

Partners

Bill Bell, B.Math, B.Ed, RHU, CFP
Laurie Sobie, CLU
David Frank, B.A.
Tad Gacich, LLB, CLU, CHFC, CFP
Victoria Inkster

Associate Advisors

Danny Kafes
Tracey Hough
Gerald O'Connell
Marcia Frosst, CA

Administration

Sonia Colhoun
Cheryl Cannon
Zoe Weller
Gloria Fragomeni
Suzanne Pryslak
Ellen Bell

Support Consultants

Julia Cheeseman
John Meeuwisse

Services

Personal financial planning
Comprehensive retirement planning
Investment planning
Estate planning
Business services
Risk management
Employee benefits consulting
Wealth management
Tax deferral programs

Products

Mutual funds*
Term deposits and GIC's
Segregated funds
Life insurance
Disability insurance
RRSPs RRFs LIFs
Annuities
Group pensions and RRSP's
Employee benefits

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BELL FINANCIAL INC.



POSSIBILITIES

unleash your imagination

Volume # 10 - Winter 2001/2002

November was certainly a good month for golfing (although I did none), but not so good for drumming up Christmas spirit. I admit, I generally need snow and cold weather to fire up that warm and fuzzy feeling. The fact that retail stores and advertisers have been bombarding us with mind numbing fa-la-la-la's, or that half our neighbourhood was lit up like a runway at Pearson International didn't phase me. I was holding out for snow.

Then in late November a radio station played Nat King Cole's "Christmas Song", you know "Chestnuts roasting on an open fire..." and all that, and that was it. I suddenly felt like a kid on Christmas Eve. Music has linkage to my memory like nothing else, much more evocative than a photograph. Photographs help me remember and make me smile. Music rekindles the experience and makes me feel.

Nat King Cole's song led me into a wonderful daydream revisiting the first year I did my own Christmas shopping. (I don't remember, but since I'm a guy, it probably was on Dec. 23rd.) I was about 10, and I was let loose, on my own, in the local Five and Dime Store. It was the only "department" store in our small town, although with less square footage than a local convenience store has now, it would hardly qualify as one today. Anyhow, here I was, by myself, with probably \$5 in my pocket, looking for gifts for my brother, my three sisters and my mom and dad.

What I remember most about this moment was how I felt. In a word, wonderful. The store owner, who knew me of course, just smiled as I examined everything in the store, oh so carefully, to make sure that my choices were the best they could possibly be. I was growing up. I had graduated from being the recipient to being the giver.

For a youngster of course, receiving is a critical part of Christmas tradition. As kids, we become experts in the art of gift imagining. For those whose tradition includes Santa Claus, he is the ultimate giver. The limitations that may be imposed

by mom and dad, "we can't afford that", or "that's not good for you", only vaguely apply to Santa, and that's only if you don't become emotionally attached to an idea before letting your parents in on it. With Santa, all things are within reach, and our imaginations soar with possibilities.

And then one year we begin to appreciate the mysterious powers of giving. The anticipation of getting is suddenly overshadowed by the marvellous sensation of generosity. I know that standing there in the Five and Dime I wanted to be the best possible giver. I would spend all of my money, hold nothing back. There was no need. I had more than I wanted after all. I was literally overflowing with joy.

How sad it is to see that youthful innocence gradually disappear. In our "me-first" society, the feeling associated with giving becomes a source of confusion. Perhaps in an attempt to reconcile the spiritual lessons of generosity, and the bottom line mentality of our business world, we become proficient at *exchanging*.

That's really what we're good at, isn't it. Fairness. Money in exchange for goods and services of equal value. Gifts in exchange for gifts. Love in exchange for love. And while we know that this isn't giving, we still call it that. That overwhelming feeling of generosity we experienced as children however, isn't there. Eventually Christmas, and other holidays in which material gifts are involved become burdens. We say things like "Christmas is costing us a fortune." Or, "I have to buy a gift for so and so."

Here's the concept that we have lost sight of - unconditional. It means without condition, no strings attached, with no expectation of return. Unconditional giving. Unconditional love. Is there still room for this in our jaded world of unspeakable hate and fear? Truly, I think it may be the only thing that can rescue us from that which we fear the most. And it is most certainly at the heart of the true spirit of this holiday season.

Perhaps standing there in the Five and Dime store I caught a glimpse of this. I know at

some point it dawned on me that my family had given to me unconditionally for years even under the guise of Santa, anonymously.

