



# possibilities

## unleash your imagination

### The Joy of Christmas Shopping

I have to admit, I like Christmas shopping. I know what you're thinking – you like what? Alright, I certainly don't like the endless search for parking, or the pushing and shoving in the crowded stores, or the fact that I spend far too much on items that may or may not be appreciated by the recipient. So, what is it that I like?

Well, for starters, the fact is I just like shopping. Yes, I'm a spender. If I had my own financial advisor, no doubt she or he would advise me to cut down on my consumption and ramp up my savings. And I would say – "hey, I make it to enjoy it!" (Please don't mistake this as advice, it's not.) And, in raising three girls, Ellen and I have spent far more than the usual amount of time at malls. And, well, I have grown to really enjoy that time together, and by some Pavlovian connection, I now enjoy just being at the mall.

In fact I was there in mid November, for little reason, and noticed that the mall was in full swing. Here were the people who strive to get shopping out of the way as early as possible.



They want to avoid the crowds, and pride themselves on asking everyone they meet "are you done yet?", anxious to answer the reciprocal question with a cheery "Oh yeah, done in November." They aren't really. These are the "professional" shoppers. They actually love it, and you can rest assured they will find plenty of reasons to hit the malls in December, despite the fact that the closest parking spot is two miles away.

But, while I sat eating some delicacy from the food court, listening to Christmas carols over the mall speakers and watching the early Christmas shoppers, a shiver of happiness went down my spine. It was Christmas. It's "in the air." And if I like the mall at any time of year, I love it at Christmas.

My earliest recollection of actually buying a gift took place before I even knew there was a mall, (sadly perhaps before there even was a mall). It took place at the local Five and Dime in Bradford. I was probably 10 years old, and was let loose in the store with one dollar in my pocket shopping for my four siblings and Mom and Dad. I distinctly remember discovering the glassware. They sparkled like diamonds in my young eyes and I knew right away that this was a rare find. I picked out a couple of beauties for my Mom with a price tag of 10 cents each. I was certain she would love them, and sure that I had discovered what would turn out to be her favourite gift of the season. The feeling I had as I left the store with those water glasses – a feeling that was a mixture of excitement, exhilaration, pride and anticipation – that's why I like Christmas shopping.

Yes, I was a naïve young boy, and there's no doubt now that those water glasses held little value to my Mom other than the sentimental value they represented as a gift from me. But that doesn't matter. My Mom loved them, as I knew she would. And I discovered in that experience, the thrill of finding something truly special for someone you love.

I will admit, this hasn't been an easy experience to repeat. In fact, rarely since I was very young have I felt that same sensation. It doesn't help of course that as I grew older my innocence disappeared. A couple of water glasses would never do the job today. But occasionally one stumbles on just the right thing, and the excitement is worth the search.

Continued on page 2

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And I have learned (and relearned) that shopping isn't always about buying. It's more about looking, searching, exploring. One needs to go beyond the crowds into the most unlikely places on the lookout for something new, unique, and different. And you need to go back and look again – sometimes even on Christmas Eve (gasp!)

Like several men I know, the Christmas shopping in our house is mostly handled by my wife. But I remain in charge of one gift for each of the girls (almost always a book), and of course, something for

Ellen (although we are both getting far too good at helping each other out with our own gifts.) And so each Christmas season I cheerfully head to the mall, the big box stores, the book store and wherever else I think there may be some hidden gem – looking for the those 10 cent water glasses that I just know are going to make someone I love extraordinarily happy. Maybe, just maybe, this will be one of those years.

So, if you happen to bump into me at the mall on December 24<sup>th</sup>, don't worry, I'm actually having a good time.

May you have a wonderful holiday season, however you celebrate, and may the gifts you give be given and received with love.

*Bill*

## The Strength of Us All

Most of our corporate clients know Bell Financial as a small, “boutique” employee benefits advisory practice that promises, and delivers, a high level of service to both the employer and his or her employees. Our clients become an extension of our “family”; relationships are forged based on mutual respect and trust, and as a result are strong and long-lasting.

However, many may not be aware of the considerable support and strength that Bell Financial derives through its membership in Canada's leading national association of independent employee benefits advisors. Known as Employer Benefits Advisors Inc., or E.B.A.I., its 37 members across the country represent over 4,000 employers and manage over \$250 million in group insurance premiums, as well as group retirement assets exceeding \$1.2 billion.

