

Celebrating World Water Week

With this being World Water Week and spring officially arriving on Thursday, today seems an ideal time to write my first Gardening with Nature column for 2014.

On Monday, I attended the award-winning film "Watermark," presented by the Okanagan Basin Water Board and Fresh Outlook Foundation.

The film included photos of the parched desert of the Colorado River delta, an area that was rich in water and life only a few decades ago.

Up river in dry areas of Nevada, California and Arizona, the water has been dammed and diverted for agriculture and cities.

Much more has been taken than could naturally be replenished.

Water reservoirs such as Lake Mead, in Nevada, are very low. There is no extra to accommodate a drought year, let alone release adequate water to restore the delta and provide water to people downstream.

I was shocked by the pictures and the realization that something similar could happen here.

We are living in a semi-desert and could experience the same water shortages if we use more water than is replenished by the 11 to 15 inches annual precipitation.

These days we are bombarded by so many life-changing events that



GARDENING WITH NATURE
Gwen Steele

feel out of our control, however, we can make a difference by how we personally use water.

Outdoor residential use accounts for 24 per cent of all water used in the valley. We can lead by example and reduce water use in our residential landscapes.

Spring is a good time to begin.

The Okanagan Xeriscape Association website www.okanaganxeriscape.org has many resources to help you make changes to your garden:

- a searchable plant database of over 400 water-wise plants with 23 search categories
- a photo gallery of before and after stories
- details of the making of our unH2O Xeriscape Demonstration Garden
- slides shows of the five theme gardens
- a resources page of books and gardens to visit
- web links and information on events and classes

I also invite everyone to attend my two-night 'Introduction to the Seven Principles of Xeriscape' class.

There is practical in-

formation for making changes to an existing landscape or creating a new landscape, and for those who are new to gardening in the Okanagan.

I use photos to illustrate the principles of design and planning, soil improvement, practical turf areas, efficient irrigation, use of mulch, good maintenance, and appropriate plant selection.

The class dates are Monday, April 7 and 14, or Wednesday, April 16 and 23, from 7 to 9 p.m. Details and registration information are on the Classes page www.okanaganxeriscape.org or call 250-762-6018.

I will also teach 'Creating a Water-Wise Perennial Garden' on Saturday, April 12, 10 a.m. to noon, through Kelowna Community Recreation.

To register, call 250 469-8800.

Class includes selecting perennials best suited for your garden conditions to create four season colour and interest; tips on bed location, size, shape, maintenance, and soil preparation; and a photo presentation of perennials for the Okanagan.

Gwen Steele is executive director of the non-profit Okanagan Xeriscape Association.



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SAGE BUTTERCUPS blooming on the wild Okanagan hillsides cheerily announce that spring is here.

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ELKRIDGE

Bankruptcy history can be overcome

INTEREST FROM B20

If it was due to factors beyond your control that is more acceptable to the lender than if it were the result of excessive debt and poor money management.

Typically a 10 per cent mortgage down payment is required in these situations, although a five per cent down payment is sometimes acceptable.

The down payment must come from one's own resources and not be gifted. Depending on the time elapsed since the bankruptcy, some lenders will also charge a higher interest rate and in some cases a fee.

A lender will grant a more favourable rate if certain lending criteria have been met such as two years since the bankruptcy has been discharged—good re-established credit, minimum beacon score, saved down payment, good debt servicing ratios and good job stability.

Re-established credit is most important of those factors as it demonstrates to the lender that a prospective borrower has new credit and has managed it as agreed since the bankruptcy.

Typically a lender will look for two lines of well established credit for two years. A missed payment during this stage could very well be grounds for the mortgage application to be declined.

Of Prime Interest is a collaboration of mortgage professionals *Trish Balaberde* (250-470-8324); *Darwyn Sloat* (250-718-4117); *Kristin Rosdal* (250-878-3007) and *Christine Hawkins* (250-826-2001).

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