

# POSSIBILITIES

*unleash your imagination*

FALL 2025

## COMMUNITY PLANET EARTH

I grew up in a small community - Bradford. I was proud of where I lived and proud of the people who were part of my life. A life that pretty much consisted of moving between the various social groups of which I was a part. My family. My school and church. My hockey team. My friends. The local businesses.

Many of my strongest memories of Christmas involve my little community. Candlelight services at church. Carolling door to door. Shopping at the local Five and Dime store. Parties at school and at work. And of course, gatherings with family.

I also have a strong memory of being alone in my room as a little boy on Christmas Eve. I'm kneeling on my bed in my flannel pyjamas, and I open the small window above the bed. I am just tall enough to rest my chin on the windowsill. The air is cold and refreshing. The world is quiet. I scan the sky for a glimpse of Santa. I think about Santa visiting every child on earth. Every child. And I believe that every child on earth, no, every person on earth, feels the way I feel at this moment. Happy, and at peace.

For a few minutes at Christmas, I believed that my community was planet earth.

Marcus Aurelius said some two thousand years ago, "So far as I am myself, my city, my country is Rome. But as a human being, it is the world. The things that benefit these places can only benefit me." The young boy in the early 1960's peering out into a peaceful night would have no trouble agreeing. But sixty-some years later this is a surprisingly

difficult idea to accept.

I am no longer an innocent young boy. And like all of us, I get news from the world in real time, all the time. News that is relentlessly negative. News that for some time now has reported on a world that seems to be steadily retrenching into increasingly smaller communities, many of which appear to be hostile towards those on the outside.

But, in all my many Christmas memories, there is no sign of exclusion. There is no sign of hate. There is instead a consistent feeling of warmth, kindness, generosity and love. The message which occupies a key place in my memory includes the words, "Peace on earth, and goodwill to all people."

Many of our Christmas traditions are attempts to revisit the joy of Christmas as an innocent child. And so, each year on Christmas Eve, I find time to be step out into the quiet of the night and think about that innocent young boy who believed so firmly in a world that was at peace.

I still believe in that world.

I believe that while my community may range across the planet, it begins with me. I will not find joy, love, happiness and peace in my community, if I don't carry these things with me. The feeling of peace that I crave so much won't come from wishing for others do the right thing. Only when I let go of my need to control the outside world will peace emerge from within.

This year on Christmas Eve I will take those thoughts with me out into the cold night air. Throughout my life, I have lived in world of kindness, love, and hope. My community, however large, has always been as I imagined it as a child. Especially at Christmas.

May you be guided by your most cherished beliefs this holiday season into a world of love, joy, and peace.

Bill

[William.bell@manulife.ca](mailto:William.bell@manulife.ca)



It is hard to think of our community as planet earth. It's just too easy to create a long list of places, and people, that we should clearly exclude, especially those who want so badly to do the excluding.





Best memories of 2025!



Bacon-Wrapped Jalapeño Poppers

WHAT YOU NEED

- 20 fresh jalapeños (the spicy green heroes of this story)
- 16 oz cream cheese (softened, because we want it spreadable – unlike your patience)
- 1 pound bacon (yes, a whole pound, because we're not here to play)

DIRECTIONS

Slice those feisty green divas in half lengthwise. Scoop out the seeds and membranes unless you want a popper so fiery it reboots your soul. Wash your hands after – or spend the rest of the day crying and not from emotions.

Grab that cream cheese and load each jalapeño half like you're packing for a vacation but you don't know where you're going.

Take a strip of bacon and wrap each stuffed jalapeño like you're tucking them into their cozy pork sleeping bag.

Place those beauties on a baking sheet. Bake at 400°F (205°C) for 20-25 minutes or until the bacon is crispy and irresistible.

Arrange them on a plate like you've just created spicy bacon-wrapped masterpieces – because you did. Enjoy being the most popular person at the party.

At Bell Financial we value our people above all else. Which is smart of us because they are all so great! In this issue we get to know our favourite baseball mom Liz Bondi. Read on to get to know Liz.

Liz: I'm Liz Bondi and I've been at Bell Financial for 17 years, since 2008. I started on the individual side and now I work on the group side.

Interviewer: What do you do here?

LB: I work with David as an administrator and am slowly transitioning to being an advisor.