So herein lies our challenge. Give without condition. Love without need that it be returned. Try that this year. *Give a gift to an unknown child. Imagine the smile, without having to see it. *Put a \$20 bill in the hat of a beggar and walk away before he can acknowledge. Don't wonder, or care, how he will spend it. *Increase, substantially, your contribution to your place of worship, or a charity. Don't ask for a tax receipt. *Do something wonderful at work and don't expect recognition at the next meeting, or hope to see your name on the list of those to be thanked. Try, if possible, not to let anyone even know it was you. *See only the good in everyone you meet. Smile. Ask them how they are, and listen, truly listen. Respond in kindness and let them know you heard, and understand. Avoid telling them your story. *Let a driver in front of you squeeze in, or a whole bunch of drivers. Have an "I'm going to be kind to fellow drivers day!" *Be kind to someone you are angry with, letting go of the anger. Truly let go. Love them. Don't ask them to change. You change. Accept who they are.

Unconditional. It is an idea worth thinking about; worth pursuing. It's probably a lot harder than you think. It's definitely more valuable than you know.

As the final strains of Nat King Cole's classic faded away and I returned from the Five & Dime a vague sense of loss washed over me. The innocence of youth can be remembered, but never regained. I wanted to reach into my own memories and give that little boy a hug, and tell him that perhaps he is learning the lesson of his life. I wanted to assure him that he was right, that he would never, ever, feel better than when he was giving unconditionally. I wanted to assure him that despite all that he would see and hear as he grew older, this would never change. Giving is better. Way better.

Bill

Am I crazy?

I have been asked if I am crazy on several occasions over the past 3 to 4 years and am beginning to think that yes perhaps I might be.

When I hit the much-dreaded 40, I turned my safe world upside down and ventured down a very uncertain path. I had played it safe for the first half of my life and always wondered what life would be like if only I had the courage to let go and pursue my dreams. Time passes far too quickly and if I was ever going to live my dream I realized at the age of 40 I had better get moving and take that first step out of my comfort zone.

I had spent a weekend at a local resort taking part in an experiential training program with 20 people I never met before. Over the course of the weekend I climbed 40-foot poles, walked on a single rope 40 feet above the ground and took what was referred to as a leap of faith. Before we were permitted to make the leap we had to shout out a goal for ourselves then jump off a pole and leap towards a bell and ring for our success. Each exercise was a little more challenging than the last and I soon learned that the more often we step out of our comfort zone the larger the comfort zone actually becomes. Just so you know, I have a terrible fear of heights, but decided that weekend to let go. Not long after that exhilarating weekend I began to take some risks with my life and become a little crazy.

After weighing all the pros and cons I made the decision to quit a very successful career with a very large financial institution and pursue my dream of working as a financial planner. A career that I had been studying and preparing for, for almost a decade. Good bye to my pension, good bye to benefits, good bye to a regular salary and bonus and hello uncertainty, here I come.

This is when I first heard the much-repeated question; "Are you crazy?"

Shortly after my career change my husband and I finally made a firm commitment to travel halfway around the world to adopt a baby girl. Our adoption file was sent off to Beijing, China early July, 2000 and all that was left at that point was a very long wait until a picture of a baby girl arrived at our doorstep. Adoption was a decision we toyed with and explored for 8 long years. Growing your family through adoption may seem normal for many families but for me it meant starting a family a second time. My sons Michael and Scott are now 19 and 18 years old with one foot out the door to independence for them, and freedom for me. Now I am back to diapers, scattered toys around the house, teething, sleepless nights and toilet training. Am I crazy? Yes, and loving every minute.

I hadn't realized until quite recently that I haven't been hearing people question whether I am crazy. Now instead people often ask what the secret to my happiness is. I struggled with the first question, but have a ready answer to this second one: get a little crazy. Let go and pursue your dreams, take a small step out of your comfort zone and experience the joy. Both steps I took have proved to be for the best and I enthusiastically look forward to my next leap of faith.

"If man advances confidently in the direction of his dreams to live the life he has imagined, he will meet a success unexpected in common hours".

- Henry David Thoreau
American writer

Victoria Inkster

Thinking about your RRSP's yet? Join us Thursday January 24th, 2002, 7pm-9pm at the new Aurora Public Library for a two part seminar; "Building an RRSP for Life", and "Tax Tips" with Tax Specialist, Tracy Yake. Call us to reserve a spot!

Great Minds, Great Thoughts:

What we gave, we have:
What we spent, we had:
What we left, we lost.

Inscription, tomb of Edward The Good

This is the miracle that happens every time to those who really love: the more they give, the more they possess...

Antoine De Saint-Expurery

One man gives freely, yet grows all the richer; another withholds what he should give, and only suffers want.

Proverbs 11:24

This I know, the only ones among you who will be really happy will be those who have sought and found how to serve.

Albert Schweitzer

Who's Who at Bell Financial Inc.

While we may not be the fastest growing company in Canada, we are certainly proud of our progress since the company began in 1996. And we are even more proud of the people who make up Bell Financial. In case you have lost track, here's a quick overview of who we are.

