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POSSIBILITIES

unleash your imagination

Volume # 02- Winter 1999/2000

As a financial advisor, you can imagine that I have been frequently asked for my 'prediction' with respect to the 'Millennium effect' on investments. I will say here what I have been saying for some time: "I don't know." That of course, is little comfort to those who were hoping for "don't worry", or something to that effect. But let's face it, those who say they know are either lying or delusional. You can at least take comfort in the fact that I am telling the truth and of sound mind.

So, commenting on whether or not the market will correct, or skyrocket, or neither, due to the changing of the calendar is futile. And, in the long run, unimportant. Money invested for the short term should **never** be subject to market risk, and money invested for the long term should, well, be **invested** for the **long** term. Enough said.

With that out of the way, let me talk about something much more interesting - New Year's resolutions.

While the relevance of the year 2000 is the subject of much

debate, it is nonetheless a monumental milestone on the Gregorian calendar. It has captured the attention of our entire planet. Setting resolutions to lose weight or exercise more somehow seem vastly insufficient. A millennium far exceeds our individual lifespans. It seems fitting that our hopes and dreams - our resolutions - should do the same.

So what should I resolve for the next millennium? How about world peace and an end to starvation and poverty? These sound like good ideas. But let's face it, they are far beyond the scope of things I can truly affect. Or are they?

As much as technology will continue to be a leading story over the next decade, I am intrigued by our increasing interest in **escaping** technology. We are going out to see movies in record numbers. We are dining out more and gathering together in coffee shops. We are buying more books despite the proliferation of information available via the internet. And the books we are reading have titles like "**One Day My Soul Just Opened Up**", and "**Conversations with God**"

I am grateful for what technology has done and will continue to do. But I believe that the greatest advancements of the next decade and beyond will be made through voyages of personal discovery. These voyages are well underway. We are searching for answers to life's more timeless questions, and the search is taking us inward. We've been to the moon. It's our soul we are still in search of.

Scientists have proven that when a butterfly flaps its wings in one part of the world it affects the weather in another. We may not, as individuals, be able to eradicate starvation or bring about world peace but we **can** change ourselves, by changing what we believe. And like the flapping wings of the butterfly, our beliefs have a ripple effect. Changing what we believe, in turn, **changes the world**.

World peace? An end to hunger? Abundance for all? Believe it. After all, belief is the only limit to what's possible.

Bill Bell

An Interview with Robin Sharma

Have you ever been so inspired by a book that you found yourself physically nodding your head in agreement with each passing page? That's exactly what happened to me as I read a little blue and yellow book entitled "**Who Will Cry When You Die: Life Lessons From The Monk Who Sold His Ferrari**", by Robin S. Sharma.

As the title suggests, this is a "wisdom-rich" manual offering 101 wise and simple ideas that are practical, inspiring, and fun. I highly recommend it.

What began as a book review turned into much more. I mustered up my courage, and with a shaky index finger dialed Robin Sharma's phone number. A few weeks later I was sitting with Robin in a Toronto bookstore listening to the incredible story of his life's passion and discussing his books. Let me share his story with you.

Robin Sharma, LL.B., LL.M., grew up in the Maritimes, and graduated from Dalhousie Law School. He was living a life that many parents dream for their children: a distinguished career as a litigation lawyer and a family with two beautiful children. Robin was living the "good life". One of Robin's favorite expressions is "the enemy of the best is the good". He knew that practicing law was good, but something inside him was looking for more. He was working long, hard hours and had lost balance in his life.

Robin began searching for ways to improve the way he was working as well as living and that led him to what he calls the "wisdom literature". Books like the "**Autobiography of Benjamin Franklin**", "**Think and Grow Rich**", and "**The Magic of Thinking Big**". He became what he calls "a student of life", reading all the self-help, leadership, ancient and Eastern philosophy he could get his hands on. He surrounded himself with mentors and people he respected, attended seminars, and listened to tapes all in an attempt to quench his thirst for knowledge. He wrote a personal mission statement, worked on his life legacy and learned to manage his time more effectively. And the result was rapid positive change.

Robin soon realized that the powerful agents of change he was discovering should be shared. This led to the self-publishing of his first book: "**Mega Living**". He humbly began in a 24-hour Kinko's copy shop on Bloor Street in Toronto. His mother was the editor and the first issues were sold out of the back of his car. The book started taking off. He received many letters and phone calls, and before

long he was invited to share his ideas with corporations. He hasn't looked back since. He talked about "living the material" in the sense that he's not doing this because it's a business for him, but because it's what he's all about - what he loves to do.

