

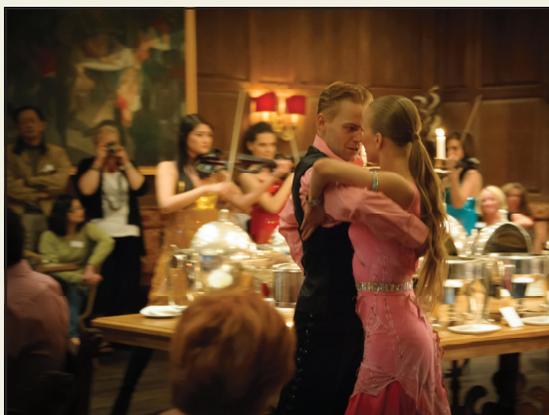


possibilities

unleash your imagination

From Russia with love

Like many Canadian men my age, my impression of Russia is largely based on hockey, forged deeply during the summit series of 1972 in which Henderson scored with less than a minute remaining in the final game to secure an important but very slim victory for Canada. In my mind, that series was only marginally less violent than an actual war,



firmly cementing the idea that Russia was a nasty, unfriendly, war-torn, communist country. And despite my growing respect for Russian hockey players, the country has remained largely a mystery. The little history I was familiar with is mostly dark and disturbing with characters like Rasputin and bloody battles over land and power.

So, when we landed in Moscow in early June this year I half expected to see a country that remained in black and white, with soldiers on every corner, and tanks in the streets. Of course, that's not what we found.

The area around Red Square and The Kremlin in central Moscow is home to some of the wealthiest people on earth. And the beauty in the architecture and art in this area is second to no-

where. Still, the people looked stressed, the traffic was relentless, and the tone of Moscow is somewhat akin to my teenage impression.

On day three of our excursion however, we headed by high speed train to St Petersburg where my impression would take a sharp turn. This city – home to Russia's leadership since it was founded in 1703 by Peter the Great – is absolutely stunning.

We were fortunate to be in St Petersburg during "white nights" -



a few weeks each spring when, due to its proximity to the north pole, darkness lasts but a few short hours each night. At midnight, the city is just as alive as one would expect at 5 pm, with people out in cafes or along the river banks taking advantage of the warm spring evenings.

But, as is often the case when one travels, it wasn't the beautiful architecture, the spectacular blue skies at midnight, or the amazing waterways that wind through St Petersburg that changed my perception of Russia. It was the people. For here we found people who are vibrant, happy (they even smile), and most importantly, welcoming.

It was during our stay in St Petersburg that it occurred to me that perhaps I hadn't given the people in Moscow a fair shake. In retro-

Continued page 2

Partners

Bill Bell, B.Math, B.Ed, RHU, CFP, CLU
billbell@bellfinancial.ca

David Frank, B.A.
dfrank@bellfinancial.ca

Laurie Sobie, B.A., CLU
lsobie@bellfinancial.ca



possibilities

From Russia with love (cont'd)

spect, all of the tour guides and various local staff who had been guiding us since we arrived at the Moscow airport had in fact been most courteous, kind, and eager to please. And, while most did take shots at their “corrupt government” when they had the chance, without exception it was apparent that they were proud to be Russian, and they shared their history – revolutions and all – with a sincere sense that this is what made them who they are today.

It is the people that I will remember the most. The tour guide who so meticulously moved us around the endless artifacts of The Kremlin’s Armoury, describing the lives of the Russian Tsars and their various love stories, revealing parts of her own love story in the process. The incredible female violinists who poured classical music over us during our first dinner like it was a sauce to be savoured. The remarkable couple who danced to their music with the passion of young newlyweds. The acting troupe who regaled us (endlessly it seemed) with a historical overview of Russia with all the pride of a group of grade six children performing for their parents. The local rock band who performed a passionate “Back in the USSR” in near perfect English, but who were unable to communicate with us when we requested “Birthday” from the same album. The ballet dancers who gracefully performed for us as if we were in fact Russian royalty in the private theatre in Yusopov’s Palace. The Russian singer and her entourage who got us all singing a local folk song, in Russian, on the train ride to St Petersburg. And the Bolshovik dancers who got us dancing at dinner - with all the zest of Bill Murray in *The Man Who Knew Too Little* - on a last night of the trip.

