences between Canada and the US. Things like currency, average weight, accent, and the amount of conversations that revolve around politics.

So, over the past month I found myself in the middle of a heated online US political debate which is a subject I am totally not interested in. This has to do with 2 major factors: #1: I can't vote in the US, #2: I don't give a crap. Here's it happened.

Some joker sent a "super-pro-Bush-amputee-in-support-of-war-and-fighting-proud-Republican" Youtube video to his entire address list. Then, some "super-anti-Bush-blood-boils-even-at-the-mention-of-the-word-George-or-Republican-or-conservative" guy hits the REPLY-ALL button with an overly-emotionally-charged response including a Youtube video, a brief summary of the US Constitution, a list of books everyone should be reading, and his name which would have been signed with the blood that he was sweating while writing this e-mail. For the next couple of weeks my inbox was slammed with e-mails that were nothing less than an online friggin' battle where each message was a jab at trying to make the last responder look like an ass. So, I sent a 1 line message to everyone saying "please take me off this list, I don't know anything about US politics and I really don't care, thanks".

Soon after, I get this e-mail back from some lady who didn't know I had moved back to Canada. It said "if you don't care about politics, get the hell out of my country". Ignorance: funny or fatal? Funny for me, fatal for her (apparently).

Meanwhile, (the same day I got that e-mail, ironically) a buddy and I were in Germany and in the middle of the night, during a losing battle with our jet lag, we decided to go check out the late night East German pub scene. Not speaking the language, we had to gauge the pub's vibe strictly on appearance from the sidewalk. "This place looks pretty cool. Sick blue lights, mellow, and best of all, cheap beer", I said as I pulled my face off the glass. But as we walked inside, some weird things started to happen that made me second-guess my cool-vibe-pub-finding abilities...

As I walk up to the bar to order, the bartender looks me up and down; something I'm not used to...especially by guys. Then there's this postcard sitting on our table of a practically naked model showing off the front of his Speedo's. Then I notice that every other table is occupied by guys except for one girl at the bar who looked like she could beat the crap out of any guy in that pub if she had a straitjacket on.

"I think we're in a gay bar", I whisper to my buddy who then chuckles as he takes a big swig of his barley pop, slides over beside me and proceeds to grab my inner thigh. "I'm dead serious", my tone changing as I hear the radio DJ announce '103.9 GAY FM'.

"We're in a friggin' gay bar!" We awkwardly pace outside and I decide to do something I had neglected to do before we walked in: check out the name of the pub. I don't speak German, but I'm pretty sure that "ANUS MUNDI" gave it away. Mundi, we later found out, means mouth.

Ignorance: funny or fatal? Friggin' hilarious. Yes, sometimes it's good to be informed and aware and all that junk, but I'm now sure of 2 things:

- #1. It's always good to be Canadian
- #2. Being ignorant will always make somebody laugh.

Keep your stick on the ice.
Knee Co. www.nicogroove.com

RECIPES

IN THE SPOTLIGHT



Wondering what to do with all the left over seeds from your pumpkin? Why not make roasted pumpkin seeds?

Ingredients:

- 1 1/2 cups raw whole pumpkin seeds
- 2 teaspoons butter, melted
- 1 pinch salt

Directions:

1. Preheat oven to 300 degrees F (150 degrees C).
2. Toss seeds in a bowl with the melted butter and salt. Spread the seeds in a single layer on a baking sheet and bake for about 45 minutes or until golden brown; stir occasionally.

If desired, Season seeds with garlic salt, pepper or your favorite spices

For Here

Blenz Coffee
Unit 1 - 538 Yates Road
Kelowna BC V1V 2V8
250-717-3533

Server: Fart Master of The World

Invoice: 156514

Oct 17, 08 12:00 pm

1	Coffee[Med]	\$1.90
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Subtotal	\$1.90
----------	--------

GST	\$0.10
-----	--------

Total	\$2.00
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Thank You!
Please Come Again



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1938



By Catherine de Montreuil. Created in Photoshop, based on an original photo taken in Alexandria, Egypt. A beautiful city on the Mediterranean.



