

POSSIBILITIES

UNLEASH YOUR IMAGINATION



Notes From My Golf Journal

Vol. 66 - Fall 2017



*Bill Bell is
Owner of Bell
Financial and
an avid golfer*

April 17 2017

I stand at the first tee of Dragon's Fire Golf Club full of excitement. I don't think I have ever been more hopeful for an excellent summer of golf. My final rounds of last year have me firmly believing that I am now a player who "shoots in the 80s." And that doesn't mean I only play when it's warm. I hit a solid drive in the middle of the fairway, then hit the green on my approach. Then I three putt for a bogie. "That's ok," I say to myself reassuringly.

Another bogie on the second hole still has me believing, but my confidence wanes a little on the third hole and my tee shot spills off the tee and into the rough about 20 yards ahead. I continue to bat the ball around like I'm playing this game for the first time on my way to a snowman (an 8). Four more triples on the front nine and a steady stream of bogies and double bogies on the back nine

and I finish the round with a score of 101.

The drop in my emotional state today is staggering. I call my golf pro and book a lesson, but perhaps I should call a psychiatrist instead.



April 21 2017

On the range at The Club at Bond Head I lob seven iron shots out towards a flag about 145 yards away in an attempt to forget the round at Dragon's Fire and return to the form of last October. I hit the green with every shot, and a couple of times I hit the flag. I'm probably the world's best range player. I take a very determined and

confident swing at the first tee only to see my golf ball head for the right rough. Then I chunk a nine iron and my ball lands in the swamp in front of the green. Things only get worse from there. I should go back to the range.

I struggle around the golf course making only two pars all day. But, I shoot 98, which I note is less than 100. In two rounds I have gone from an 80s shooter to a guy who sometimes breaks 100.

May 19 2017

Memories of last summer dominate my mind as I wade my way around the soaking wet

Blue Springs Golf Club. Last summer I played well. And it was dry. My score of 96 is better, I guess. I only lose two golf balls today, but three-putt several greens. I need a new putter. And waterproof shoes.

July 20 2017

For the first time this summer I'm on the golf course alone – at my home course of Emerald Hills. I've been a member here since 1990. Generally I play my best golf here, which is why my main golf partner (Steve, with whom I have an ongoing match, running now for 13 years) won't play here with me – he thinks it's an unfair advantage. On the 12th hole I hit my approach shot into the pond – a pond I rarely hit. I drop another and swing confidently. Plop – into the same pond. I drop again and with a little more aggressive swing I pull the ball into the bunker on the right. I've actually lost track of my score. Steve should be here.

July 30 2017

At National Pines for my 18th round of the summer. 18 rounds in 17 weeks is not a

Continued on Page 2

Focus



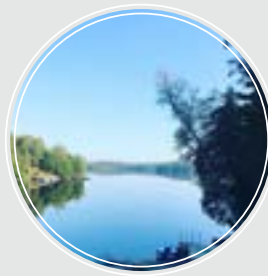
Sunday afternoon drives... found this little gem. Inglis Falls, Owen Sound
Gloria Fragomeni



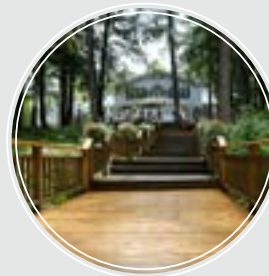
You have two hands and one belly. Fill them all with pizza.
Jon Earle



Red on the golf course? Don't worry, still plenty of games left in the season!
Bill Bell



These still moments on the lake remind us that Fall is here.
Liz Bondi



We have another wedding to plan this coming year and we couldn't be happier!
Ellen Bell

Notes From My Golf Journal

Continued from page 1...

torrid pace. While I haven't seen the high side of 100 again, so far I have carded only two rounds below 90. I have multiple reasons to be unhappy.

Today however, I find a groove. I keep the ball in play, sink a few long putts, and post a score of 83. I might be back.

August 5 2017

Nope.