He has published five widely acclaimed books including the National bestseller "**The Monk Who Sold His Ferrari**", and the sequel "**Leadership From The Monk Who Sold His Ferrari**". He is the founder of Sharma Leadership International and has been featured in hundreds of leading publications ranging from USA Today and SUCCESS Magazine to The National Post and The Globe and Mail. And he has appeared on NBC, CBC and CTV.

When asked about the 'secret' of his success, Robin quickly replied "it's all about action." As he often says in seminars "the smallest of actions is always better than the noblest of intentions." Robin believes that many of us are held back by our failure to act on our great ideas and wonderful intentions. Another piece of advice Robin shared is "on the other side of fear lies freedom." He believes that the greatest thing about taking action, is that it creates more action. The more action taken, the easier action becomes and the more freedom you enjoy.

Ralph Waldo Emerson said "once you make a decision, the universe conspires to make it happen." Robin gave examples in our interview of this powerful truth. In one such story Robin took his young son to a Chapter's bookstore where they sipped hot chocolate as he was signing copies of his second self-published book: "**The Monk Who Sold His Ferrari**" - "all five copies", he joked. A man looked over his shoulder, commented on the interesting title and asked about its contents. Robin told him his story of leaving law to pursue his passion. The man turned out to be the president of Harper Collins and about three weeks later they bought the rights to the book.

Was it luck? It was abundantly clear to me at the end of our interview that Robin Sharma has made his own luck. And he has dedicated his life to showing us all how to create our own. I'd say we're the lucky ones. Thanks Robin.

Watch for Robin's upcoming book "**Family Wisdom From the Monk Who Sold His Ferrari.**"

Nona Morrow



Employee Assistance Programs: Taking care of our most valuable assets

When thousands annually find themselves out of work due to mergers, downsizing, and other corporate strategies designed to increase profits, it's hard sometimes to believe that companies actually mean it when they say "our most valuable asset is our people." Some however, actually do. And one of the ways that companies are showing the value they place on employees is by implementing Employee Assistance Programs (EAP).

EAPs provide confidential counselling and information services, at no cost, to employees and their immediate families. When problems arise or loom on the horizon, there is someone to call. Someone who cares and is trained to help. Some of the issues dealt with can include, parenting and family relations, emotional stress, anxiety and depression, alcohol and drug abuse, health, bereavement, physical and sexual abuse, and financial problems.

An EAP is truly a win-win benefit. When employees have access to this kind of support they are happier, more productive and often manage to avoid more serious difficulties that can lead to prolonged absences from work.

If you are an employer you may wish to explore an EAP for your company. Costs are tax deductible and range from \$2 to \$5 per employee per month. The savings to the company however, in higher productivity and lower absenteeism may be worth much more. And the benefit to those anonymous individuals who find a life-line of support in their time of need is priceless.

Laurie Sobie

Great Minds, Great Thoughts:

"To put the world right in order, we must first put the nation in order; to put the nation in order, we must first put the family in order; to put the family in order, we must first cultivate our personal life; we must first set our hearts right."

Confucius

"Science has made the world a neighbourhood, but it will take love to make it a sisterhood, a brotherhood, a community of peace and justice."

Elizabeth M. Scott

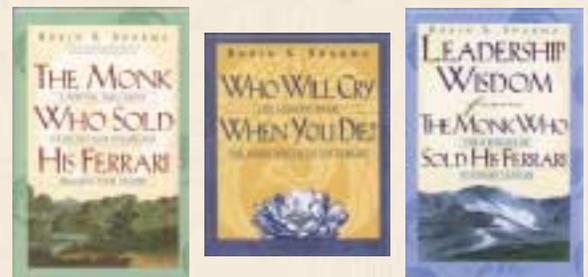
Interactive

Win a set of Robin Sharma's, "The Monk Who Sold His Ferrari" books!

We would like to hear your thoughts, hopes, dreams, - your resolutions with respect to the new millennium. **If you had one wish for mankind over the next 1000 years, what would it be?** Send us an email, a note, a fax, or give us a call. We will give you a report on what we hear in an upcoming newsletter.

And everyone who submits their 'wish' will be entered into a draw, with one lucky winner receiving a copy of Robin Sharma's three books: "**The Monk Who Sold His Ferrari**", "**Leadership Wisdom from The Monk Who Sold His Ferrari**", and "**Who Will Cry When You Die?: Life Lessons From the Monk Who Sold His Ferrari**". This is a great prize! Send us your wish today!