As a stakeholder in E.B.A.I., we can offer our corporate clients the best of both worlds: a high-touch, intimate relationship backed by a very large and powerful national presence that ensures that we can deliver the best advice at the best price.

If you'd like to find out more about how Bell Financial can add value to your employee benefits plans, please give us a call.

*David and Laurie*

## Great Minds, Great Thoughts

*“The sum which two married people owe to one another defies calculation. It is an infinite debt, which can only be discharged through all eternity.”*

Johann Wolfgang von Goethe

*“For two people in a marriage to live together day after day is unquestionably the one miracle the Vatican has overlooked.”*

Bill Cosby

*“And the Grinch, with his Grinch-feet ice cold in the snow, stood puzzling and puzzling, how could it be so? It came without ribbons. It came without tags. It came without packages, boxes or bags. And he puzzled and puzzled 'till his puzzler was sore. Then the Grinch thought of something he hadn't before. What if Christmas, he thought, doesn't come from a store. What if Christmas, perhaps, means a little bit more.”*

Dr. Seuss





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### Advice to the Bride and Groom

This summer marked a milestone occasion in the Bell family – my niece got married – the first wedding among my Mother’s 12 grandchildren. Needless to say, a big deal.

I was asked to say a few words at the wedding and of course I assumed that meant two things. First, I would recount some of my niece’s youthful hijinks. This proved to be next to impossible (she’s either a saint or she’s kept her hijinks well hidden from the likes of me.) Second, I would offer some words of advice. This, it would turn out, would be even more challenging.

I set out with some guidelines. I wanted to give the young couple some good advice without offending any of the divorcees in the crowd. I wanted to offer advice that didn’t sound preachy. And I wanted to tell them that the success or failure of their marriage was completely in their control. The problems started when it became evident that following my last guideline would almost certainly necessitate violating the first two, and besides, the statistical and anecdotal evidence suggested it was simply not true.

My vocation has offered me more than my fair share of ring-side seats to marriage breakdowns. I never fail to be surprised, and saddened, when clients call to say they are going separate ways, often (but not always) leaving one or both of the partners in an emotional mess. An alarming number of good friends have experienced the same thing. Discouraging, for sure. But this was a time to focus on the possibilities of all working out just fine. And perhaps to discover and articulate the secret to marital bliss.

I started scanning websites and books, looking for a consistent nugget of advice – things I felt sure I would relate to my own experience. What I found instead was a diverse and expansive list of things many of which I found surprising, and in my opinion, simply wrong. Things like “don’t live near either set of parents,” and “be sure to keep your finances separate,” are exactly the opposite of what I would advise. This gradually led me to the logical conclusion that, in many ways, marriage is a unique experience for each couple.

Truthfully then, my own limited perspective, as one half of a couple on the journey of marriage, is all I can really speak to. And, at the wedding, that’s exactly what I did. I spoke about the importance of giving (which shouldn’t surprise any regular reader of this newsletter), and how marriage is the penultimate opportunity to use its mysterious power. When I listen to the woes of married couples who are struggling, I generally find this advice is greatly misunderstood. And as I spoke at the wedding I could hear the silent voices reaching the same wrong conclusion by asking the question, “How can I get my spouse to be more giving?” That question you see is completely focused on the exact opposite – getting. Giving isn’t giving if it comes loaded with expectations.

Ok, this is getting a little preachy. And I’m sure I’ve offended at least some readers who may be thinking that I am laying the blame for their marriage breakdown on them. Let me assure you, I know that it takes two

to make a marriage work, and despite unabated and abundant generosity on the part of one partner, if the other partner at some point becomes uninterested in maintaining her/his end of the deal, it’s going to fail.



And so the perfect golden nugget piece of advice for a young married couple eluded me. Until recently.

Over the past 6 weeks I have had a number of meetings with couples who have been married for 50 or more years. In each instance I have been touched by their fondness and respect for each other. I noticed how happy they were, not to have reached such a great milestone but to still be together, sharing their lives with the person they love the most. There is something very heartwarming about spending time with couples who are so happy to be together. Sadly, it’s rare in our day to day lives to find such couples, and even rarer to find couples who have grown increasingly in love as time passes. In each instance I left the meetings feeling as though I had been sitting by a warm fire listening to uplifting tales of the human spirit at its finest.