September 23 2017

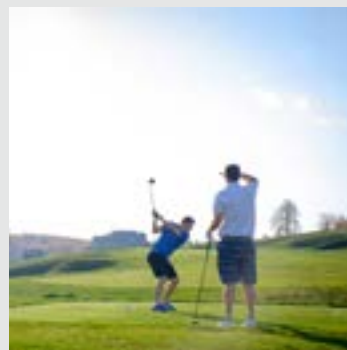
After a summer of dodging rain drops and wearing shorts with a jacket, the hot sunny stretch we have experienced this past week should be welcomed. But as the sweat drips onto my sunglasses making it hard to see, I long for the cool weather that one would expect in September. The Lake Joe Club is a tough walk on any day, but in this heat, and with a bunch of aches and pains that I can only attribute to age, making it around the course without having to be carried becomes my goal. My game this summer has traveled an unfortunate arc with the past few scores rising. Today I bubble over 100 again

for just the second time this season. But, I walk up the final hill (it's a doozy) and onto the patio under my own steam.

Despite a disappointing season, I am appreciative of what golf does for me: exercise, fresh air, camaraderie, sure – but more importantly humility. Golf is humbling, just like life.

We think we know all that there is to know. And then, we realize we don't. We are forever students. Keep learning. Keep trying. And don't forget that happiness is found in the pursuit.

Bill Bell
billbell@bellfinancial.ca



Runs In The Family



Nick Earle is a Financial Advisor Associate and a hobby painter

In this increasingly busy and seemingly forever 'plugged in' world we live in I think it's ever more important to find time to get away from the hustle and bustle. For me this might mean escaping into a great book for a few hours, heading off to the driving range or the golf course, or if I'm very lucky a trip up to cottage country to really unwind. But one other lesser known way I relax is to break out my easel and paintbrushes. Not only is the process of pushing paint around on canvas quite cathartic, but every now and then it even results in something resembling art!

In addition to the therapeutic value I get from painting I also take some pride in continuing the family tradition. Travelling up into my family tree yields quite a number of very adept artists. Though not prolific enough as yet to adorn the walls of galleries across the world, you can still find paintings hanging in at least three

continents signed by an Earle or a Symes (my mother's maiden name). Granted these paintings are largely in the homes of family members, but take my



word that the wall space has been earned and not granted out of sympathy.

My skill I regret is not gallery worthy to date. Nor does it compare to the other talent running through the family, but I have managed to grab some wall space of my own

even so. That this wall space is primarily at my parents' farm I suspect speaks to the quality of the work, despite insistent protestations to the contrary. That



being said, perhaps my most famous work is not located at the farm at all but is instead on my nephew Rowan's bedroom wall in nearby Holland Landing. In the weeks leading up to Rowan's birth his mom and dad took what would be their final weekend vacation as non-parents, and while they were gone

asked that I try my hand at decorating his bedroom wall. This was to be my largest work of art by far, and also one of the more rewarding. The task was daunting at first, but with some good music playing and Ender the cat keeping me company I soon found my groove, and by Jon & Leah's return the wall was complete.

I realize that not everyone is going to take to painting as I do, but that's not really what I'm trying to get at here. Instead my hope is to remind anyone who might read this to carve out some time this fall to do something you love. The peace of mind and mental reset you'll receive as a result will be well worth your time. You'll soon notice your recharged mood spreading to the friends and family you surround yourself with. That's really what it's all about, and that's what I'll be thankful for this fall and this coming Thanksgiving.

All the best to you and your family!

Nick Earle
nearle@bellfinancial.ca

The Perfect Fall Apple Crisp

Prep Time 25 min • Cook Time 45 min • Serves 8

You will need:

- About 6 large sweet apples
- ½ cup granulated sugar
- 1 Tbsp flour
- 1 tsp ground cinnamon
- 1 cup quick cooking oats
- 1 cup flour
- 1 cup brown sugar
- ¼ tsp baking soda
- ¼ tsp baking powder
- ½ cup butter (melted)

1 Preheat oven to 350°F

2 Peel, core, and thinly slice apples, place in a 9x9 baking dish.

3 Mix together ½ cup granulated sugar, 1 Tbsp flour, and cinnamon in a small bowl. Sprinkle the mixture over the sliced apples and toss to combine.