William Bell Bill is the founder and "head honcho". After 12 years as a distinguished expert in disability insurance, Bill launched his dream in May 1996. Today he manages the company, has a thriving financial planning practice, is author of the acclaimed book "One Step to Wealth", and is an increasingly sought after speaker.

Sonia Colhoun Sonia joined Bill as administrator in early 1997 and quickly became the glue that keeps the office running. She remembers the days when it was "quiet" in the office. Sonia is now office manager, as well as sharing duties with Zoe on investment administration.

Laurie Sobie After a very successful career in sales management with London Life, Laurie decided her entrepreneurial spirit needed airing out, and she joined Bell Financial in 1998 as a group benefits specialist. Today she is a Partner, she has a group practice of more than 125 happy companies, and she is a significant contributor to the positive atmosphere within Bell Financial, despite the fact that she works from a detached office in Toronto.

David Frank David is clearly a champion of the small business owner, both as a Partner at Bell Financial and as an Advisor specializing in risk management and benefits consulting for small business. David's commitment and integrity have won him many loyal clients, and his practice is growing steadily. His writing in our newsletter has also earned him many accolades. David began his career with London Life in 1986 and joined Bell Financial in 1998.

Tad Gacich Tad's strength is estate planning, and his passion is thinking big. Never afraid to challenge the status quo, Tad is often the spark that sends us searching for a better way. His growing clientele appreciates his willingness to venture into the most sophisticated of strategies. Tad brought 10 years of solid estate and financial planning experience with him when he joined us as Partner and Advisor in 1999.

Victoria Inkster Victoria left the security of employment at Royal Bank to join us as an Advisor and Partner in 1999. Her focus is financial planning, and her growing clientele speaks of her caring and personal touch.

Cheryl Cannon We stole Cheryl from a supervising role at Canada Life when we needed help administering our growing life and disability insurance business. Cheryl has all the right attributes to run this aspect of our business, and fortunately for us, a great deal of passion, as evidenced in her almost single-handed running of our annual golf tournament.

Zoe Weller Zoe came to us early in 2001 with 11 years experience at Canada Trust to provide much needed assistance to Sonia in our investment administration. She also brought with her a great deal of enthusiasm, and has taken a leadership role in marketing initiatives like seminars, brochures, and our newsletter.

Gloria Fragomeni The newest member of the admin team, Gloria joined us this fall after 15 years with Paul Revere/Provident/Unum, where for many of those years, she worked with Bill. Needless to say, Gloria has been quick to

contribute to Bell Financial and is primarily focused on providing executive support to Bill, and administrative support as needed.

Tracey Hough After working with us as a part-time "inside financial planner" since 1999, Tracey recently made the jump to Associate Advisor. Applying her analytical skills as planner and building strong personal relationships with clients will undoubtedly bring rapid growth to Tracey's business.

Marcia Frosst Our newest member, Marcia recently joined us as an Associate Advisor coming out of "retirement". With a strong background in accounting, finance and tax, along with an integrity common to our group, we anticipate great contributions from Marcia, and a quickly growing personal clientele.

Danny Kafes Danny has been working with Bill since 1996 and joined us officially in 1999 as an Associate Advisor specializing in disability insurance. Danny may be seen roaming the halls of the Toronto hospitals as physicians make up a large part of his clientele. Danny works from an office on Bay Street.

Gerald O'Connell As an interim step to retirement, Gerald joined us as an Associate Advisor in 2000 so that we might provide administrative support and other services to the clients of his well established practice. Gerald started with Manulife in 1956, and is now enjoying the fruits of his labour by spending a good chunk of his winters with wife Sharon in Florida.

Ellen Bell Ellen has been working with Bill as bookkeeper since the beginning and has found the hours required to pay the bills and keep the financial records of our growing company increasing every year. Ellen's "real" job is raising their three daughters (and driving them places).

Suzanne Pryslak Laurie recently admitted that the administration of her sizable group business was exceeding her capacity. Suzanne joined Laurie in her Toronto office to take on that challenge and allow Laurie to continue with her plans to grow the business. Suzanne had an extensive and successful career in customer service with London Life and Great West Life prior to joining us this fall.

Julia Cheeseman As Bell Financial grew in terms of advisors we developed an interesting problem; how to keep track of who gets what in terms of revenues we receive as a corporation. Julia came to the rescue, developing software that is unique, allowing us to be unique as well. We generally see Julia only on "paydays", as she continues to develop her own business.

John Meeuwisse Husband of Cheryl, John has agreed to work with us on an "as-needed" basis to maintain our systems and websites. John works full-time with Telonix of Aurora, and we have no plans to steal him, but,....

Wishing You and Your Family a Safe and Happy Holiday Season from all of us at Bell Financial.