By Catherine de Montreuil. Mixed Media - Original 35mm black and white photo taken in downtown Kelowna, then worked on in Photoshop with an awesome tablet computer.



By Catherine de Montreuil.
Mixed media. Oil pastels
and Photoshop.



By Catherine de Montreuil. Created in Photoshop, based on an
original photo taken in Alexandria, Egypt.
A beautiful city on the Mediterranean..



By Catherine de Montreuil. Created in Photoshop based on an original photo taken in Cairo, Egypt outside of our hotel window at the Pearl.



By Catherine de Montreuil. Created in Photoshop based on an original photo taken in the streets of Garbage City in Cairo, Egypt.

You can see more of Catherine's work at www.flickr.com/photos/cdemontreuil

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* On-screen color representations may vary from actual paint colors. You will find these colours at your local Benjamin Moore.

THE FOWL CHOICE

a review of the wings at: **Doc's Pub**

BURN YOUR FACE
OFF JOHNNY CASH

Flavour: 4.7*

Heat: 10

Tenderness: 7.3

Messiness: 8.0

OTHER WINGS

Sweet & Spicy: 8.6

Lemon Pepper: 6.6

Bourbon BBQ: 7.6

OVERALL MOJO

8.0

*Due to hot wings fire, taste buds were burnt off the tongue after the first bite, making it near impossible to rate flavour.



THE FOWL CHOICE

a review of the wings at: **Doc's Pub**

CLICK ON THE IMAGE
BELOW TO PLAY VIDEO

DETAILS

40¢ per wing

Wing wait time: 10 mins

Average age: 28ish

NOTES

arrival time: 4:25pm

Special: Jugs of Kokanee

THE FOWL CHOICE
a review of the wings at: **Doc's Pub**





WORLD CLASS BIKING UNDER THREAT?

Oh you bet, bike season is still hot and more action packed than ever! Can you think of a better time to be riding? The sun is warm and casts a golden hue on the ever-changing Larch trees and stands of Aspin. The leaves fall across the ground burying the trail, covering rocks, roots and the sweet-spots you love to ride. Knuckles turn white as you grip tightly to your bars and control your acoustic motorbike down the mountain side, snot running out your nose and tears jerking from your tear ducts as you accelerate on the pedal. This is that "in-between" season that everyone seems to dislike, and not know what to do in the outdoors. Do I keep biking or do I try to pull out the board or skis and begin the first snow-hunt? I suggest saving your base for another couple of weeks and keep riding your bike!

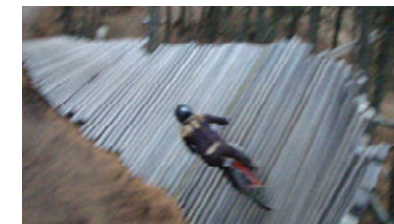
Gillard has some of the wildest trail-riding in the Okanagan Valley. It is known in the world of cyclists for its famous road gap and talented, dedicated trail builders. There are 18 different trails to ride all chock-a-block with stunts and wooden structures that will tickle any riders fancy. The Mountain Bikers of the Central Okanagan (www.MTBco.ca) are responsible for looking after the trail maintenance and are there to help protect this unique riding location for the locals that have dedicated their time to riding. There are 18 trails to choose from all ranging in difficulty from intermediate, advanced and expert. Beautifully built and maintained stunts are strewn all through the burnt Ponderosa Pine

Spending a weekend up at Gillard is refreshing, eventually exhausting but always satisfying. The people that are often found playing up there are relaxed and happy to be where they are. Located up Gillard Forestry Road at the end of Chute Lake Road, you can find the turn around spot where fellow mountain bikers hang out, shoot the shit, and discuss up coming

Postill is located across the valley from UBC Okanagan, on the other side of the airport. There are about 5 trails at Postill, "Addiction" being the most popular trail with its massive ski-jump booter and the 25 foot wall-ride structure. Postill has been around since Aerosmith has been wearing tight leather pants, and luckily it is not yet under threat of development or exploitation. Gillard however comes with its own conflicts.

