



# possibilities

unleash your imagination

## The Ride Together

This past weekend our little company held its annual Christmas gathering. Those with young families brought everyone along to partake in some tobogganing in the spacious back yard of our partner Laurie and her family. Despite there being insufficient snow to actually cover the ground (Scarborough had considerably less snow than places to the north, like Aurora), the children eagerly gathered with various forms of sliders and snowskis (alas, no actual toboggans), for an hour or more of pure fun.

The smallest among us, Zoe's son Christian and Sonia's son Thomas, needed escorts to guide them down the surprisingly slippery slope. And of course their favourite ride was with Mom. Older siblings, not wanting to miss out, and realizing the fun to be had by creating a family pack, were soon lashing everyone together in a form of downhill river-rafting. Despite a few massive pile-ups, in fact perhaps because of the occasional pile-up, it appeared as though this was about as much fun as one could possibly have on a Sunday afternoon. Laughter filled the air.

For children, it's pretty simple. Find an activity that bonds us together.

It helps if that activity is "fun." Maybe even a little scary. It doesn't need to cost much, (although some of the sliding equipment probably cost a few dollars, no doubt a good chunk of old cardboard would have served equally well.) Find the activity, then repeat while fun lasts, or until extremities go numb.



As Christmas approaches my thoughts are increasingly turning away from the bad news that has plagued us over the past year, and turning instead towards those things that make Christmas such a special time of year. Family gatherings, the rituals that reconnect us with old friends, and the time we spend over the holidays doing nothing but just being together.

Things that bond us to the ones we love.

I'm not suggesting that Christmas is a fix for current negative circumstances, whether those are global in nature, like our tattered economy, or something personal to you, like the loss of a family member, or a broken relationship.

But Christmas does remind us of a simple truth that so often gets lost in the hubbub of our busy lives, and drowned out in the

Partners

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Bill Bell, B.Math, B.Ed, RHU, CFP, CLU

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## The Ride Together (cont'd)

noise of the media: It's the simplest things that matter the most, perhaps in fact, that matter at all.

At the heart of Christmas is a miracle. We experience it as love. It's available to all in equal proportions, without cost, and without strings. It can be given away in unlimited and unending amounts. It's conveniently available within us all. And, no wrapping (or gift bags) required.

Unfortunately, as children grow older they are less inclined to cling to the relative safety offered by Mom (or Dad) in order to experience the utter joy of speeding down a hill virtually out of control. That



means this past weekend I was the one on the sidelines taking photos.

But that doesn't mean that friends and family - those younger and still somewhat dependent, those older and growing more dependent, those in similar situations and looking for support and affirmation - aren't actively seeking ways to lash together in a kind of river raft ride down the often turbulent river of life. In fact, they are. And Christmas provides the perfect opportunity.



Whatever troubles we may be experiencing at the moment, and there appears to be no shortage of those, we are reminded each Christmas that we are not alone, and that those most dear to us can and will bring us joy. Christmas rekindles our child-like innocence, so that once again what becomes most important is the simple desire to be with those we love, and maybe even share a slightly scary ride down a steep slope, hanging on to each other and laughing all the way.

May you all experience every joy and every excitement of the season, and strengthen the bonds of love with those you hold most dear.

*Bill*

## Coming Up in 2009

Here are just a couple of the things we want to bring to your attention regarding the year ahead.

**Tax Free Savings Accounts** – The TFSA is a brand new savings vehicle for Canadians, available as of January 1, 2009. Yes, we can help you determine if these should be a part of your investment strategies, and we can help you decide how the funds inside your TFSA should be invested. Contact us to find out more!

**Moving to IIROC** – With Manulife's purchase of Berkshire the door has opened for us to move from the Mutual Fund dealer, to a full securities dealer under IIROC (Investment Industry Regulator

Organization of Canada). The transition will require many of us here at Bell Financial to upgrade our education, and obtain appropriate licencing and training – something that is already in full swing. If you are already a client of Manulife Securities then expect to receive new paperwork in the coming weeks, as updating all client accounts with new paperwork is a requirement for us. (We appreciate your help in getting this back to us in a timely manner). In any case, we will be able to provide a much broader range of products by sometime in the fall of 2009.





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### Bell Financial Who's Who

Things have certainly changed for us over the past few years, and we thought it was time to give you a refresher on the team here at Bell Financial.

**Sonia Colhoun** – Our office Manager, Sonia joined Bill in early 1997, shortly after Bell Financial was founded, and has been in charge of all administration services ever since. Most of us credit Sonia with setting the tone for our office, which you all know to be very efficient and most congenial. Sonia is married to Rob, a financial advisor with BMO, and they have two children, Patrick and Thomas.

**Gloria Fragomeni** – Gloria's primary role is that of Bill's assistant. She knows Bill well, having worked with him for 12 years with a major disability insurance company. Gloria joined Bell Financial in 2001 to help keep Bill organized and busy, and instantly became an invaluable asset. Gloria is married to Cosimo, a pharmacist, and they have one child, Daniel.

**Zoe Weller** – Zoe provides planning and investment support to Bill and administrative support as needed to Sonia and her team. Zoe has been part of the team since 2001, and has become our go-to person for research and any and all challenging projects involving products or financial plans. Zoe is married to Ian, a successful auto salesman, and they have three children, Kaitlyn, Rebecca, and Christian.

**Suzanne Pryslak** – Suzanne is Laurie's entire support team, working out of the Scarborough office. Suzanne also joined us in 2001, and her extensive knowledge of the employee benefits world, and her infectious personality have been invaluable in helping Laurie to provide the highest level of service to her group clients. Suzanne is married to Bob, and they have two sons, Stephen and Daniel.

