

POSSIBILITIES

unleash your imagination

SUMMER 2026

IT'S A WONDERFUL WORLD

Ellen and I just returned from a fantastic vacation that involved two days in Amsterdam, and 12 days cruising around the British Isles, with stops in Ireland, Scotland, England and Wales. There is so much to say about the wonderful places we visited. But when we talk about our trip, we mostly talk about the people we met.

In Cork, Ireland, while wandering aimlessly through the shopping district, we stopped to look at a map that I had picked up at the train station. A small, slim, neatly dressed man in an Irish cap approached us. He instantly reminded me of my Grandpa Robson, which made him seem older to me than I'm sure he was. He appeared calm, confident, and happy. It was obvious he was quite happy to help a couple of lost tourists.

"Can I help you?" he asked. I smiled and quickly responded "Yes!" "So," he asked, "where do you want to go?" I looked at him and with some shame in my voice and a smirk on my face I said, "We don't know!" He chuckled just a little, and before he could say anything I added, "We just want to see Cork!" He paused and then waved his hand in a big circle around himself and said with a hint of pride in his voice and a grin on his face, "Well, there it is!" He did suggest that we visit the English market which was just down the street and perhaps walk along the river. And then he happily continued his journey, no doubt stopping again to help other tourists in need.

It was only a few hours later that we met another older, cheerful, local Irish man, wearing an Irish cap, on the return journey to Cobh, where the ship had dropped us off early in the morning. We boarded the train in the nick of time, Ellen leisurely getting a tea at the coffee shop pushing us to the absolute last minute. The train was packed, and we made our way through the moving cars looking for seats until someone pointed to a couple of spots at the back. A young man on his phone, with very long legs, sat at the window with the old Irish man beside him on the aisle. We squeezed in across from them, me dropping a water bottle on the young guy whilst trying to put my backpack on the overhead storage rack. Both men just smiled to indicate they were hap-

py we were there.

The older Irish man leaned on his cane, and smiled, for the entire 20-minute train ride to Cobh. And he talked to us for at least 19-1/2 of those 20 minutes, in an accent, or dialect, or both, that made it impossible for me to understand even a few words. The younger man occasionally looked up from his phone to provide a short, usually insufficient, translation.

Officers were on board checking tickets and when they got to us, the older man smiled at the officer and produced a plastic card. The officer examined the card and said, "that's grand." The old man's smile expanded, and he said something with an abundance of pride. The younger man looked at me and said, "He's a senior - so he gets to ride for free."

As far as the old man was concerned, we had quite a jolly conversation on the way from Cork to Cobh on this fine day. He no doubt told us about his childhood, and many things relating to how this part of the country has changed over the years. I laughed when he laughed. And I nodded my head a lot. But the only thing I know he said, was that he was old, and he rode the train for free.

When we arrived at Cork, the train emptied. The train only ran between Cork and Cobh. This was the end of the line. But the old man didn't get off the train. He was just out riding the train today. For free.

In Cobh we found a singer performing outside a bar in what might be called the town square. A crowd had gathered. The music was good. We decided that having a pint would be a very Irish thing to do (later we would say Scottish, or English thing to do), and a couple of ladies from the States who were in Ireland on vacation, invited us to join them at their table. Over the next hour we laughed, told stories, and enjoyed some great music, together.

Cork was beautiful. The train ride through the rolling Irish countryside was wonderful. And the little oceanside village of Cobh could be the setting for a Disney movie. But what we will always remember from that day, were the people we

met.

The same could be said about most of our days on vacation. From the server we met on our first day who taught us how to tip in Amsterdam, to the two Irish ladies in a shop in Don Loghaire who made us feel like we were in a scene from Derry Girls, we kept meeting people who were kind, and fun, and wanting to help.

Near the end of the cruise, before we left the port of Invergordon, Scotland, I took my camera up to the top deck to get some photos. I noticed another photographer, braving the cold as I was, so I approached to say hello. He was a friendly man, probably my age, from Mexico. He spoke Spanish, and just a little English. We both spoke camera. He smiled a lot, and fumbled for words, but we had a wonderful exchange. As we said our goodbyes, he turned to walk away and then he turned back like Columbo to say one more thing. He said the words plainly and with little struggle, "You are a very lucky person." He pointed to his camera and added, "You get to go home and relive this vacation." It was like he extracted those words from my thoughts. I gave him a knowing smile and his own smile widened. We were worlds apart, and yet we were, in so many ways, the same person.

There are many reasons to travel. It's a mental reset. It opens our minds to new cultures and new ideas. It allows us to see more of the world's most beautiful sites. And it provides us an opportunity to meet new people.