The newest adventure resort is being designed and planned for the Upper Mission area in Kelowna's East Side, which puts these official and top-notch bike trails at Gillard on the wire. "Kelowna Mountain; your Gateway to Adventure" is the slogan for the new 700-acre development area directed to upper-class families who want to be apart of the Okanagan community without the stress and hustle of the internal city. The plan is to put 1 house per lot, eventually reaching 700 homes spread out over 700 acres. Construction has already begun, and the first 55 planned homes are being put on 36 acres of land, being built in mid-century classic architecture. The development of this community resort has put Gillard at threat of being taken over and destroyed.

All of those years of hard work and all of the people who travel to Kelowna just to mountain bike at Gillard, almost didn't have their trails to call home. Kelowna Mountain wanted to purchase this land for development, but after much strife an agreement was made between Kelowna Mountain and the MTBco, and Gillard has been saved. GPS coordinates and an official map have been created, outlining the trail system and putting Gillard on the tourist's map. All the more reason to get out on your bike; the land in the Okanagan Valley is being sucked up by corporations and contractors because everyone wants a piece.





"Imagine living in one of the most sought after communities in the world". Kelowna Mountain is eventually supposed to be the official "hot-spot" for adventure in the Okanagan Valley, catering to outdoor enthusiast-families and offering a piece of nature with every new home. Within the resort itself, one can access the South Slopes of Okanagan Mountain Provincial Park, as well as the Kettle Valley Railway. There will be endless hiking and biking, skiing opportunities, a golf course and living-room panoramic views of Lake Okanagan. In the plan for Kelowna Mountain, they advertise resort features such as the "KVR Connection", "Lookout Suspension Bridge", "Okanagan Air Park", and "Water sports Lake". It seems to me that there is already an extensive lake right in front of their suggested \$20 million dollar recreational-facility complex. Do they really need to use the Okanagan's most valuable resource to build a 1.6km lake for wakeboarding, swimming, and summer lounging? Along with those recreational plans, the services available to those who invest in Kelowna Mountain are ample. "One-acre Density lots", "Urban Services", "Mountain-side Village", "Transit link", "Affordable Housing Component", and a "Natural Approach" are features proposed for the new expansion. By bringing in athletes such as Ross Rebagliati, Olympic gold medalist at Nagano, Japan in 1998, as the Director of skiing and snowboarding at Kelowna Mountain, they are sure to attract young families in hopes of having the best training for their children. Some of the

amenities that have already been completed are: "a 100 ft waterfall", "a twisty, exciting toboggan run" and "competition-sized terrain park, complete with the coolest of rails for skiers and snowboarders and several ski runs". Is this really what the Okanagan Valley needs; more development, urban sprawl, destruction of natural space and consumerism? The loss of the natural beauty that has remained intact in East Kelowna is going to be turned into a private piece of nature, which only those wealthy enough to afford can access. This will affect the mountain bike traffic at Gillard, and it may not ever be that little piece of "biker-heaven" that it is so well known for. The trail network at Gillard is a work of art, a masterpiece of design that has taken years of sweat, blood, and carnage! And the time spent riding the trails in, keeping them clean for other users, and the sportsmanship that is demonstrated up there is one of the most phenomenal community vibes that I have encountered while living in the Okanagan Valley. I only hope Kelowna Mountain can provide this same kind of appreciation for the natural wonders that this valley has to offer. Is it where you want to live or play?

You can join the Mountain Bikers of the Central Okanagan today at www.MTBco.ca Check out the Kelowna Mountain website for more details at

www.kelownamountain.com

Article by Samantha Brett - sammieb7@hotmail.com



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