Golf Balls at My Feet

November was drawing to a close. The sun was receding ever earlier in the west and the birdbath emerged most mornings wearing a thin sheet of ice on which the chickadees stood, seemingly admiring themselves in the reflection. Early autumn was a time for the giddy celebration of summer's end, trees sporting robes of crimson, orange and gold and tables at the farmers' market overflowing with hard fruit and vegetables. But now, with the last of the leaves raked and bagged and the market's doors closed for the season, it was time for sober contemplation of the long, cold months ahead. As I turned from the window and finished packing my bag, I knew that although I couldn't halt winter's advance, I might just manage to keep it at bay for one more weekend.

I had booked a two-night getaway for myself at a resort north-west of Toronto. As I turned from the main road and made my way north for the final few kilometres, the terrain changed dramatically - well manicured, rolling hills gave way to wild, steep grades revealing rocky outcroppings that reminded me of knees and elbows protruding from tears in a child's play clothes. The change was so dramatic that I felt transported to another place entirely, and since the purpose of my mini-holiday was to temporarily break away from the familiar and the routine, I took this as a good sign.

I arrived at the resort in the late afternoon and was welcomed by mild temperatures and blue skies. As there was still another hour of daylight left, I quickly changed and headed out the door, not knowing which way to go, aware only that out was preferable to in. I had walked about one hundred metres when I stopped and realised that I had wandered onto the golf course I had seen in the brochure. It was deserted. The opportunity to walk a course without clubs is a luxury rarely afforded at any time of year, so I jumped at the chance.

The course progressed steadily upward and I soon found myself, sweating and out of breath, at the highest point in the region. Although the trees were bare and the hillsides brown, I was struck by its rugged beauty. This was not a scene that, in my mind's eye, I would have deemed worthy of capture on film or on canvas, but there it was, practically devoid of life and colour, yet magnificent all the same. As the light faded and I descended from the heights of the course, I decided that I would finish my hike in the morning.

But it was not to be. Another warm and sunny day beckoned, which sent golfers scurrying to their cars to retrieve their clubs. I was informed that, due to fears for my safety, I would not be permitted to walk the course. I suppose I could *play* eighteen holes and still enjoy the surroundings, I reasoned. I was then dealt another blow - due to the extremely hilly conditions, power carts were mandatory. I assured them that I was in top shape and could easily manage without a cart, thank you very much. After the staff had composed themselves sufficiently, they politely held firm; no cart, no play.

And so I found myself in a power cart, clubs in the back (even rotten golfers keep their clubs handy at all times), speeding from one shot to the next as if I were in stop-and-go traffic on the 401. Needless to say, the wonderful spell cast yesterday was shattered, and to add insult to injury, I managed to lose six golf balls, all of which were, I thought, easily retrievable. It seemed that the harder I tried to find them the more elusive they became. Exasperated by my poor luck and my lousy shotmaking, I retired to the bar in search of a beer (or four).

On the final morning of my stay, the weather turned. Rain fell in sheets and the clouds hung low in the valley. I had intended to remain at the resort until after lunch, but as I looked out the window of the dining room overlooking the golf course, I had second thoughts. Small streams bisected the fairways and the greens were puddled. Unless the rain let up soon, it would be difficult to hike anywhere without being mired in muck. I returned to my newspaper and my cooked breakfast of eggs, sausages and bacon (another sign that winter was approaching was that fatty foods tasted especially good).

Many minutes went by before I looked up from the paper, but when I finally did I was surprised to see that the rain had stopped and the sun was attempting to poke through the clouds.

I laced up my hiking boots and went outside. Steam was rising from the asphalt in the parking lot. This was a very good sign. The abandoned golf course was wet but manageable, so I headed out and up the steep slopes. After about five minutes I almost tripped over three golf balls, all lying within a few feet of each other and in plain view. I happily pocketed them and continued up the hill. My spirits were high, much as they had been two days earlier. Minutes later, I came across two more balls, and then another, again out in the open. I thought about the Easter Bunny placing eggs in a field so that they would be discovered by even the smallest child. It was that easy. Another here, two more there, and pretty soon my pockets were bulging. By the time I returned to my room I had collected thirteen golf balls. I never tried to find a single one; they just kept appearing at my feet, begging to be picked up. I thought of yesterday and my six lost balls. I spent what seemed like hours searching for them, growing more frustrated by the minute. Perhaps, as with many things, trying harder only blinds us to what is all around.

I packed my bag and proceeded to the check out desk. After settling the bill I was handed a small plastic bag, compliments of the resort. I reached into the bag and pulled out a sleeve of three golf balls. Sixteen.

David Frank.



AURORA

15165 Yonge St., #201, L4G 1M1
Tel: (905) 713-3765 Fax: (905) 713-2937

SCARBOROUGH

4 Tredvalley Grove, M1C 3J4
Tel: (416) 286-2534 Fax: (416) 286-5097

TOLL FREE: 1-888-367-7450

Website: www.bellfinancial.ca
email: mail@bellfinancial.ca