During that last dinner, as the dancers performed, one particular couple, dancing together, caught my eye. The dance required them to perform

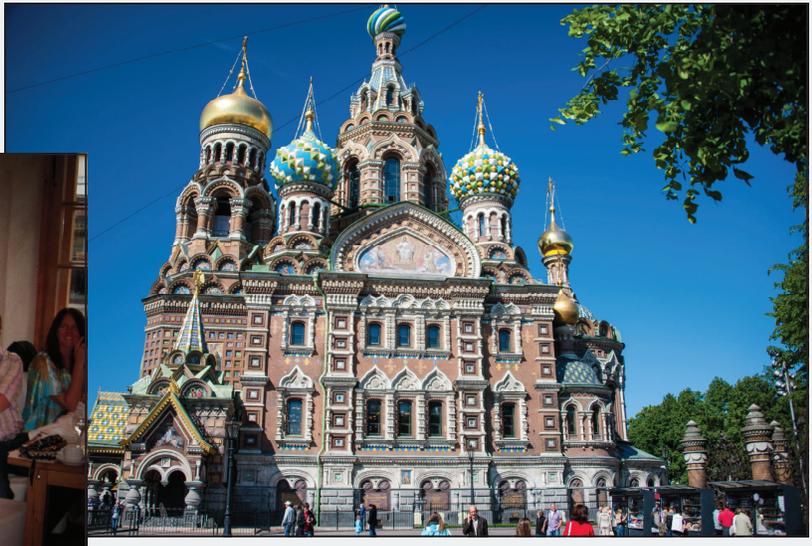


as a couple, but the look they were giving each other as they twirled about caused me to think that they in fact were a couple – or wanted to be. The common thread that binds us all tugged at my heart. The stories that we had heard of Russian royalty and the love stories that so often changed the course of this country raced through my mind. I glanced over at my beautiful wife of 31 years and thought about how much my life had changed the moment we first met. Realizing that my brilliant poetry may in fact simply appear that way as a result of my somewhat vodka impaired judgement, I still reached for my iPhone to write down a few words that had formed in my mind. I wrote:

*Women are beautiful
Men are dashing
We fall in love
And history follows.*

I went to Russia thinking I might return with a better understanding of what Russia is all about. Turns out, I got a lot more than that.

Bill
billbell@bellfinancial.ca





unleash your imagination

City Slickers

I recently found myself in cottage country, enjoying some of the beautiful weather we've had recently and the even more beautiful scenery of North Eastern Ontario. It was terrific. Every meal is special at a cottage, and our first night there was no exception. I'm not sure who brought the corn to the party, but it sure was delicious. The thick dark green husks, obviously hiding big and juicy kernels just beneath the surface. Clearly locally grown produce at its best!

We cooked the corn right on the barbeque, husks and all. A dash of butter and freshly ground salt and pepper to complete some of the best corn I've ever had the pleasure of tasting. I've since tried, but I honestly can't remember what else accompanied the corn for dinner. Whatever it was I'm sure it was delicious, but the corn was what stood out.