**Wendy Ross** – Wendy joined us in 2005 and while her main role is to provide support to David, especially in the area of group employee

benefits, she has done it all since joining us, and her versatility and willingness to chip in where needed has been a big help. Wendy is married to fire fighter Peter, and they have two sons, Bryan and Derek.

**Nick Earle** – Nick joined us a few months ago as an apprentice advisor, but will spend the next several months providing important support to Sonia and her team. For some time prior to hiring Nick it had been a running joke that any and all jobs that appeared difficult or challenging would be given to the new hire, who we had nicknamed "Bob." Well, to our surprise, Nick has already proven himself more than up to that challenge, and is greatly exceeding our expectations. Nick is a graduate of Guelph University, and splits his time between a home in Guelph, and the family farm in Uxbridge.

**Elizabeth Charko** – Liz joined us at the beginning of the month, and has assumed the role of insurance administrator, looking after the needs of our policyholders, and assisting the advisors in the processing of new applications. She has already demonstrated an ability to learn quickly, and a most pleasant personality that will serve her well in this role, and in this company. Liz is a recent grad of Guelph University, and lives with family nearby in Newmarket.

And then of course we have the four partners. **David** splits his time between individual insurance needs and group employee benefits. David is married to Liz, an executive with Jenny Craig, and they have two boys, Ethan and Noah. **Laurie** is exclusive to the employee benefits business. She is married to Jerry, a financial advisor with Freedom 55 Financial, and they have two children, Mitch, and Erin. **Bill** is an individual financial planner, managing assets for individuals and families and providing other individual financial services to help his clients achieve life goals. And **Ellen** is the company comptroller. Bill and Ellen are married, and have three girls, Leah, Deandra, and Alexis.

### Great Minds, Great Thoughts

*"Call it a clan, call it a network, call it a tribe, call it a family. Whatever you call it, whoever you are, you need one."*

Jane Howard

*"The limits to pleasure are neither known, nor fixed."*

Jean Anthelme Brillat-Savarin

*"Gifts of time and love are surely the basic ingredients of a truly merry Christmas."*

Peg Bracken

*"Give not over thy soul to sorrow; and afflict not thyself in thy own counsel. Gladness of heart is the life of man and the joyfulness of man is length of days."*

Ecclesiastes

## Blessings in Tumultuous Times

For as long as we can remember, cats have been part of our lives. Both Elizabeth's and my earliest memories included cats somewhere in the picture, and our children have grown up with feline siblings. You see, we have never really *owned* cats; rather, they have always been cherished members of our family. We have exchanged love and affection, shared frustration and anger (just yesterday our youngest furry animal, Tyler, climbed the Christmas tree that we had completed decorating hours earlier and sent it crashing to the ground), comforted and mourned. We may not be "crazy cat people", but some days I think we're getting close.

About eighteen months ago, our eldest cat, Sammy, became suddenly ill while Elizabeth and I were up north for the weekend. Not long after our departure, our kids noticed that Sammy seemed unwell and called my brother, Nathan (a doctor, thank goodness) to come over and check her out. He didn't like what he saw and took her to the vet. Upon our return we learned that Sammy had been diagnosed with heart failure and that her chances of survival weren't good. We broke the sad news to Ethan and Noah and collectively we decided to visit her for what we assumed was the last time.

We met with the veterinary cardiologist (until that moment I never knew that there was such a thing) and she patiently and compassionately broke the news that Sammy would never recover from her illness. However, she did say that Sammy was a fighter and had responded marginally well to the medication recently administered (heart medicine no different than what humans are given for similar afflictions, I was surprised to learn). She offered a small ray of hope that Sammy, once stabilized, could return home and spend her final few weeks with us. We returned to the house that evening, thankful for the small blessing that had been bestowed upon all of us.

Well, Sammy did return home, and despite some early scares, she slowly recovered and has since made a mockery of that initial prognosis. She is still with us today and with a spring in her step that belies her age and her health; the only clue to her previous battles is the medication that we dutifully shove down her throat twice a day.

I have been thinking a lot lately about our experience with Sammy, especially during those early, dark days when everything seemed so utterly hopeless. When we went to pay our final respects she looked so pathetic, tubes protruding from

her in all directions. I admit that I wasn't crazy about the idea about bringing a dying cat home for a few extra weeks. But I also wasn't prepared to say goodbye, nor was the rest of the family. So her life was spared, and she has rewarded us for that decision ever since.

It's very easy, when confronted with a bleak diagnosis and an uncertain prognosis, to feel helpless and defeated. Many of us have experienced these feelings in our own lives when obstacles have suddenly appeared, seemingly insurmountable. Illnesses, fractured relationships, employment worries or financial setbacks, when stacked upon life's daily stresses, can test the resolve of even the strongest individuals and families. It's difficult to look down the road when the pavement under your feet is buckling. But that is precisely what we *must* do.

Negotiating through a crisis can cause us to focus our thoughts and energies on a moment in time. What such a narrow focus cannot offer, however, is perspective. Perspective requires of us the ability to remove ourselves from the situation and take in the larger picture. Only then can we step back into our shoes and chart a course out of the mess we've found ourselves in. It may take a long time, and it may hurt along the way, but if we have faith in our vision of a better future it *will* eventually arrive.

Blessings often cannot be seen when we're in the middle of our journey. But, if we are patient, we may be rewarded at the end. It's a little something I learned from a cat.

*David*



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