4 Combine the remaining ingredients in a large bowl and mix until crumbly. Top the sliced apples evenly with

the crumbly oat mixture.

5 Bake for 45 minutes and serve warm.

From the kitchen of Deandra Broekema





Something To Be Desired



David Frank
specialist in Group
Benefits at Bell
Financial

When I lived at home in Montreal in the 1970's, a poster appeared one day on the back of our bathroom door. Since this was long before the days where handheld devices dominated our attention, even sitting on the toilet, I had little to do but to read the poem over and over until I had virtually committed it to memory. The poem was titled "Desiderata", written by Max Ehrmann and first published in 1948. After decades in relative obscurity, Desiderata became a pop-anthem for "flower-children" in the 70's espousing the philosophies of love and peace. Like many popular messages of the time, the poem was mass-produced as posters and soon ended up in boardrooms, basements (and bathrooms) across North America.

Desiderata (Latin for "something desired or needed") disappeared entirely from my consciousness for nearly forty years. About a year ago, when the U.S. election was heating up, I began to worry not only about the impact of political upheaval south of the border on our lives in Canada but also about how people in both countries thought about their own lives and each other. In a relatively short time, our world seemed to become more polarized, adversarial, pessimistic and fearful. Uplifting messages were drowned out by negativity. It was around then that Max Ehrmann's poem began to re-emerge into my thoughts. I Googled "Desiderata" and found hundreds of references to it; apparently I wasn't the only one seeking a positive alternative to the inflammatory rhetoric of the day.

I have recently ordered a new poster for our Toronto home. Not sure yet where it will go – the bathroom is definitely an

option. I want our family to be able to read it and feel reassured by its simple message of hope and decency.

I hope you will enjoy it, too.

David Frank
dfrank@bellfinancial.ca

Desiderata

Go placidly amid the noise and haste, and remember what peace there may be in silence.
As far as possible without surrender be on good terms with all persons.
Speak your truth quietly and clearly;
and listen to others, even the dull and the ignorant; they too have their story.
Avoid loud and aggressive persons, they are vexations to the spirit.
If you compare yourself with others, you may become vain and bitter;
for always there will be greater and lesser persons than yourself.
Enjoy your achievements as well as your plans.
Keep interested in your own career, however humble;
it is a real possession in the changing fortunes of time.
Exercise caution in your business affairs; for the world is full of trickery.
But let this not blind you to what virtue there is; many persons strive for high ideals;
and everywhere life is full of heroism.
Be yourself.
Especially, do not feign affection. Neither be cynical about love;
for in the face of all aridity and disenchantment it is as perennial as the grass.
Take kindly the counsel of the years, gracefully surrendering the things of youth.
Nurture strength of spirit to shield you in sudden misfortune.
But do not distress yourself with dark imaginings.
Many fears are born of fatigue and loneliness.
Beyond a wholesome discipline, be gentle with yourself.
You are a child of the universe, no less than the trees and the stars;
you have a right to be here. And whether or not it is clear to you,
no doubt the universe is unfolding as it should.
Therefore be at peace with God,
whatever you conceive Him to be, and whatever your labors and aspirations,
in the noisy confusion of life keep peace with your soul.
With all its sham, drudgery, and broken dreams, it is still a beautiful world.
Be cheerful. Strive to be happy.

Max Ehrmann



Great Minds, Great Thoughts

"Creativity is intelligence having fun!"

Albert Einstein

"Like life, golf can be humbling. However, little good comes from brooding about mistakes we've made. The next shot, in golf or in life, is the big one."

Grantland Rice

"A day without sunshine is like, you know, night."

Steve Martin



15165 Yonge St., Suite 201 Aurora, Ontario, L4G 1M1
T: (905) 713 - 3765 F: (905) 713 - 2937

For more articles and insights visit our blog: www.bellfinancial.ca/blog

INSPIRED BY YOUR VISION

Keep in touch with social media!
Like us on @BellFinancialInc
Follow us on @BellFinancial 96
 add Bill Bell and Jonathan Earle