The next morning, on our way back from picking up gas for the boats, we were fortunate enough to pass a farmers market. Fantastic! Corn was back on the menu, and my mouth was watering just at the thought. But, to my horror as we got out of the car and approached the booths that were set up, there was no corn in sight. Fear and disappointment quickly replaced my elation, but I wasn't ready to give up just yet. With a renewed optimism I approached a booth being run by two kind-looking women who I'm sure would point me towards my bounty. Their contagious laughter spread and I found myself chuckling along with them. It was between chuckles that I heard one of the women say "Well if you want fresh corn you'd best put on your sombrero and head to Tijuana!" This was quickly followed by the other quipping "Bring us back some tequila!" By now their kind laughter had turned into uncontrolled howling, and I was left red-faced with a look that I'm sure they would have described as utter bewilderment. After collecting myself, face still beet red, I returned promptly to the car thoroughly embarrassed.

It was later on in a nearby grocery store, upon asking when I might expect locally grown corn to arrive that I was told that this year the corn looked to be early, so they would probably have some in three or four weeks time. This had never

dawned on me, despite growing up on a horse farm in the midst of corn country, attending many a corn roast over the years, and passing numerous corn fields each day to and from work. There were even corn fields in sight of the farmers market!

It is not without irony that as I sit down to complete this article I have found the City Slickers movie replaying on TV. I've always felt sorry for city slickers who don't understand or appreciate the country way of life. Now I know how it feels, and am left wondering if I've started to become one myself. I'm very hopeful that's not the case, and am determined to reverse this disturbing trend. I've been contemplating ways I might get back to my country roots. To start, I've decided to do my best to help with some planned repairs to my parents' horse barn this summer. That is if it's not too hot. And not on Sundays. I like to golf on Sunday. Also most Saturdays I'm busy...

Until next time!

Cheers,

Nick

nearle@bellfinancial.ca



Diary of a sick person (on holiday)

Monday, June 25, 2012.

I just checked the long range forecast on the Weather Network for Boston, Vermont and Montreal: hot, humid and very little chance of rain. Perfect. Our road trip next week is shaping up nicely. Susie and I have taken holidays together several times over the past couple of years, but we've always travelled by airplane. Until now, it has been about the destination, not the journey. This time, however, our trip will involve a ten hour drive from Toronto to Boston, another four hours from Boston to Vermont, two hours to Montreal and a five hour final leg back home. Bad weather could seriously tax our journey and have us yearning for the relative ease and simplicity of a Porter Air flight. Even Susie's good nature and boundless optimism could be tested if the weather gods were to frown upon us. I, on the other hand, have been known, on more than one occasion, to spiral into despair within minutes of encountering a holiday setback far less significant than bad weather. I admit to being a bit of a doomsayer when it comes to planning trips, so I'm greatly relieved to see that, with the forecast looking so favourable, I will have one less thing to worry about.

Tuesday, June 26, 2012.

Oh no. I think I'm sick. My throat feels like someone rubbed it with sandpaper and my head is pounding like a Phil Collins drum solo. At first I dismissed my symptoms to seasonal allergies, which have been worse than usual so far this year. But as the day has worn on I've conceded that I've caught the dreaded Summer Cold. It's a nasty bug that inflicts far more misery than the Winter Cold simply because it has the audacity to show up when seemingly everyone else is outside having the time of their lives. I think that the first person ever to moan "it's not fair!" likely did so when afflicted by the Summer Cold. It is inconceivable that I can be sick *now*; our holiday begins in four days. Maybe I can beat this thing into submission with lots of rest and chicken soup.

Wednesday, June 27, 2012.

It's not fair! I was up all night wheezing and hacking like a three-pack-a-day smoker. Three bowls of chicken soup later and the only thing that I can say with certainty is that it did me no more good than it did for the chicken. I called Nathan (I can see no shame in soliciting medical advice from family members in times of need) and he showed me far less brotherly concern than would have seemed appropriate. He told me to crank up the humidifier, drink lots of water and let Nature take its course. Not exactly the "cure" I was hoping for, but in the absence of a better idea and with our holiday but three days away I will heed his advice.

Thursday, June 28, 2012.