I: Do you have any unofficial roles in the office?

LB: Maybe being the life of the party? \*Laughs\* I'm joking. No, I'm the privacy officer?

I: What does that mean?

LB: Good question. \*Laughs\* No, I report any breach of privacy.

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

LB: I think I like everything about working at Bell Financial. That's why I've never looked for another job! I don't really have a lot of other experience since I started here literally when I finished university. I do really like that it doesn't really feel like coming to an office. It's like hanging out with my friends a few days a week. The other days a week I work at home and don't get to hang out with my friends but I'm probably more productive.

I: Do you have any fun memories from your time here?

LB: Well, I do have one, but sharing might not be great. Remember the Christmas party we played beer pong on your mom's island and I hit her light?

I: \*Laughs\* We were young.

LB: We were young. That was fun. One of my favourite memories was at a different Christmas party. When I brought Mia when she was just two and a half weeks old and I told my parents, who I was living with at the time, that I was just going to go for an hour. Five hours later, the baby had been passed around from person to person, I checked my phone. I had like 36 missed calls from both my parents. They thought I was in a ditch.

I: What are your hobbies outside of work?

LB: I like to read. I like to go to the barn and hang out with our horse. I secretly love to craft but I'm not every good at it. I like to bake. I love following the Blue Jays, obviously!

I: This is a good question for you. Do you have any pets?



LB: I have a plethora of pets. I have two cats, three dogs, and a horse. The cats are Kiki and Bear, the dogs are Beau, Emma, and Cole, and the horse is Callie.

I: What's your favourite animal?

LB: Of all time? It's probably dogs. I love dogs. I've always loved dogs and I know way too much information about dogs. But I have a huge soft spot for polar bears. I would never own one but at the Winnipeg Zoo we saw them in their enclosure and they are amazing.

I: What's your go-to coffee order?

LB: My go-to coffee order is coffee two milk one sugar, but if I want to be fancy and get a special drink, I'm going peppermint mocha. Soy no whip because, you know, Lactose.

I: Where would you travel if you could go anywhere in the world?

LB: I'd go to Australia but if I did I might never come home. I think the weather there is perfect all year round and I think I would just love everything about it. I wouldn't want to come home. That's why my mum didn't let me go when I was younger. I had friends over there and she was like "don't go visit them".

I: Who is your all-time favourite artist?

LB: Whitney Houston. I love Whitney Houston. I love all her songs. I wish she had lived longer so I could have seen her. If I'm down in the dumps good old Whitney will bring me back up. And I feel like I sound just like her when I'm in my car.

I: What are your favourite movies?

LB: I grew up watching classic movies with my mum. We watched 'Pride and Prejudice' so many times. I love that movie. All the versions of it but the best one is the 90s version of it with Colin Firth.

Oh! 'Now and Then'. My favourite nostalgic movie is Now and Then.

I: Which Character were you?

LB: In elementary school, with the girls that I always watched it with, I'd have to be Sam, the writer.

I: Have you ever read a book that changed your life?

LB: I would say in the last few years 'A Court of Thorns and Roses' was lifechanging. It got me back into reading. I went from reading two books a year to reading 50 last year and 75 this year.

I: What food could you not live without?

LB: Mmmm, potatoes. Anything potatoes

I: Do you have anything else you'd like to share?

LB: I think I've shared a lot! But it's amazing that I've been working here for so long. I don't know what it would be like not to work here. I grew up here and continue to grow up here.

You can read a more 'fornal' profile of Liz here on our website!

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

STAY TUNED and get to know more of our staff in the next issue of Possibilities.





# LOVE COMES IN ALL SIZES

My mom lives in a condo just north of Toronto. Last week I paid her a visit, and in the elevator I read a notice that piqued my curiosity: it was addressed to current and prospective dog owners, reminding them that "dogs residing in the building must not exceed 25 pounds in weight". It went on to state that "these rules are in place to ensure the safety, comfort and enjoyment of all residents".

So many questions filled my head, all at once. Why choose 25 lbs as the cutoff? Are there mandatory monthly weigh-ins for all dogs residing in the condo? Do some owners or tenants anonymously snitch on others whom they expect their poodle or pug has been packing on the pounds? Does the condo board refer the owners of dogs in non-compliance to approved weight loss programs, like aqua therapy and brisk walks in the countryside?