Congratulations to our 7 lucky winners of Tim Cestnick's "Winning the Tax Game". Heather Lawrence, Kairi Taul, David Burns, Terry Chambers, Fabio Morettin, Adrienne & Ari Gabriel, and Marni & Jay Kell





Algonquin Park:

Nature's Reclamation Project

Those of us who have spent any time at all in Algonquin Provincial Park have no doubt brought home indelible images of a virgin wilderness, virtually untouched by modern man. The above photograph, taken in early October this year, could have been the same scene witnessed by Native peoples a thousand years ago.

Or could it? If you look closely at the centre of the picture, you might just be able to make out two railway ties straddling the rocks. A railroad in Algonquin Park? As my family and I hiked into the Park's interior, it didn't seem possible that trains could ever have scarred this pristine setting, tearing through forests and blasting through rock. Yet, amazingly, as we ventured further, we stumbled upon more evidence of human encroachment, and, as we later learned, on a scale far larger than we could have imagined.

According to the literature supplied by The Friends of Algonquin Park, this entire area was teeming with industry a century ago, fueled mainly by its most abundant natural resource - trees. Vast railway lines were built to more efficiently transport lumber from this isolated region to the sawmills in Ottawa. Later, trains hauled troops and supplies during the First World War, and grain was transported from the West to the large commercial centres in Eastern Canada. By

1915, this oasis of natural beauty was home to the nation's busiest railway.

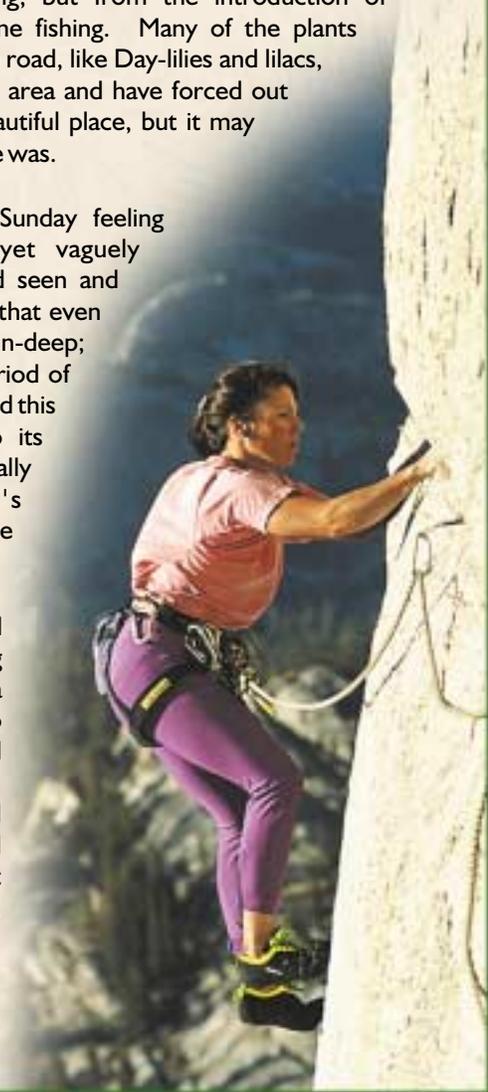
Eventually, the highway usurped the railway as the predominant mode of transportation. By the mid-1930's, most of the rail lines were abandoned and eventually dismantled, allowing Nature to slowly but steadily reclaim the land. Forestry practices changed; clear cut logging was banned, and the Park began to actively manage areas zoned for timber production.

Over time, Algonquin Park was reborn. It is, however, a very different place than it was a millenium ago. Most of the trees in the photograph are new-growth; it is hard to find stands of trees over one hundred years old, and many species like the White Pine which once towered over the landscape are nearly gone. Acid rain is endangering the Common Loon by slowly killing the fish it eats. Brook Trout have all but vanished from the lakes, not from poisoning, but from the introduction of Smallmouth Bass for game fishing. Many of the plants growing by the side of the road, like Day-lilies and lilacs, are not indigenous to the area and have forced out native species. It is a beautiful place, but it may never again be what it once was.

I left the Park on Sunday feeling refreshed, revitalized, yet vaguely disquieted by what I had seen and read. It occurred to me that even Nature's beauty is only skin-deep; over a relatively short period of time, Man sliced and gauged this magnificent landscape to its bedrock. Can we continually count on the land's remarkable recuperative powers to heal itself?

By the time we reached home, one feeling dominated all others, a longing to return to Algonquin next year, and the year after that. Perhaps it is our love of all things beautiful that will ensure that we respect our natural surroundings. Perhaps.

David Frank



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