I know that I'm not dying, but in the famous words of Miracle Max in the movie *The Princess Bride* (the old healer played by Billy Crystal), having observed the limp, lifeless body of Prince Wesley, I feel "mostly dead". I've developed a dry, barking cough that sends my cats scurrying each time I lapse into convulsions, and my chest rumbles like thunder building in the distance. Since the intake of gallons of fluids and the rainforest-like humidity in my bedroom were having no beneficial effect, I decided to drop in on our family doctor. I waited for over an hour in the aptly-named waiting room, during which time, after hearing my prodigious cough, I succeeded in herding the other patients into the farthest corner of the room from where I sat, likely convinced that The Plague had made its return. The doctor finally took pity on the frightened patients and quarantined me into an examining room. She listened to my tale of woe and to my rumbling chest. She smiled sympathetically and told me to drink lots of fluids, to take Vitamin C and D,

to get plenty of rest and to let Nature take its course. "And have you tried chicken soup? It really can help". I'm mostly dead and no one can make me feel better. I bought the vitamins, along with several boxes of Kleenex and two kinds of cough lozenges at the drug store and went home to hunker down for the long night ahead.

Friday, June 29, 2012.

Susie has graciously offered to postpone the holiday until I feel better, which has had the unintended consequence of making me feel even worse. She has had every reason to be disappointed that our trip has been called into question by my wretched cold, but she hasn't complained once. I feel terrible for feeling terrible (which actually makes sense to me, so I must be sicker than I thought). I told her that, if she's willing to put up with a miserable sod like me, I would like to stick to our planned departure time tomorrow morning. Amazingly, she said yes. I am the luckiest mostly dead guy in the world. I'm going to bed extra early tonight to give that "plenty of rest" idea a chance.

Saturday, June 30, 2012.

I woke up early to find that I was feeling a bit better and I arrived at Susie's door at 6am, encouraged and excited to begin our long-awaited road trip. In the back seat of the car were the boxes of Kleenex, several bottles of water, throat lozenges and two dozen bagels (the chicken soup didn't work, but I haven't completely given up on Jewish comfort foods). We munched on bagels and I drank lots of water, hoping that I could gently convince Nature to take its course with more urgency. My spirits were higher than they had been all week...until we reached the U.S. border. To be specific, we had come to a dead stop several kilometers from the U.S. border. We inched along, ever hopeful that the delay was only temporary and that we would soon find ourselves chatting with a smiling, helpful customs officer who would send us happily on our way towards Boston. Two and a half hours later, having consumed several bottles of water and in urgent need of a washroom, we were processed by an official who informed us that there were no bathroom facilities at customs. Fortunately, we snuck into a washroom at a Sam's Club at the next exit off the highway, and rest of the long journey to Boston went without incident (and with several more washroom breaks).

Saturday, July 7, 2012.

We returned home, a bit travel weary but happy nonetheless. The weather co-operated throughout the week, and although the car began to take on the appearance of a MASH unit with wads of tissues covering the back seat floor and various medicines strewn about, we never wished that we had dispensed with the journey and simply flown to our destination. Getting there turned out to be as much fun as being there. Susie was upbeat and altogether wonderful throughout, and her positive attitude was both infectious and healing. And while I may have frightened more than one person over the past week with my horrific cough, for the most part we were able to carry on as normal tourists, exploring the sights, sounds, smells and tastes of all that was new and exciting.

In *The Princess Bride*, Wesley, with the help of Miracle Max, recovered from being mostly dead and saved Princess Buttercup from the evil Humperdink. I recovered too, thanks to lots of rest, fluids, Kleenex and time, but also thanks to the infectious good nature of a woman who tolerates doomsayers and believes in happy endings.

David

dfrank@bellfinancial.ca

Aurora

15165 Yonge Street, Suite 201, L4G 1M1
Tel: (905) 713-3765 Fax: (905) 713-2937

Toronto

10 Heathfield Drive, M1M 3A7
Tel: (416) 286-2534 Fax: (416) 286-5097

All information contained 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.