And then on back-to-back days I met with two men, each who had recently lost their wives after similarly long and obviously happy marriages. These men really didn’t need financial advice so I offered them all I really could offer them – a willingness to listen. And what I heard confirmed my own beliefs. These men had lost the person to whom they had directed all of their love and attention for as long as they could remember. And they told me, with noticeable distress, of the many ways their spouse had given selflessly - the countless things their spouse had done for them over the years many of which only became apparent when that person was gone. I couldn’t help but feel sadness at a depth I seldom feel. They had truly lost a part of themselves - each would say, the best part.

As I got up to leave from my meeting with one of these men I said, “I’m really sorry for your loss and I hope you have brighter days ahead.” He noticed the sadness in my voice and taking my hand and shaking it gently he said, “My wife and I had a great life together. I couldn’t have asked for more. I’ll be ok.” His smile and the warmth and calmness in his voice made me feel better almost instantly. “He couldn’t have asked for more,” summed it all up. And as I sat in the car reflecting on the emotional rollercoaster I had just been on it struck me exactly what I should have said to my niece and her spouse.

*Dear young couple. I don’t know if you are going to make it. I certainly hope you do. But this I do know: from everything I’ve experienced and everything I’ve seen, there’s no more worthy pursuit than living the vows you have taken today. And so long as there is breath in the union you have created, do not fail to put your heart into it, at all times, at all costs.*

Bill

## Stealing Back the Years

On mornings like this one, when it takes about half an hour after getting out of bed to stand up straight (*Homo Semi-Erectus*), I lament that getting older really bites. Despite the fact that entire industries have sprung up in recent years celebrating (and profiting from) our aging population, I can find few reasons to cheer. On this morning, the evidence of my flight from youth is startlingly apparent: my bathroom mirror is disillusioned with what it sees – gravity is insidiously compressing and re-shaping me in unflattering ways. The spring in my step has gradually given way to the fall in my arches. Can the winter of my discontent be far behind? (I won't even *begin* to talk about my behind).

Chronic injuries have only hastened the slide into my middle age malaise. A couple of years ago, neck problems forced me to walk away from tennis, my first love. I have remained in a state of creaky despair ever since, mourning the loss of one of the last tangible connections to my youth.

Fortunately, my dysfunctional mornings are beginning to lessen in their frequency and severity. I credit this recent improvement in my physical condition to a return to yoga. I had dabbled in yoga intermittently in the past, but I always felt like an observer rather than a participant in the classes I attended. It was as if I wore a “just visiting” sign around my neck, lest anyone assume that I was about to take all of this seriously. Yoga just felt too “out there” to me; I was used to more grounded activities like tennis (and before that, baseball). Yoga seemed to float just beyond my reach, lacking the substance I was seeking. Although my back pain gradually lessened and I felt both mentally and physically refreshed after each class, I still wouldn't give myself to the discipline, and before long my twice weekly sessions had shrunk to one and then to none at all.

Around late August, about two years since I last unrolled a yoga mat, I received a flyer from the yoga instructor, reminding current and lapsed participants that the fall session was to begin after Labour Day. These flyers arrived quarterly, announcing the start of a new season of classes. In the past, I had barely glanced at them, tossing them into the recycling bin along with the ads for age-defying revitalising cream and subscriptions to Boomer magazine. This time, however, I placed it on the fridge (where all truly valuable pieces of information go) and stared at it every so often, perhaps allowing the message “You need this! Sign up now!” to slowly sink in.



About two weeks later, I pulled into the parking lot of the church where the classes were held. Walking into the hall that was already littered with mats and water bottles and with people (mostly women) chatting, stretching and meditating, I still wasn't quite sure why I was there. Was I looking to become more flexible? More fit? More relaxed and at peace? The answer, I knew deep down, was all of the above. In addition to my physical woes, the stress of a marriage breakdown had stolen years from my life, and I wanted to find a way to get them back. Besides, as a single parent, I found that I was spending far too much time at home and needed some structured “me” time, away from the responsibilities of fatherhood.

Perhaps it was this realization that allowed me to accept what yoga had tried to offer me in the past: the chance to leave my messy, cluttered world for an hour or so and to relax, to refresh and to heal. Although I took great pains to hide it, the emotional fractures of my recent separation weren't healing well; I needed to devote more time to my needs, and this was the refuge to allow me to do that.

So, through the breathing, stretching, strengthening and relaxing, I have begun to feel better, little by little, inside and out. As an added bonus, even my golf game has begun to improve (I recently learned that many classes in the U.S. promote yoga for golfers. Who knew?). I'm still nowhere near the level of fitness that will please my bathroom mirror, but I *am* stealing back what I've lost, a day at a time.

David

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