It's notable that the people we encountered, whether they were from away, or locals, were all doing one thing the same. They were meeting new people. And all of us were learning something that's important to keep learning. No matter where you go, there are people just like you. People who are kind. People who want to help. People who want to share stories and laughs. We might look different, act different, and certainly we sound different. But we are more the same than different. There are wonderful people everywhere, in this truly wonderful world.

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GOAT CHEESE AND HONEY ZUCCHINI

WHAT YOU NEED

- 5 medium zucchinis
- Salt
- 1 Tbsp olive oil or avocado oil
- 1/3 cup goat cheese, crumbled
- 2 Tbsp fresh basil, chopped
- 1.5 Tbsp honey
- Salt + pepper, to taste

DIRECTIONS

Trim the ends off your zucchini and slice lengthwise into 1/2-inch planks. Sprinkle generously with salt and let them sit for 20 minutes to sweat out excess water. Pat dry.

Heat a grill or grill pan to medium-high. Brush both sides of the zucchini with olive or avocado oil.

Grill for 10-15 minutes, flipping halfway, until tender with nice grill marks. Avoid turning them into zucchini jerky.

Transfer to a platter and top with crumbled goat cheese, fresh basil, a drizzle of honey, and a pinch of salt and pepper.

Serve immediately and enjoy watching a humble zucchini steal the spotlight.

Next up in our meet the staff series is the lovely Ashley Lowe.

Interviewer: Alright, to start, can you introduce yourself?

Ashley Lowe: My name is Ashley, I work here at Bell Financial as an administrative assistant. I've been working here for 2 years now, and I've really been enjoying it.

I: What do you do here at Bell Financial?

A: I'm on the admin team. I do a lot of the administrative tasks for the advisors like meeting logs, reaching out to clients, paperwork, reports, and transactions. I'm helping now more with advisor related tasks like trades and AMP (our managed investment portfolios) stuff. I participate in some of the AMP meetings and am starting to progress towards the advisor side of things.

I: Is the end goal to be an advisor?

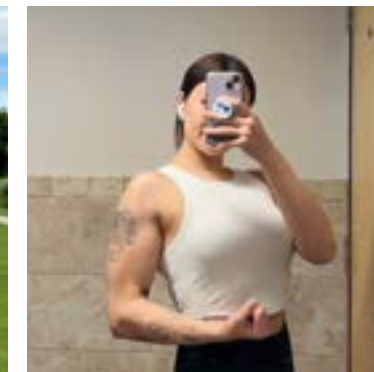
A: Yes, I think I am on that path. Yeah, I think that that is what I want to do eventually.

I: What do you like or dislike about working here?

A: Well, I really enjoy the people. Everyone's really nice and easy to work with, nice to talk to. I like the work and I like learning. I like that I've been given a lot of opportunities to learn and I have received training not just in admin, but on the advisor side as well. And I'm sure it'll continue as I as I grow. There is nothing that I dislike. Everything is good. (Laughing)

I: (Laughs) Okay! Do you have any funny or fun memories from working here?

A: It's definitely a lot of fun. I do enjoy our outings like the golf that we did two years ago was really fun. I remember just not being very good and I was with Jon and Nick, who are very good. You know, they were hitting the balls really far. I think the first time I held the golf club, I held it like a hockey stick, and they



were like, that's not how you hold it! (Laughing) That was pretty funny. I

look forward to going again in September.

I: Ya! It is fun to go...once a year! Not every week for me. What are some of your hobbies or things you like to do outside of work?

A: I really enjoy the gym. That is one of my main hobbies. I go every day after work, almost. I also really enjoy just spending time outside. I like going to the cottage, swimming the lake, going on hikes. Things like that that's always fun for me. I enjoy reading. I haven't been able to read that much while I'm in school. I just don't have time. But now that it's summertime I have a bit more time off. So I've been doing a lot of reading, which is always fun. I also just like hanging out and going out with friends.

I: Great hobbies! Do you have any pets?

A: Yes, I have one cat. She's 8 years old. Her name is Pumpkin. Pumpkin's orange!

I: That's such a good name for a cat! What is your go-to coffee order?

A: I usually just get a double-double Or I get iced coffee. I usually go for ice coffee, it's better.

I: I love ice coffee. If you could travel anywhere in the world, where would you go?

A: I do love traveling, so there's quite a lot of places. Right now, I really want to go to Japan. Japan's really nice. I know it's big on social media, lots of people are going to Japan. I want to go there hopefully within the next couple of years and then I honestly want to travel all over Europe. I love Europe. It's so pretty. I want to go to Italy, Greece, all those places.

I: What are some of your favourite movies and musicians?