On my way home, I took a picture of the notice and decided to do a bit of research. First, I compiled an abbreviated list of dogs under and over the 25-pound limit:

Under: Chihuahua, Dachshund, Havanese, Maltese, French Bulldog, Pomeranian, Poodle (miniature, toy), Pug

Over: Golden Retriever, Labrador Retriever, German Shepard, Collie, Standard Poodle, Border Collie, Australian Shepherd, Bernese Mountain Dog

Full disclosure: I am not a dog owner, but I have long been a lover of other people's dogs, both large and small. I would be happy to cuddle any or all of the dogs listed above. I've never considered the animal's size or weight a reason to enjoy one dog's company over another. So why did this condo board (and many others, I've subsequently learned) select this criterion as the sole reason to welcome some dogs and reject others?

Small dogs can be less intimidating to people who may feel anxious around animals. I mean, how much harm can they do from way down there? However, I've found that smaller dogs can behave more aggressively than larger ones, perhaps in part to compensate for their diminutive stature. Since they are more likely to be accidentally nudged or kicked in tight spaces like an elevator, smaller dogs need to protect themselves, if necessary, by resorting to growling or nipping. Their behaviour makes sense, when you consider it from a self-preservation point of view.

Concerns by the condo board may also include barking in the units and the common areas, which can be disturbing and even frightening so some. This is a legitimate complaint, but I question whether large dogs are more likely to bark than small dogs. In fact, the term "yappy dog" brings to mind small dogs, not their larger cousins. Again, inbred survival instincts may explain why little dogs seem to bark more often than larger ones.



Is a condo resident less safe around large dogs? The general consensus seems to be that the size of a dog in fact is not a major determining factor in its comportment. The literature, and good old common sense, point to the dog's owner as the primary indicator of how a dog is likely to behave in an apartment building. If a dog is well-trained, and treated with kindness and love, it will be more likely to behave in a socially agreeable manner among strangers, including other dogs. However, if the owner treats the dog aggressively and uses punishment as a training tool, then the dog will be more likely to behave anxiously and aggressively towards others; size is therefore of no consequence.

I see the underlying problem as this: it's very difficult to convince someone who is not comfortable or even fearful around dogs that there doesn't seem to be any correlation between size and aggression. What is clear, though, is that perception can trump fact and can in turn cause condo boards to enact rules that, when you scratch just beneath the surface, just don't make sense.

Perhaps some of the more compassionate and informed dog owners in the building can organize a "meet and greet" in the lobby, featuring well-behaved dogs of all shapes and sizes, encouraging tenants to get to know and understand these wonderful companions better. If fears and preconceptions about dogs in general, and about large dogs in particular, can be "re-wired" through real interaction, then maybe the board will one day reconsider the arbitrary rules they've implemented about the kind of dog that people in the building can keep and love.

David Frank  
[dfrank@bellfinancial.ca](mailto:dfrank@bellfinancial.ca)

*Inspired by your vision*

15165 Yonge Street, Suite 201  
Aurora, Ontario, L4G 1M1  
t (905) 713-3765 f (905) 713-2937  
Visit our blog:  
[www.bellfinancial.ca/blog](http://www.bellfinancial.ca/blog)

f @BellFinancialInc    t @BellFinancial96    in add Bill Bell & Jonathan Earle

All information in this newsletter is for educational purposes only. While all information is believed to be true, accuracy cannot be guaranteed, and neither Bell Financial Inc. nor any associate of Bell Financial Inc. will assume responsibility for financial applications based on any information herein. Readers are advised to seek additional specific advice regarding any strategies.

## GREAT MINDS, GREAT Thoughts

To err is human  
to forgive, canine.

Unknown

Whether the borders that divide us are  
picket fences or national boundaries, we  
are all neighbors in a global community.

Jimmy Carter

A dog is the only thing that can mend a  
crack in your broken heart.

Judy Desmond

Alone, we can do so little  
together, we can do so much

Helen Keller

It's nice to be important, but  
it's important to be nice.

Kermit the Frog as Bob Cratchit,  
The Muppet Christmas Carol



SIGN-UP TO RECEIVE A  
DIGITAL COPY OF THIS  
NEWSLETTER AT:

[www.bellfinancial.ca](http://www.bellfinancial.ca)