A: My favorite artist right now is John Summit. He's a DJ and I really like his music. My favourite movie... I really enjoy 13 going on 30. It's just a classic throwback. You know, I never get tired of it, so I really like that movie.

I: What are you reading right now that you're enjoying?

A: I actually just finished a book last night called None of This is True by Lisa Jewel. It was good, I actually really enjoyed it I used to really like romance books, but now I'm kind of into the thriller drama type of books.

I: I have one more question. What food could you not live without?

A: Oh, um, probably tacos, I love tacos like the ones from Made In Mexico, in Newmarket. They are so good.

You can read Ashley's profile here on our website!

<https://bellfinancial.ca/about/our-team>

Get to know another great Bell Financial staff member in the next issue of Possibilities.

LADIES AND GENTLEMEN IN FICTION

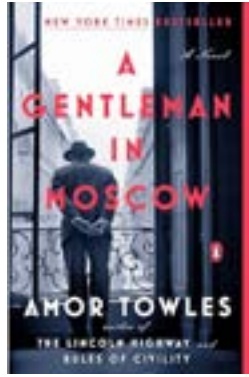
We all need diversions from our busy lives and the mostly negative news from which we can't seem to escape. For me, that refuge is found in fiction. A good novel can take me out of my head; I can choose to remain in the clouds and be entertained by the events unfolding on the pages below, or I can dive deeply, inhabiting a character and living in their world.

The stories I enjoy most are those with central characters whom I either identify with or aspire to be like. While I realize that fiction presents endless possibilities to leave our lives far behind and to become anyone or anything we desire, as I approach my 66th birthday I am invariably drawn to persons of similar age and life experience. Maybe I'm just dull, but I like what I like.

However, the main characters in two novels I've enjoyed immensely over the past year are anything but dull. Count Alexander Rostov, the protagonist in *A Gentleman in Moscow*, is an aristocrat who has lost his title and his wealth during the Bolshevik Revolution and is sentenced to live the rest of his days under house arrest in the Metropol Hotel in Moscow.

Theo of Golden is a contemporary novel set in the small town of Golden, Georgia. Theo, a dapper, distinguished 86-year-old man, knows no one when he arrives but gradually insinuates himself into the daily lives of the people he meets along the main thoroughfare.

The settings and timelines of these two stories could not be more different, but Alexander and Theo have touched me in very similar ways. They are both very charming, endearing men who profoundly impact nearly everyone in their orbit with their kindness, despite having to endure traumas past and present. At the novel's outset, Alexander is a relatively young, gregarious man, still displaying the joie-de-vivre of his past privileged nobility. As the decades of house arrest wear him down and threaten to extinguish his will to live, he finds a way to re-ignite his spark and devotes



the time he has left to those whom he has come to love and who desperately need him.

Theo enters the story near the end of his life, his traumatic past a distant but still painful secret. In the span of just one year, he profoundly touches nearly everyone he meets, learning much about their lives through their stories while revealing almost nothing of his. Theo displays genuine caring and compassion for his newfound friends by listening and empathizing, creating deep bonds over chats



on a park bench with people who were complete strangers only hours earlier.

Both Theo and Alexander are extremely likeable characters, but that's not what ultimately draws me to them. They are what I think of as true "gentlemen": those who treat everyone with kindness, politeness and caring, no matter their station in life. They aspire to The Golden Rule, even when they fall short. Both men have achieved wealth, status and fame at some point in their lives, but it's who they are, not what they have achieved, that matters most. Alexander has lost everything but he only grows in stature to those closest to him. Theo reveals nothing of his past accomplishments and yet he is held in high esteem by his newfound friends. It's the "who", not the "what", that makes a gentleman.

I aspire to become a gentleman one day; to me, there is no greater compliment. Until then, I will continue to live vicariously through the men and women on the page. I hope to befriend many more ladies and gentlemen along the way.

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GREAT MINDS, GREAT
Thoughts

“ Summer has filled her veins with light,
 and her heart is washed with noon. ”

C. Day Lewis

“ Perhaps travel cannot prevent bigotry, but by
 demonstrating that all peoples cry, laugh, eat,
 worry, and die, it can introduce the idea that if
 we try and understand each other, we may even
 become friends. ”

Maya Angelou

“ The world is a book, and those who do not
 travel read only a page. ”

Saint Augustine

“ For what matters in life is not whether we
 receive a round of applause; what matters is
 whether we have the courage to venture forth
 despite the uncertainty of acclaim. ”

Amor Towles

A Gentleman in Moscow

“ A gentleman is one who puts
 more into the world than he
 takes out. ”

George Bernard Shaw



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